

Exhibit Debit Card-5: Historical Debit Card Cardholder Help Desk Data

Month	IVR Calls Offered	IVR Call Answered	IVR Average Call Time (mm:ss)	IVR PINs Selected	CSR Opt Out calls	CSR Opt Out Percentage	CSR Average Talk Time (mm:ss)
201501	854,313	854,313	0:57	17,125	21,078	2.47%	2:16
201502	702,025	702,025	0:57	13,488	17,425	2.48%	2:25
201503	766,822	766,822	0:57	14,596	17,892	2.33%	2:23
201504	745,914	745,914	0:56	13,968	14,204	1.90%	2:50
201505	773,407	773,407	0:57	14,450	15,088	1.95%	2:59
201506	848,375	848,375	0:58	17,768	17,576	2.07%	3:14
201507	922,083	922,083	0:56	29,575	25,201	2.73%	3:05
201508	858,044	858,044	0:51	15,348	18,874	2.20%	3:04
201509	847,745	847,745	0:50	13,066	15,865	1.87%	2:53
201510	842,754	842,754	0:48	13,131	14,707	1.75%	2:55
201511	798,701	798,701	0:47	13,094	14,389	1.80%	3:13
201512	843,174	843,174	0:47	12,963	14,194	1.68%	2:54