

Exhibit 4K

**GCAS Emergency Replacement Card
Optional Magnetic Stripe Encoding Requirements Form**

ISSUER INFORMATION	
Member Name	
Region (check one): <div style="display: flex; justify-content: space-around;"> Asia Pacific Canada CEMEA EU </div> <div style="display: flex; justify-content: space-around;"> Latin America USA </div>	
Name of Person Completing the Form	
BIN: (6-8 digits) (Note: If more than one BIN follows the same requirements, please attach a list of BINs and product types to this form.) Card Type:	Title/Department
Telephone Number	Fax Number
Optional Encoding Requirements: Please indicate your Optional Encoding Requirements below to ensure valid authorization is received on your Emergency Replacement Cards. The following fields are "Optional." Your system may be programmed to check these fields.	
Discretionary Data: The length of these fields is based on the length of cardholder name field, and on the presence or absence of PVV.	
Discretionary Data (Track 1)	Discretionary Data (Track 2)
PIN Verification Value (PVV) Stripe 1	PIN Verification Value (PVV) Stripe 2
Service Code (If other than 101, indicate Service Code used): (3 digits)	
Track 1 Authorization Control Indicator (ACI) If this is used, please note which character you use (e.g., C,Z,Y,X): (1 character)	
Please forward completed form to: <div style="text-align: center;"> The Visa International Service Center Attention: VISC Data Management Two Corporate Center 10461 Mill Run Circle Owings Mills, MD 21117 USA Phone: 410 998 8367 or 410 998 8335 </div>	

Instructions for completing the GCAS Emergency Replacement Card Optional Magnetic Stripe Encoding Requirements Form

This form should only be completed if the Issuer requires "optional" encoding fields on track 1 and track 2 for their Emergency Replacement Cards. The VISC online system creates the magnetic stripe without optional encoding in accordance to Visa standards. Valid "optional" encoding data includes: Discretionary Data, Service Code, PIN Verification Data, and Authorization Control Indicator. These fields are used at the Issuer's discretion and are not all system-generated by the VISC. To ensure that cards are not declined at the point of sale, it is crucial for Issuers to complete this form if they require optional data to be encoded on Emergency Replacement Cards.

Note: All references are to Visa *"Card Technology Standards Manual"* (Visa Net Documentation) April 1997. Sample track layouts are also available in this manual. The VISC system adheres to the published encoding standards. For a copy of this manual, please notify your Member Service Representative.

BIN and Card Type	Provide the six–eight digit Bank Identification Number and the card type for which the optional data should be applied. If more than one BIN uses the same optional requirements, please supply a list of the BINs and attach it to the form, rather than completing one form for each BIN.
	Optional Encoding Information
Discretionary Data Track 1	Indicate Discretionary Data to encode on the magnetic stripe. The field length varies depending upon the length of the account number (13 or 16 digits), cardholder name, and the existence of PVV. Reference: Visa <i>"Card Technology Standards Manual,"</i> page A-23
Discretionary Data Track 2	Indicate Discretionary Data to encode on the magnetic stripe. The field length varies depending upon the length of the account number (13 or 16 digits), cardholder name, and the existence of PVV. Reference: Visa <i>"Card Technology Standards Manual,"</i> page B-20
Personal Verification Value (PVV)	Personal Identification information is not encoded on Emergency Replacement Cards. For Gold and above cards, the VISC online system is set to automatically place 5 zeros for this field. If the Issuer's system requires PVV for other product types, answer "yes" for track 1 and track 2. Reference: Visa <i>"Card Technology Standards Manual"</i> Track 1: page A-22 Track 2: page B-18
Service Code	This is a three digit sequence of numbers. They define services such as cards used in international or national interchange, PIN requirements, and card restrictions. The VISC default is 101, defined as follows: 1 = International Card 0 = Normal Authorization 1 = Normal Verification Reference: Visa <i>"Card Technology Standards Manual,"</i> pages A-15–A-21.
Authorization Control Indicator (ACI)	This applies to track 1 only. This field is used for optional PCAS processing that describes the level of risk and the Issuer's PIN policies associated with the cardholder. Reference: Visa <i>"Card Technology Standards Manual,"</i> pages A-26–A-27.