

SERIES 2012-A, 2012-D, 2015-B, 2016-A, 2016-C, 2017-A, 2017-B, 2017-C, 2018-A, 2018-B, AND 2018-C

III. RECEIVABLES IN THE TRUST

(a) Beginning of the Month Principal Receivables	\$8,135,205,103.33
(b) Collection of Principal Receivables	\$1,071,628,206.15
(c) Delinquent Receivables (principal charge-offs):	\$70,160,944.78
(d) Deduction (Principal net of Debt Adjustments):	\$104,487,508.98
(e) Sales (Principal receivables generated):	\$892,303,186.74
(f) Net (Removal)/Addition of Principal Receivables:	\$0.00
(g) End of Month Principal Receivables (a - b - c - d + e + f)	\$7,771,231,530.16
(h) Recoveries of previously Charged-off Receivables:	\$9,053,427.78
(i) Beginning of the Month Finance Charge Receivables	\$333,327,269.22
(j) End of the Month Finance Charge Receivables	\$354,929,531.04

IV. RECEIVABLES PERFORMANCE SUMMARY

(a) Collections of Principal Receivables	\$1,071,628,206.15
(b) Collections of Finance Charge Receivables	\$235,501,328.30
(c) Total Collections (a+b)	\$1,307,129,534.45
(d) Monthly Payment Rate (% of Beginning Principal Receivables)	16.07%

DELINQUENCIES AND LOSSES:

End of the month delinquencies:	PRINCIPAL RECEIVABLES	% OF PRINCIPAL RECEIVABLES	ACCOUNTS	% OF ACCOUNTS
(i) 1-30 days delinquent (CA1)	\$428,919,132.70	5.52%	791,192	0.94%
(j) 31-60 days delinquent (CA2)	\$153,877,717.83	1.98%	289,755	0.32%
(k) 61-90 days delinquent (CA3)	\$110,250,464.85	1.42%	191,833	0.23%
(l) 91-120 days delinquent (CA4)	\$89,794,068.15	1.15%	154,833	0.18%
(m) 121-150 days delinquent (CA5)	\$76,489,951.78	0.98%	135,061	0.16%
(n) 151+ days delinquent (CA6)	\$65,711,545.41	0.85%	116,227	0.14%
(o) Total delinquencies (i + j + k + l + m + n)	\$892,197,380.53	11.90%	1,669,056	1.97%
(p) Total 90+ days delinquent	\$342,206,530.20	4.40%		
(q) Lowest Delinquency Trigger (all series)	9.50%			
(r) Investor Requests for Communications	None			

CHARGE-OFFS:

(s) Number of Charged-Off Accounts	126,152
(t) Gross Charge-Offs (principal charge-offs)	\$70,160,944.78
(u) Number of Charged-Off Accounts with Recoveries	95,001
(v) Recoveries (includes principal, finance charges and fees)	\$9,053,427.78
(w) Gross Principal Charge-Off Rate	
(x) % of Total Principal Receivables - End of Monthly Period - annualized	
(i) Current	10.93%
(ii) Prior Monthly Period	9.86%
(iii) Two Months Prior Monthly Period	9.39%
(iv) Three Months Prior Monthly Period	10.25%
(v) Three -Month Average	10.03%
(vi) Four-Month Average	10.08%
(y) Net Principal Charge-Offs (Gross Charge-Offs - recoveries)	\$61,107,517.00
(z) Net Principal Charge-Off Rate	
(aa) % of Total Principal Receivables - End of Monthly Period - annualized	
(i) Current	9.44%
(ii) Prior Monthly Period	7.95%
(iii) Two Months Prior Monthly Period	7.59%
(iv) Three Months Prior Monthly Period	8.34%
(v) Three -Month Average	8.33%
(vi) Four-Month Average	8.33%
(v) Average Net Charge Off (net principal charge-off/number of charged-off accounts)	\$484.40

V. TRANSFEROR INTEREST AND SELLER'S INTEREST

(a) Required Related Transferor Percentage	4.00%
(b) Additional Minimum Transferor Percentage (2% Non-Inv, 0% otherwise)	2.00%
(c) Beginning Transferor's Amount	\$789,970,436.62
(d) Ending Transferor's Amount (including Excess Funding/Principal Accounts)	\$730,052,488.47
(e) Minimum Transferor's Amount	\$466,273,881.81
(f) Excess Funding Account Balance at end of Monthly Period	\$0.00
(g) Principal Account Balance at end of Monthly Period	-
(h) Sum of Principal Receivables, Excess Funding and Principal Account	\$7,771,231,530.16
(i) Required Seller's Interest (as of the most recent RR measurement date)	\$283,282,150.00
(j) Seller's Interest (as of the most recent RR measurement date)	\$1,414,128,963.49

MONTHLY NOTEHOLDERS STATEMENT
 WORLD FUND INVESTMENT SERVICES
 NETWORK CREDIT CARD
 SERIES 2012-A, 2012-D, 2015-B, 2015-A, 2015-C, 2017-A, 2017-B, 2017-C, 2018-A, 2018-B, AND 2018-C

VI. TRUST ACCOUNT BALANCES AND EARNINGS	BEGINNING ACCOUNT BALANCES:											
	Series 2012-A	Series 2012-D	Series 2015-B	Series 2015-A	Series 2015-C	Series 2017-A	Series 2017-B	Series 2017-C	Series 2018-A	Series 2018-B	Series 2018-C	
(a) Finance Charge Account	8,268,472.80	6,613,660.88	8,672,538.34	12,063,240.29	6,176,246.51	7,260,341.87	7,158,262.04	10,161,506.54	10,049,021.64	5,742,964.67	5,627,642.80	
(b) Cash Collateral Account, if applicable	-	-	-	-	-	-	-	-	-	-	-	
(c) Spread Account, if applicable	2,750,000.00	-	-	-	-	-	-	-	-	-	-	
(d) Reserve Account	-	-	-	-	-	-	-	-	-	-	-	
(e) Principal Account	-	-	-	-	-	-	-	-	-	-	-	
(f) Principal Accumulation Account	-	-	-	-	-	-	-	-	-	-	-	
ENDING ACCOUNT BALANCES:												
(a) Finance Charge Account	8,669,881.04	6,946,543.97	9,123,932.93	12,695,169.81	6,526,606.73	7,640,465.88	7,658,818.55	10,677,757.55	10,551,361.20	6,026,128.59	6,051,229.81	
(b) Cash Collateral Account, if applicable	-	-	-	-	-	-	-	-	-	-	-	
(c) Spread Account, if applicable	2,750,000.00	-	-	-	-	-	-	-	-	-	-	
(d) Reserve Account	-	-	-	-	-	-	-	-	-	-	-	
(e) Principal Account	-	-	-	-	-	-	-	-	-	-	-	
(f) Principal Accumulation Account	-	-	-	-	-	-	-	-	-	-	-	
INTEREST AND EARNINGS:												
(a) Interest and Earnings on Finance Charge Account	18,998.54	15,371.33	20,272.25	28,141.86	14,521.14	16,992.26	16,779.65	23,709.30	23,292.11	13,269.38	13,163.89	
(b) Interest and Earnings on Cash Collateral Account, if applicable	-	-	-	-	-	-	-	-	-	-	-	
(c) Interest and Earnings on Spread Account, if applicable	5,419.62	-	-	-	-	-	-	-	-	-	-	
(d) Interest and Earnings on Reserve Account	-	-	-	-	-	-	-	-	-	-	-	
(e) Interest and Earnings on Principal Account	-	-	-	-	-	-	-	-	-	-	-	
(f) Interest and Earnings on Collection Account (allocated)	423.19	361.68	487.50	671.67	356.78	410.53	407.75	569.34	542.52	305.81	305.81	

MONTHLY NOTEHOLDER'S STATEMENT
 WORLD FUND/NEOPLAN CREDIT CARD
 MASTER CARD NUMBER

	Series 2012-A	Series 2012-D	Series 2015-B	Series 2015-A	Series 2015-C	Series 2017-A	Series 2017-B	Series 2017-C	Series 2018-A	Series 2018-B	Series 2018-C
(a) Investor Defaults and Uncovered Dilution	\$4,907,002.82	\$4,135,098.45	\$5,573,596.72	\$7,679,277.56	\$4,079,124.34	\$4,693,584.18	\$4,661,861.03	\$6,497,866.73	\$6,202,640.35	\$3,498,367.65	\$3,498,367.65
(b) Reimbursed from Available Funds	\$4,907,002.82	\$4,135,098.45	\$5,573,596.72	\$7,679,277.56	\$4,079,124.34	\$4,693,584.18	\$4,661,861.03	\$6,497,866.73	\$6,202,640.35	\$3,498,367.65	\$3,498,367.65
(c) Reimbursed from Cash Collateral Account	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
(d) Total reimbursed in respect of Investor Defaults and Dilution	\$4,907,002.82	\$4,135,098.45	\$5,573,596.72	\$7,679,277.56	\$4,079,124.34	\$4,693,584.18	\$4,661,861.03	\$6,497,866.73	\$6,202,640.35	\$3,498,367.65	\$3,498,367.65
(e) Investor Charge-off (a - d)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

IX. YIELD AND BASE RATE

	Series 2012-A	Series 2012-D	Series 2015-B	Series 2015-A	Series 2015-C	Series 2017-A	Series 2017-B	Series 2017-C	Series 2018-A	Series 2018-B	Series 2018-C
Base Rate (Monthly interest, any net swap payments and monthly servicing fees divided by collateral amounts plus amounts on deposit in the principal accumulation account)											
(a) Base Rate (current month)	5.21%	4.32%	3.97%	4.03%	3.44%	3.78%	3.65%	3.94%	4.54%	4.77%	4.84%
(b) Base Rate (prior month)	5.21%	4.32%	3.97%	4.03%	3.44%	3.78%	3.65%	3.94%	4.54%	4.77%	4.84%
(c) Base Rate (2 months prior)	5.21%	4.32%	3.97%	4.03%	3.44%	3.78%	3.65%	3.94%	4.54%	4.77%	4.11%
(d) 3 Month Average Base Rate	5.21%	4.32%	3.97%	4.03%	3.44%	3.78%	3.65%	3.94%	4.54%	4.77%	4.60%

Green Portfolio Yield
 (Finance charge collections allocable to each series divided by collateral amounts plus amounts on deposit in the principal accumulation account)

(a) Green Portfolio Yield (current month)	34.79%	34.78%	34.78%	34.78%	34.78%	34.78%	34.78%	34.78%	34.78%	34.78%	34.78%
(b) Green Portfolio Yield (prior month)	33.00%	32.88%	32.98%	32.86%	32.89%	32.98%	32.98%	32.89%	32.88%	32.98%	32.97%
(c) Green Portfolio Yield (2 months prior)	35.64%	35.63%	35.63%	35.63%	35.63%	35.63%	35.63%	35.63%	35.63%	35.63%	33.78%
(d) 3 Month Average Green Portfolio Yield	34.47%	34.46%	34.45%	34.46%	34.46%	34.46%	34.46%	34.46%	34.46%	34.47%	33.84%

Net Portfolio Yield
 (Finance charge collections less defaults allocable to each series divided by collateral amounts plus amounts on deposit in the principal accumulation account)

(a) Net Portfolio Yield (current month)	24.44%	24.43%	24.43%	24.43%	24.43%	24.43%	24.43%	24.43%	24.43%	24.43%	24.43%
(b) Net Portfolio Yield (prior month)	22.95%	22.94%	22.94%	22.94%	22.94%	22.94%	22.94%	22.94%	22.94%	22.94%	22.94%
(c) Net Portfolio Yield (2 months prior)	26.15%	26.14%	26.14%	26.14%	26.14%	26.14%	26.14%	26.14%	26.15%	26.15%	22.27%
(d) 3 Month Average Net Portfolio Yield	24.51%	24.50%	24.50%	24.50%	24.50%	24.50%	24.50%	24.50%	24.50%	24.51%	23.21%

Excess Spread Percentage
 (Net Portfolio Yield less Base Rate)

(f) Net Portfolio Adjusted Yield (current month)	19.23%	20.10%	20.55%	20.40%	20.99%	20.65%	20.77%	20.49%	19.89%	19.66%	19.58%
(g) Net Portfolio Adjusted Yield (prior month)	17.74%	18.62%	19.06%	18.91%	19.50%	19.16%	19.28%	19.00%	18.40%	18.17%	18.05%
(h) Net Portfolio Adjusted Yield (2 months prior)	20.94%	21.82%	22.27%	22.12%	22.70%	22.56%	22.48%	22.21%	21.51%	21.38%	18.18%
(i) Net Portfolio Adjusted Yield (3 month average)	19.30%	20.18%	20.63%	20.48%	21.09%	20.72%	20.84%	20.58%	19.97%	19.74%	18.61%

MONTHLY NOTEHOLDERS STATEMENT
 WORLD FINANCIAL NETWORK CREDIT CORP
 MASTER NOTE TRUST
 SERIES 2012-A, 2012-D, 2015-B, 2015-C, 2017-A, 2017-C, 2018-A, 2018-B, AND 2018-C

X. PRINCIPAL ACCUMULATION ACCOUNT

	Series 2012-A	Series 2012-D	Series 2015-B	Series 2015-C	Series 2017-A	Series 2017-B	Series 2017-C	Series 2018-A	Series 2018-B	Series 2018-C
(a) Cumulative Class A Principal distributed to PAA (as of prior distribution date)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
(b) Class A Principal deposited in the Principal Accumulation Account (PAA)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
(c) Total Class A Principal Paid (a + b)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
(d) Cumulative Class M Principal distributed to PAA (as of prior distribution date)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
(e) Class M Principal deposited in the Principal Accumulation Account (PAA)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
(f) Total Class M Principal Paid (d + e)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
(g) Cumulative Class B Principal distributed to PAA (as of prior distribution date)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
(h) Class B Principal deposited in the Principal Accumulation Account (PAA)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
(i) Total Class B Principal Paid (g + h)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
(j) Cumulative Class C Principal distributed to PAA (as of prior distribution date)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
(k) Class C Principal deposited in the Principal Accumulation Account (PAA)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
(l) Total Class C Principal Paid (j + k)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
(m) Cumulative Class D Principal distributed to PAA (as of prior distribution date)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
(n) Class D Principal deposited in the Principal Accumulation Account (PAA)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
(o) Total Class D Principal Paid (m + n)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
(p) Ending PAA balance (c + f + i + l + o)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

XI. PRINCIPAL REPAYMENT

	Series 2012-A	Series 2012-D	Series 2015-B	Series 2015-C	Series 2017-A	Series 2017-B	Series 2017-C	Series 2018-A	Series 2018-B	Series 2018-C
(a) Class A Principal Paid (as of prior distribution date)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
(b) Class A Principal Payments (to be paid on current distribution date)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
(c) Total Class A Principal Paid (a + b)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
(d) Class M Principal Paid (as of prior distribution date)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
(e) Class M Principal Payments (to be paid on current distribution date)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
(f) Total Class M Principal Paid (d + e)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
(g) Class B Principal Paid (as of prior distribution date)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
(h) Class B Principal Payments (to be made on current distribution date)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
(i) Total Class B Principal Paid (g + h)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
(j) Class C Principal Paid (as of prior distribution date)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
(k) Class C Principal Payments (to be made on current distribution date)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
(l) Total Class C Principal Paid (j + k)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
(m) Class D Principal Paid (as of prior distribution date)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
(n) Class D Principal Payments (to be made on current distribution date)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
(o) Total Class D Principal Paid (m + n)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
(p) Total Principal Paid (c + f + i + l + o)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

XII. SUPPLEMENTAL INFORMATION

Solely with respect to the Series 2012-A, 2012-D, 2017-C, 2018-A, 2018-B and 2018-C Notes:

Concently Bank (the "Bank") as "originator" for the purposes of those EU Retention Rules, will retain on an ongoing basis a material net economic interest that is not less than five percent of the nominal value of the securitized exposures with respect to the aforementioned Series Notes, in the form of a first loss tranche. It accretes with the test of option (b) or each of Article 4(1)(a) of the CR, Article 5(1) of the ALM Regulation and Article 254(2) of the Solvency II Regulation, by holding, through the Trustee (its wholly-owned subsidiary), the right to receive distributions in respect of the excess collateral amount relating to these Series Notes (the "Retained Interest").

The Bank will not allow the Retained Interest to be subject to any credit risk mitigation, short position or other credit risk hedge or to be sold if, as a result, the bank would not retain a material net economic interest in an amount that is not less than five percent of the nominal value of the securitized exposures, except to the extent permitted in accordance with Article 4(1)(a) of the CR, Article 5(1) of the ALM Regulation and Article 254(2) of the Solvency II Regulation.

For purposes of the foregoing: (i) "ALM Regulation" means Commission Delegated Regulation (EU) No. 241/2013, (ii) "CR" means Regulation (EU) No. 575/2013 of the European Parliament and of the Council of 26 June 2013, as supplemented by the CR Delegated Regulation, (iii) "EU Retention Rules" means: (a) Articles 4(1)-(4) (inclusive) of the CR, (b) Articles 5(1)-(5) (inclusive) of the ALM Regulation, and (c) Articles 254-257 (inclusive) of the Solvency II Regulation, each as in effect as of the date hereof, together with any guidance published in relation thereto including any regulatory and/or implementing technical standards in effect as of the date hereof, and (iv) "Solvency II Regulation" means Commission Delegated Regulation (EU) No. 2015/2391.

Concently Bank is Signer
 Name: Rachel Redkey
 Title: Chief Financial Officer