NAME	Fifth Third Bank	First of America	Comerica	Charter One
Product	Mastercard - Multi-Card=Purchasing, Travel & Fleet	VISA State of Michigan Contract expires June, 2012	Mastercard	Mastercard
Services	Dedicated Card Specialist and Relationship Manager Implementation Maintains 3 yrs on-line data 15 payment options-cycle days	Assigned Acct Mgr and Card Acct Specialist Payment cycle 14/30 days	Assigned Program Advisor	3 billing options
Software	Smartdat.gen2-web-based Fifth Third Direct Integrates w/ JDE Purchasing Module 3 years history	Works Solution - web-based Vantiv	SmartData Custom Export set-up 12 mos of statements on-line On-line card management system	SmartData
Other	Master Coverage up to $100,000 per employee	Coverage up to $100,000 per employee		
Costs to city	0	0	Logo on Card - $500	Card set-up $500
Rebate Structure	$500K to $1mill .25% $1mill to 4mill .75% 4mill - 10 mill 1% 10mill 1.1%	Based on aggregate spend and applicable basis points-approx 1% Must meet $1mill spend; aggregate spend of participants-subj to change	$1mill+ .90%	$1mill+ .90%
Rebate Threshold	$250,000	$1 million	$1 million	$1 million

NAME	Citizens	PNC	Chase
Product	Visa - First Bankcard	Visa	Mastercard
			US One Card program
Services	7 years card statement available	Implementation Specialist	US One Card Program/Mastercard
	Electronic statements	Download information to CSV	Platform
		format	Declining balance cards
			Assigned Representative
Software	Direct Card Access	Back office workflow tools and online	Smart Data
	On-line administration; interfaces	data delivery	
	to most accounting software		
Other	One time use card	$100,000 coverage per card for loss	$100 min transaction size
Costs to city	No Charges		$35 annual card fee if less than $1mill
Rebate Structure	No Rebates		$1mill .65%
Rebate Threshold			$1 million