



The following documentation is an electronically-submitted vendor response to an advertised solicitation from the *West Virginia Purchasing Bulletin* within the Vendor Self-Service portal at wvOASIS.gov. As part of the State of West Virginia's procurement process, and to maintain the transparency of the bid-opening process, this documentation submitted online is publicly posted by the West Virginia Purchasing Division at WVPurchasing.gov with any other vendor responses to this solicitation submitted to the Purchasing Division in hard copy format.

Header 3

List View

- General Information**
- Contact
- Default Values
- Discount
- Document Information
- Clarification Request

Procurement Folder: 1824637

Procurement Type: Central Master Agreement

Vendor ID:

Legal Name: SYSTEMS & METHODS INC

Alias/DBA:

Total Bid: \$4,873,344.00

Response Date:

Response Time:

Responded By User ID:

First Name:

Last Name:

Email:

Phone:

SO Doc Code: CRFQ

SO Dept: 0511

SO Doc ID: CSE2600000001

Published Date: 2/18/26

Close Date: 3/4/26

Close Time: 13:30

Status: Closed

Solicitation Description:

Total of Header Attachments: 3

Total of All Attachments: 3

Line	Comm Ln Desc	Qty	Unit Issue	Unit Price	Ln Total Or Contract Amount
1	Bank Contract year 1	12.00000	MO	53000.000000	636000.00

Comm Code	Manufacturer	Specification	Model #
84121500			

Commodity Line Comments:

Extended Description:

Year 1

Line	Comm Ln Desc	Qty	Unit Issue	Unit Price	Ln Total Or Contract Amount
2	Bank Contract year 2	12.00000	MO	54590.000000	655080.00

Comm Code	Manufacturer	Specification	Model #
84121500			

Commodity Line Comments:

Extended Description:

Year 2

Line	Comm Ln Desc	Qty	Unit Issue	Unit Price	Ln Total Or Contract Amount
3	Bank Contract year 3	12.00000	MO	56228.000000	674736.00

Comm Code	Manufacturer	Specification	Model #
84121500			

Commodity Line Comments:

Extended Description:

Year 3

Line	Comm Ln Desc	Qty	Unit Issue	Unit Price	Ln Total Or Contract Amount
4	Bank Contract year 4	12.00000	MO	57915.000000	694980.00

Comm Code	Manufacturer	Specification	Model #
84121500			

Commodity Line Comments:

Extended Description:

Year 4

Line	Comm Ln Desc	Qty	Unit Issue	Unit Price	Ln Total Or Contract Amount
5	Bank Contract Optional Renewal Year 1	12.00000	MO	59652.000000	715824.00

Comm Code	Manufacturer	Specification	Model #
84121500			

Commodity Line Comments:

Extended Description:

Year 5

Line	Comm Ln Desc	Qty	Unit Issue	Unit Price	Ln Total Or Contract Amount
6	Bank Contract Optional Renewal Year 2	12.00000	MO	61442.000000	737304.00

Comm Code	Manufacturer	Specification	Model #
84121500			

Commodity Line Comments:

Extended Description:

Year 6

Line	Comm Ln Desc	Qty	Unit Issue	Unit Price	Ln Total Or Contract Amount
7	Bank Contract Optional Renewal Year 3	12.00000	MO	63285.000000	759420.00

Comm Code	Manufacturer	Specification	Model #
84121500			

Commodity Line Comments:

Extended Description:

Year 7

Line	Comm Ln Desc	Qty	Unit Issue	Unit Price	Ln Total Or Contract Amount
8	Transition	6.00000	MO	0.000000	0.00

Comm Code	Manufacturer	Specification	Model #
84121500			

Commodity Line Comments:

Extended Description:

Transition

State of West Virginia
Department of Health and Human Resources
Bureau for Child Support Enforcement

Child Support Payment Collection and Distribution

RFQ Number: CRFQ CSE2600000001

Response

Response Due Date: March 4, 2026

Building dependable solutions that power vital
services through genuine partnerships.



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March 4, 2026

Crystal Husted
West Virginia Department of Administration, Purchasing Division
2019 Washington Street East
Charleston, WV 25305-0130

Dear Ms. Husted:

Systems and Methods, Inc. (SMI) respectfully submits our response to Request for Quotation CRFQ CSE2600000001, Child Support Payment Collection and Distribution. As directed in Item 6 of the Instruction to Vendors Submitting Bids, SMI is submitting its response electronically via wvOASIS.

SMI is currently registered with the West Virginia Secretary of State and the West Virginia Purchasing Division's On-Line Bidding/Vendor Registration System wvOASIS.

SMI understands the requirements and related work to be done as stated in the CRFQ. We are pleased to provide the State of West Virginia with a tailored solution for its State Disbursement Unit (SDU) services. Our solution, as described throughout this response, has been customized to meet the State's specific needs. As the State's current SDU provider, we look forward to delivering a low-risk transition that ensures continued, uninterrupted service to the State and the families we both serve.

The primary contact person with authority to answer questions about SMI's response and make representations on behalf of SMI is:

Bo Stone, Chief Strategy Officer
106 Wedgewood Drive
Carrollton, Georgia 30117
770-834-0831, x 2103
404-805-0852 (cell)
770-834-7306 (fax)
bo.stone@smimail.net

Immediately following this letter, please find the following signed documents:

- Solicitation Cover Page, Addendum 1, Addendum Acknowledgement Form
- Designated Contact Form with Certification and Signature
- Disclosure of Interested Parties to Contracts
- Federal Funds Addendum

In addition, SMI's electronic bid submission includes our Response, Appendix A draft Project Schedule, Exhibit A Pricing Pages, and Exhibit C Account Rate Structure.



As Chief Executive Officer, I am duly authorized to legally bind SMI to the provisions contained in this response. SMI agrees to comply with all services required and all terms and conditions as specified in the CRFQ.

SMI is proud of our longstanding partnership with the State of West Virginia in providing SDU services. We look forward to the opportunity to continue our relationship with the State. Please do not hesitate to contact me or Bo Stone if you have any questions. We are confident our response demonstrates our thorough understanding of the CRFQ requirements and our continued commitment to excellence in serving the State of West Virginia.

Sincerely,

A handwritten signature in black ink that reads "Bill Stone". The signature is fluid and cursive, written in a professional style.

Bill Stone, Chief Executive Officer
Systems & Methods, Inc.



Department of Administration
 Purchasing Division
 2019 Washington Street East
 Post Office Box 50130
 Charleston, WV 25305-0130

State of West Virginia
 Centralized Request for Quote
 Service - Misc

Proc Folder: 1824637			Reason for Modification:
Doc Description: CHILD SUPPORT PAYMENT COLLECTION AND DISTRIBUTION			
Proc Type: Central Master Agreement			
Date Issued	Solicitation Closes	Solicitation No	Version
2026-02-02	2026-02-25 13:30	CRFQ 0511 CSE2600000001	1

BID RECEIVING LOCATION

BID CLERK
 DEPARTMENT OF ADMINISTRATION
 PURCHASING DIVISION
 2019 WASHINGTON ST E
 CHARLESTON WV 25305
 US

VENDOR

Vendor Customer Code: 000000215937
Vendor Name : Systems & Methods, Inc.
Address : 106 Wedgewood Drive
Street :
City : Carrollton
State : Georgia **Country :** USA **Zip :** 30117
Principal Contact : Bo Stone
Vendor Contact Phone: (404) 805-0852 **Extension:**

FOR INFORMATION CONTACT THE BUYER
 Crystal G Husted
 (304) 558-2402
 crystal.g.husted@wv.gov

Vendor Signature X  **FEIN#** 58-1115569 **DATE** March 4, 2026

All offers subject to all terms and conditions contained in this solicitation



Department of Administration
 Purchasing Division
 2019 Washington Street East
 Post Office Box 50130
 Charleston, WV 25305-0130

State of West Virginia
 Centralized Request for Quote
 Service - Misc

Proc Folder: 1824637		Reason for Modification:	
Doc Description: CHILD SUPPORT PAYMENT COLLECTION AND DISTRIBUTION		ADDENDUM 1 TO ANSWER VENDOR QUESTIONS AND EXTEND BID OPENING	
Proc Type: Central Master Agreement			
Date Issued	Solicitation Closes	Solicitation No	Version
2026-02-18	2026-03-04 13:30	CRFQ 0511 CSE2600000001	2


BID RECEIVING LOCATION

BID CLERK
 DEPARTMENT OF ADMINISTRATION
 PURCHASING DIVISION
 2019 WASHINGTON ST E
 CHARLESTON WV 25305
 US

VENDOR

Vendor Customer Code: 000000215937
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FOR INFORMATION CONTACT THE BUYER
 Crystal G Hustead
 (304) 558-2402
 crystal.g.hustead@wv.gov

Vendor Signature X  **FEIN#** 58-1115569 **DATE** March 4, 2026

All offers subject to all terms and conditions contained in this solicitation

ADDENDUM ACKNOWLEDGEMENT FORM
SOLICITATION NO.: CRFQ CSE2600000001

Instructions: Please acknowledge receipt of all addenda issued with this solicitation by completing this addendum acknowledgment form. Check the box next to each addendum received and sign below. Failure to acknowledge addenda may result in bid disqualification.

Acknowledgment: I hereby acknowledge receipt of the following addenda and have made the necessary revisions to my proposal, plans and/or specification, etc.

Addendum Numbers Received:
(Check the box next to each addendum received)

- | | |
|--|--|
| <input checked="" type="checkbox"/> Addendum No. 1 | <input type="checkbox"/> Addendum No. 6 |
| <input type="checkbox"/> Addendum No. 2 | <input type="checkbox"/> Addendum No. 7 |
| <input type="checkbox"/> Addendum No. 3 | <input type="checkbox"/> Addendum No. 8 |
| <input type="checkbox"/> Addendum No. 4 | <input type="checkbox"/> Addendum No. 9 |
| <input type="checkbox"/> Addendum No. 5 | <input type="checkbox"/> Addendum No. 10 |

I understand that failure to confirm the receipt of addenda may be cause for rejection of this bid. I further understand that any verbal representation made or assumed to be made during any oral discussion held between Vendor's representatives and any state personnel is not binding. Only the information issued in writing and added to the specifications by an official addendum is binding.

Systems & Methods, Inc.

Company



Authorized Signature

March 4, 2026

Date

NOTE: This addendum acknowledgment should be submitted with the bid to expedite document processing.

DESIGNATED CONTACT: Vendor appoints the individual identified in this Section as the Contract Administrator and the initial point of contact for matters relating to this Contract.

(Printed Name and Title) Bo Stone, Chief Strategy Officer

(Address) 106 Wedgewood Drive, Carrollton, GA 30117

(Phone Number) / (Fax Number) (404) 805-0852 / (770) 834-7306

(email address) bo.stone@smimail.net

CERTIFICATION AND SIGNATURE: By signing below, or submitting documentation through wvOASIS, I certify that: I have reviewed this Solicitation/Contract in its entirety; that I understand the requirements, terms and conditions, and other information contained herein; that this bid, offer or proposal constitutes an offer to the State that cannot be unilaterally withdrawn; that the product or service proposed meets the mandatory requirements contained in the Solicitation/Contract for that product or service, unless otherwise stated herein; that the Vendor accepts the terms and conditions contained in the Solicitation, unless otherwise stated herein; that I am submitting this bid, offer or proposal for review and consideration; that this bid or offer was made without prior understanding, agreement, or connection with any entity submitting a bid or offer for the same material, supplies, equipment or services; that this bid or offer is in all respects fair and without collusion or fraud; that this Contract is accepted or entered into without any prior understanding, agreement, or connection to any other entity that could be considered a violation of law; that I am authorized by the Vendor to execute and submit this bid, offer, or proposal, or any documents related thereto on Vendor's behalf; that I am authorized to bind the vendor in a contractual relationship; and that to the best of my knowledge, the vendor has properly registered with any State agency that may require registration.

By signing below, I further certify that I understand this Contract is subject to the provisions of West Virginia Code § 5A-3-62, which automatically voids certain contract clauses that violate State law; and that pursuant to W. Va. Code 5A-3-63, the entity entering into this contract is prohibited from engaging in a boycott against Israel.

Systems & Methods, Inc.

(Company)



(Signature of Authorized Representative)

Bill Stone, Chief Executive Officer

(Printed Name and Title of Authorized Representative) (Date)

(770) 834-0831 x2001 / (770) 834-7306

(Phone Number) (Fax Number)

bill.stone@smimail.net

(Email Address)

West Virginia Ethics Commission



Disclosure of Interested Parties to Contracts

Pursuant to W. Va. Code § 6D-1-2, a state agency may not allow a vendor to perform work on a contract, or a series of related contracts, that has/have an actual or estimated value of \$1 million or more until the business entity submits to the state agency a Disclosure of Interested Parties to the applicable contract. In addition, the business entity awarded a contract is obligated to submit a supplemental Disclosure of Interested Parties reflecting any new or differing interested parties to the contract within 30 days following the completion or termination of the applicable contract.

For purposes of complying with these requirements, the following definitions apply:

"Business entity" means any entity recognized by law through which business is conducted, including a sole proprietorship, partnership or corporation, but does not include publicly traded companies listed on a national or international stock exchange.

"Interested party" or "Interested parties" means:

- (1) A business entity performing work or service pursuant to, or in furtherance of, the applicable contract, including specifically sub-contractors;
- (2) the person(s) who have an ownership interest equal to or greater than 25% in the business entity performing work or service pursuant to, or in furtherance of, the applicable contract. (This subdivision does not apply to a publicly traded company); and
- (3) the person or business entity, if any, that served as a compensated broker or intermediary to actively facilitate the applicable contract or negotiated the terms of the applicable contract with the state agency. (This subdivision does not apply to persons or business entities performing legal services related to the negotiation or drafting of the applicable contract.)

"State agency" means a board, commission, office, department or other agency in the executive, judicial or legislative branch of state government, including publicly funded institutions of higher education: Provided, that for purposes of W. Va. Code § 6D-1-2, the West Virginia Investment Management Board shall not be deemed a state agency nor subject to the requirements of that provision.

The contracting business entity must complete this form and submit it to the state agency prior to beginning work under a contract and to complete another form within 30 days of contract completion or termination.

This form was created by the State of West Virginia Ethics Commission, 210 Brooks Street, Suite 300, Charleston, WV 25301-1804. Telephone: (304)558-0664; fax: (304)558-2169; e-mail: ethics@wv.gov; website: ethics.wv.gov.

West Virginia Ethics Commission
Disclosure of Interested Parties to Contracts

(Required by *W. Va. Code* § 6D-1-2)

Name of Contracting Business Entity: Systems & Methods, Inc.

Address: 106 Wedgewood Drive, Carrollton, GA 30117

Name of Authorized Agent: Bill Stone Address: 106 Wedgewood Drive, Carrollton, GA 30117

Contract Number: _____ Contract Description: Child Support Payment Collection and Distribution

Governmental agency awarding contract: West Virginia Dept. of Health and Human Resources, Bureau for Child Support Enforcement

Check here if this is a Supplemental Disclosure

List the Names of Interested Parties to the contract which are known or reasonably anticipated by the contracting business entity for each category below (*attach additional pages if necessary*):

1. Subcontractors or other entities performing work or service under the Contract

Check here if none, otherwise list entity/individual names below.

2. Any person or entity who owns 25% or more of contracting entity (not applicable to publicly traded entities)

Check here if none, otherwise list entity/individual names below.

3. Any person or entity that facilitated, or negotiated the terms of, the applicable contract (excluding legal services related to the negotiation or drafting of the applicable contract)

Check here if none, otherwise list entity/individual names below.


Signature:  Date Signed: March 4, 2026

Notary Verification

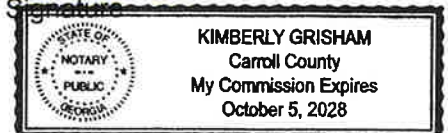
State of Georgia, County of Carroll:

I, Bill Stone, the authorized agent of the contracting business entity listed above, being duly sworn, acknowledge that the Disclosure herein is being made under oath and under the penalty of perjury.

Taken, sworn to and subscribed before me this 4 day of March, 2026


Notary Public's Signature

To be completed by State Agency:
Date Received by state agency: _____
Date submitted to Ethics Commission: _____
Governmental agency submitting Disclosure: _____



FEDERAL FUNDS ADDENDUM
2 C.F.R. §§ 200.317 – 200.327

Purpose: This addendum is intended to modify the solicitation in an attempt to make the contract compliant with the requirements of 2 C.F.R. §§ 200.317 through 200.327 relating to the expenditure of certain federal funds. This solicitation will allow the State to obtain one or more contracts that satisfy standard state procurement, state federal funds procurement, and county/local federal funds procurement requirements.

Instructions: Vendors who are willing to extend their contract to procurements with federal funds and the requirements that go along with doing so, should sign the attached document identified as: “REQUIRED CONTRACT PROVISIONS FOR NON-FEDERAL ENTITY CONTRACTS UNDER FEDERAL AWARDS (2 C.F.R. § 200.317)”

Should the awarded vendor be unwilling to extend the contract to federal funds procurement, the State reserves the right to award additional contracts to vendors that can and are willing to meet federal funds procurement requirements.

Changes to Specifications: Vendors should consider this solicitation as containing two separate solicitations, one for state level procurement and one for county/local procurement.

State Level: In the first solicitation, bid responses will be evaluated with applicable preferences identified in sections 15, 15A, and 16 of the “Instructions to Vendors Submitting Bids” to establish a contract for both standard state procurements and state federal funds procurements.

County Level: In the second solicitation, bid responses will be evaluated with applicable preferences identified in Sections 15, 15A, and 16 of the “Instructions to Vendors Submitting Bids” omitted to establish a contract for County/Local federal funds procurement.

Award: If the two evaluations result in the same vendor being identified as the winning bidder, the two solicitations will be combined into a single contract award. If the evaluations result in a different bidder being identified as the winning bidder, multiple contracts may be awarded. The State reserves the right to award to multiple different entities should it be required to satisfy standard state procurement, state federal funds procurement, and county/local federal funds procurement requirements.

State Government Use Caution: State agencies planning to utilize this contract for procurements subject to the above identified federal regulations should first consult with the federal agency providing the applicable funding to ensure the contract is compliant.

County/Local Government Use Caution: County and Local government entities planning to utilize this contract for procurements subject to the above identified federal regulation should first consult with the federal agency providing the applicable funding to ensure the contract is compliant. For purposes of County/Local government use, the solicitation resulting in this contract was conducted in accordance with the procurement laws, rules, and procedures governing the West Virginia Department of Administration, Purchasing Division, except that vendor preference has been omitted for County/Local use purposes and the contract terms contained in the document entitled “REQUIRED CONTRACT PROVISIONS FOR NON-FEDERAL ENTITY CONTRACTS UNDER FEDERAL AWARDS (2 C.F.R. § 200.317)” have been added.

FEDERAL FUNDS ADDENDUM

REQUIRED CONTRACT PROVISIONS FOR NON-FEDERAL ENTITY CONTRACTS UNDER FEDERAL AWARDS (2 C.F.R. § 200.317):

The State of West Virginia Department of Administration, Purchasing Division, and the Vendor awarded this Contract intend that this Contract be compliant with the requirements of the Procurement Standards contained in the Uniform Administrative Requirements, Cost Principles, and Audit Requirements found in 2 C.F.R. § 200.317, et seq. for procurements conducted by a Non-Federal Entity. Accordingly, the Parties agree that the following provisions are included in the Contract.

**1. MINORITY BUSINESSES, WOMEN'S BUSINESS ENTERPRISES, AND LABOR SURPLUS AREA FIRMS:
(2 C.F.R. § 200.321)**

- a. The State confirms that it has taken all necessary affirmative steps to assure that minority businesses, women's business enterprises, and labor surplus area firms are used when possible. Those affirmative steps include:

- (1) Placing qualified small and minority businesses and women's business enterprises on solicitation lists;
- (2) Assuring that small and minority businesses, and women's business enterprises are solicited whenever they are potential sources;
- (3) Dividing total requirements, when economically feasible, into smaller tasks or quantities to permit maximum participation by small and minority businesses, and women's business enterprises;
- (4) Establishing delivery schedules, where the requirement permits, which encourage participation by small and minority businesses, and women's business enterprises;
- (5) Using the services and assistance, as appropriate, of such organizations as the Small Business Administration and the Minority Business Development Agency of the Department of Commerce; and
- (6) Requiring the prime contractor, if subcontracts are to be let, to take the affirmative steps listed in paragraphs (1) through (5) above.

- b. Vendor confirms that if it utilizes subcontractors, it will take the same affirmative steps to assure that minority businesses, women's business enterprises, and labor surplus area firms are used when possible.

**2. DOMESTIC PREFERENCES:
(2 C.F.R. § 200.322)**

- a. The State confirms that as appropriate and to the extent consistent with law, it has, to the greatest extent practicable under a Federal award, provided a preference for the purchase, acquisition, or use of goods, products, or materials produced in the United

States (including but not limited to iron, aluminum, steel, cement, and other manufactured products).

b. Vendor confirms that will include the requirements of this Section 2. Domestic Preference in all subawards including all contracts and purchase orders for work or products under this award.

c. Definitions: For purposes of this section:

(1) "Produced in the United States" means, for iron and steel products, that all manufacturing processes, from the initial melting stage through the application of coatings, occurred in the United States.

(2) "Manufactured products" means items and construction materials composed in whole or in part of non-ferrous metals such as aluminum; plastics and polymer-based products such as polyvinyl chloride pipe; aggregates such as concrete; glass, including optical fiber; and lumber.

3. BREACH OF CONTRACT REMEDIES AND PENALTIES:

(2 C.F.R. § 200.327 and Appendix II)

(a) The provisions of West Virginia Code of State Rules § 148-1-5 provide for breach of contract remedies, and penalties. A copy of that rule is attached hereto as Exhibit A and expressly incorporated herein by reference.

4. TERMINATION FOR CAUSE AND CONVENIENCE:

(2 C.F.R. § 200.327 and Appendix II)

(a) The provisions of West Virginia Code of State Rules § 148-1-5 govern Contract termination. A copy of that rule is attached hereto as Exhibit A and expressly incorporated herein by reference.

5. EQUAL EMPLOYMENT OPPORTUNITY:

(2 C.F.R. § 200.327 and Appendix II)

Except as otherwise provided under 41 CFR Part 60, and if this contract meets the definition of "federally assisted construction contract" in 41 CFR Part 60-1.3, this contract includes the equal opportunity clause provided under 41 CFR 60-1.4(b), in accordance with Executive Order 11246, "Equal Employment Opportunity" (30 FR 12319, 12935, 3 CFR Part, 1964-1965 Comp., p. 339), as amended by Executive Order 11375, "Amending Executive Order 11246 Relating to Equal Employment Opportunity," and implementing regulations at 41 CFR part 60, "Office of Federal Contract Compliance Programs, Equal Employment Opportunity, Department of Labor."

6. DAVIS-BACON WAGE RATES:

(2 C.F.R. § 200.327 and Appendix II)

Vendor agrees that if this Contract includes construction, all construction work in excess of \$2,000 will be completed and paid for in compliance with the Davis–Bacon Act (40 U.S.C. 3141–3144, and 3146–3148) as supplemented by Department of Labor regulations (29 CFR Part 5, “Labor Standards Provisions Applicable to Contracts Covering Federally Financed and Assisted Construction”). In accordance with the statute, contractors must:

- (a) pay wages to laborers and mechanics at a rate not less than the prevailing wages specified in a wage determination made by the Secretary of Labor.
- (b) pay wages not less than once a week.

A copy of the current prevailing wage determination issued by the Department of Labor is attached hereto as Exhibit B. The decision to award a contract or subcontract is conditioned upon the acceptance of the wage determination. The State will report all suspected or reported violations to the Federal awarding agency.

7. ANTI-KICKBACK ACT:
(2 C.F.R. § 200.327 and Appendix II)

Vendor agrees that it will comply with the Copeland Anti-KickBack Act (40 U.S.C. 3145), as supplemented by Department of Labor regulations (29 CFR Part 3, “Contractors and Subcontractors on Public Building or Public Work Financed in Whole or in Part by Loans or Grants from the United States”). Accordingly, Vendor, Subcontractors, and anyone performing under this contract are prohibited from inducing, by any means, any person employed in the construction, completion, or repair of public work, to give up any part of the compensation to which he or she is otherwise entitled. The State must report all suspected or reported violations to the Federal awarding agency.

8. CONTRACT WORK HOURS AND SAFETY STANDARDS ACT
(2 C.F.R. § 200.327 and Appendix II)

Where applicable, and only for contracts awarded by the State in excess of \$100,000 that involve the employment of mechanics or laborers, Vendor agrees to comply with 40 U.S.C. 3702 and 3704, as supplemented by Department of Labor regulations (29 CFR Part 5). Under 40 U.S.C. 3702 of the Act, Vendor is required to compute the wages of every mechanic and laborer on the basis of a standard work week of 40 hours. Work in excess of the standard work week is permissible provided that the worker is compensated at a rate of not less than one and a half times the basic rate of pay for all hours worked in excess of 40 hours in the work week. The requirements of 40 U.S.C. 3704 are applicable to construction work and provide that no laborer or mechanic must be required to work in surroundings or under working conditions which are unsanitary, hazardous or dangerous. These requirements do not apply to the purchases of supplies or materials or articles ordinarily available on the open market, or contracts for transportation or transmission of intelligence.

9. RIGHTS TO INVENTIONS MADE UNDER A CONTRACT OR AGREEMENT.
(2 C.F.R. § 200.327 and Appendix II)

If the Federal award meets the definition of “funding agreement” under 37 CFR § 401.2 (a) and the recipient or subrecipient wishes to enter into a contract with a small business firm or nonprofit organization regarding the substitution of parties, assignment or performance of experimental, developmental, or research work under that “funding agreement,” the recipient or subrecipient must comply with the requirements of 37 CFR Part 401, “Rights to Inventions Made by Nonprofit Organizations and Small Business Firms Under Government Grants, Contracts and Cooperative Agreements,” and any implementing regulations issued by the awarding agency.

10. CLEAN AIR ACT
(2 C.F.R. § 200.327 and Appendix II)

Vendor agrees that if this contract exceeds \$150,000, Vendor is to comply with all applicable standards, orders or regulations issued pursuant to the Clean Air Act (42 U.S.C. 7401–7671q) and the Federal Water Pollution Control Act as amended (33 U.S.C. 1251–1387). Violations must be reported to the Federal awarding agency and the Regional Office of the Environmental Protection Agency (EPA).

11. DEBARMENT AND SUSPENSION
(2 C.F.R. § 200.327 and Appendix II)

The State will not award to any vendor that is listed on the governmentwide exclusions in the System for Award Management (SAM), in accordance with the OMB guidelines at 2 CFR 180 that implement Executive Orders 12549 (3 CFR part 1986 Comp., p. 189) and 12689 (3 CFR part 1989 Comp., p. 235), “Debarment and Suspension.” SAM Exclusions contains the names of parties debarred, suspended, or otherwise excluded by agencies, as well as parties declared ineligible under statutory or regulatory authority other than Executive Order 12549.

12. BYRD ANTI-LOBBYING AMENDMENT
(2 C.F.R. § 200.327 and Appendix II)

Vendors that apply or bid for an award exceeding \$100,000 must file the required certification. Each tier certifies to the tier above that it will not and has not used Federal appropriated funds to pay any person or organization for influencing or attempting to influence an officer or employee of any agency, a member of Congress, officer or employee of Congress, or an employee of a member of Congress in connection with obtaining any Federal contract, grant or any other award covered by 31 U.S.C. 1352. Each tier must also disclose any lobbying with non-Federal funds that takes place in connection with obtaining any Federal award. Such disclosures are forwarded from tier to tier up to the non-Federal award.

13. PROCUREMENT OF RECOVERED MATERIALS
(2 C.F.R. § 200.327 and Appendix II; 2 C.F.R. § 200.323)

Vendor agrees that it and the State must comply with section 6002 of the Solid Waste Disposal Act, as amended by the Resource Conservation and Recovery Act. The requirements of Section 6002 include procuring only items designated in guidelines of the

Environmental Protection Agency (EPA) at 40 CFR part 247 that contain the highest percentage of recovered materials practicable, consistent with maintaining a satisfactory level of competition, where the purchase price of the item exceeds \$10,000 or the value of the quantity acquired during the preceding fiscal year exceeded \$10,000; procuring solid waste management services in a manner that maximizes energy and resource recovery; and establishing an affirmative procurement program for procurement of recovered materials identified in the EPA guidelines.

14. PROHIBITION ON CERTAIN TELECOMMUNICATIONS AND VIDEO SURVEILLANCE SERVICES OR EQUIPMENT.

(2 C.F.R. § 200.327 and Appendix II; 2 CFR § 200.216)

Vendor and State agree that both are prohibited from obligating or expending funds under this Contract to:

- (1) Procure or obtain;
- (2) Extend or renew a contract to procure or obtain; or
- (3) Enter into a contract (or extend or renew a contract) to procure or obtain equipment, services, or systems that uses covered telecommunications equipment or services as a substantial or essential component of any system, or as critical technology as part of any system. As described in Public Law 115–232, section 889, covered telecommunications equipment is telecommunications equipment produced by Huawei Technologies Company or ZTE Corporation (or any subsidiary or affiliate of such entities).
 - (i) For the purpose of public safety, security of government facilities, physical security surveillance of critical infrastructure, and other national security purposes, video surveillance and telecommunications equipment produced by Hytera Communications Corporation, Hangzhou Hikvision Digital Technology Company, or Dahua Technology Company (or any subsidiary or affiliate of such entities).
 - (ii) Telecommunications or video surveillance services provided by such entities or using such equipment.
 - (iii) Telecommunications or video surveillance equipment or services produced or provided by an entity that the Secretary of Defense, in consultation with the Director of the National Intelligence or the Director of the Federal Bureau of Investigation, reasonably believes to be an entity owned or controlled by, or otherwise connected to, the government of a covered foreign country.

In implementing the prohibition under Public Law 115–232, section 889, subsection (f), paragraph (1), heads of executive agencies administering loan, grant, or subsidy programs shall prioritize available funding and technical support to assist affected businesses, institutions and organizations as is reasonably necessary for those affected entities to transition from covered communications equipment and services, to procure replacement equipment and services, and to ensure that communications service to users and customers is sustained.

State of West Virginia

By: _____

Printed Name: _____

Title: _____

Date: _____

Vendor Name:

By: Bill Stone

Printed Name: Bill Stone

Title: Chief Executive Officer

Date: March 4, 2026

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Appendix A: Project Schedule..... 1



Acronym Quick Reference

For West Virginia’s convenience, Systems & Methods, Inc. provides the following table as a quick reference for acronyms and initialisms used in our response.

Acronym	Definition
ACD	Automatic Call Distribution
ACH	Automated Clearing House
ACH/EDI	Automated Clearing House / Electronic Data Interchange
ADA	Americans with Disabilities Act
AES	Advanced Encryption Standard
AI	Artificial Intelligence
API	Application Programming Interface
ASC	Accredited Standards Committee
ATM	Automated Teller Machine
AVP	Assistant Vice President
BCSE	Bureau for Child Support Enforcement
CAR/LAR	Courtesy Amount Recognition/Legal Amount Recognition
CCaaS	Call Center as a Service
CCD	Cash Concentration and Disbursement
CCO	Centralized Collections Operation
CCSPC	Centralized Child Support Processing Center
CD	Compact Disc
CFE	Certified Fraud Examiner
CFPB	Consumer Financial Protection Bureau
CFR	Code of Federal Regulations
CIAC	Center Industry Advisory Council
CIS	Center for Internet Security
CPA	Certified Public Accountant



Acronym	Definition
CRA	Consumer Reporting Agency
CSO	Chief Strategy Officer
CSPC	Child Support Payment Central
CSR	Customer Service Representative
CSRS	Child Support Receiving Services
CST	Customer Service Tool
CTI	Computer Telephony Integration
CTO	Chief Technology Officer
CTX	Corporate Trade Exchange
DCCSC	District of Columbia Child Support Clearinghouse
DDA	Demand Deposit Account
DFAS	Defense Finance and Accounting Service
DFCS	Division of Family and Children Services
DHHR	Department of Health and Human Resources
DMZ	Secure Access Zone
DPI	Dots Per Inch
EDI	Electronic Data Interchange
EEOP	Equal Employment Opportunity Program
EFT	Electronic Funds Transfer
EFT/EDI	Electronic Funds Transfer/Electronic Data Interchange
EFTA	Electronic Funds Transfer Association
EIN	Employer Identification Number
ELT	Enterprise Leadership Team
FAQs	Frequently Asked Questions
FBI	Federal Bureau of Investigation
FDIC	Federal Deposit Insurance Corporation
FEIN	Federal Employer Identification Number



Acronym	Definition
FEMA	Federal Emergency Management Agency
FinCEN	Financial Crimes Enforcement Network
FMLA	Family and Medical Leave Act
FSLIC	Federal Savings and Loan Insurance Corporation
FSPC	Family Support Payment Center
FSR	Family Support Registry
FTI	Federal Tax Information
FTP	File Transfer Protocol
FTP-S	File Transfer Protocol Secure
GAAP	Generally Accepted Accounting Principles
GAAS	Generally Accepted Auditing Standards
GM	General Manager
GSD	General System Design
GUI	Graphical User Interface
HID	High Intensity Discharge
HPE	HP Enterprise
HTML	Hypertext Markup Language
HTTPS	Hypertext Transfer Protocol Secure
IAT	International ACH Transactions
ICL	Image Cash Letter
ICR	Intelligent Character Recognition
IHSS	In-Home Supportive Services
IP	Internet Protocol
IPS	Intrusion Prevention System
IPSec	Internet Protocol Security
IQA	Image Quality Assurance
IRDs	Image Replacement Documents



Acronym	Definition
IT	Information Technology
ITIL	Information Technology Infrastructure Library
ITS	Information Technology Services
IVA	Intelligent Virtual Agent
IVR	Interactive Voice Response
IWO	Income Withholding Order
LMS	Learning Management System
LOM	Local Office Mail
MFT	Managed File Transfer
MICR	Magnetic Ink Character Recognition
MIS	Management Information Service
ML	Machine Learning
MOS	Mean Opinion Score
NACHA	National Automated Clearing House Association
NAT	Network Address Translation
NIST	National Institute of Standards and Technology
NMSN	National Medical Support Notice
OCC	Office of the Comptroller of the Currency
OCR	Optical Character Recognition
OCSE	Office of Child Support Enforcement
OCSR	Oklahoma Centralized Support Registry
ODI	OpenDocument Image
OFAC	Office of Foreign Assets Control
OIG	Office of Inspector General
OMB	Office of Management and Budget
OMR	Optical Mark-Sense Recognition
PC	Personal Computer



Acronym	Definition
PCI DSS	Payment Card Industry Data Security Standards
PDF	Portable Document Format
PII	Personal Identifiable Information
PIN	Personal Identification Number
PMBOK	Project Management Body of Knowledge
PMI	Project Management Institute
PMM	Project Management Methodology
PMP	Project Management Professional
POS	Point of Sale
PPD	Prearranged Payment and Deposit
PTO	Paid Time Off
QA	Quality Assurance
QC	Quality Control
QR	Quick Response
RAID	Risk, Actions, Issues, and Decisions
RFQ	Request for Quotation
RSA	Rivest-Shamir-Adleman
RTO	Recovery Time Objective
SCSEM	Safeguard Computer Security Evaluation Matrix
SDLC	System Development Life Cycle
SDU	State Disbursement Unit
SEI	Software Engineering Institute
SFTP	Secure File Transfer Protocol
SMI	Systems & Methods, Inc.
SMIU	SMI University
SMS	Short Message Service
SQL	Structured Query Language



Acronym	Definition
SRTP	Secure Real-Time Protocol
SSH	Secure Shell
SSN	Social Security Number
ST	System Test
SVP	Senior Vice President
TANF	Temporary Assistance for Needy Families
TLS	Transport Layer Security
T-SQL	Transact SQL
UAT	User Acceptance Testing
URL	Uniform Resource Locator
USPS	United States Postal Service
VoIP	Voice Over Internet Protocol
VP	Vice President
VPN	Virtual Private Network
WAN	Wide Area Network
WBS	Work Breakdown Structure



Section 1. Purpose and Scope

1. PURPOSE AND SCOPE: The West Virginia Purchasing Division is soliciting bids on behalf of West Virginia Department of Human Services, Bureau for Child Support Enforcement, hereinafter referred to as the "Agency", to establish a contract to provide for the centralized collection, distribution, and tracking of child support payments.

This request is covered in part or in whole by federal funds. All bidders will be required to acknowledge and adhere to Attachment I-Federal Funds Addendum

The WV DoHS has developed an EEO Utilization Report and it is available at <http://www.wvdhhr.org/pdfs/HL.5%20Utilization%20Report%20and%20EEO%20policy.pdf>

The Vendor/Contractor, hereinafter referred to as the "Vendor", shall be responsible for providing a centralized system for the processing of all support payments received under the West Virginia Child Support Enforcement Program. This responsibility shall include all of the following: receiving, opening, sorting, and imaging mail; depositing receipts into an interest bearing account; identifying the correct payor and payee when necessary; loading all required information into the Agency Automated Computer System; distributing money to the appropriate party based on a computer file generated by the Agency Automated Computer System by means of direct deposit, debit card, or check; and maintaining a Webbased payment option for child support obligors to initiate payments by Visa, Master Card, Debit Card, and through the Automatic Clearing House (ACH) network or other on-line payment processes as may be recommended by the Vendor and approved by the Agency.

Since July 1988, the Agency has used the services of a local financial institution for its lockbox services to process and track receipts and make disbursements in relation to its child support enforcement program.

The services provided include all of the following: traditional lockbox functions such as collecting mail from a dedicated post office box, sorting and batching the envelopes' contents, endorsing and depositing the remittances into an interest-bearing account maintained by the Agency, providing detailed management reports to the Agency, and disbursing child support receipts by check, debit card, and through the ACH network, and establishing Web-based and telephonic payment options..

Systems & Methods, Inc. (SMI) has read and understands the scope of services required by the Request for Quotation (RFQ) to provide centralized collection, tracking, and disbursement of child support payments on behalf of the West Virginia Department of Health and Human Resources (DHHR), Bureau for Child Support Enforcement (BCSE). As detailed in our qualifications and experience, SMI has 26 years of direct experience operating State Disbursement Units (SDUs), including 14 years of uninterrupted service to West Virginia.

SMI confirms our understanding that this procurement is covered in part or in whole by federal funds. We have read, understand, and agree to comply with all requirements of Attachment 1 Provisions Required for Federally Funded Procurements.

Additionally, we have reviewed DHHR's Equal Employment Opportunity Program (EEO) Utilization Report. SMI is firmly committed to equal employment and advancement opportunities. Our



employment practices are based on merit, qualifications, and ability, without regard to race, color, religion, sex (including pregnancy and gender identity), national origin, age, disability, family medical history, genetic information, or any other characteristic protected by federal or State law.

SMI understands that West Virginia has relied on lockbox services provided by a financial institution since 1988. As the current SDU Vendor, SMI is responsible for the end-to-end processing of all child support payments received through the West Virginia Child Support Enforcement Program. This includes:

- Receiving, opening, sorting, and imaging of incoming mail
- Depositing receipts into a State-designated interest-bearing account
- Identifying payors and payees when needed and loading payment data into the Agency Automated Computer System
- Disbursing payments via direct deposit, debit card, or check as directed by Agency Automated Computer System-generated files
- Maintaining a secure, user-friendly web-based payment platform offering ACH, debit/credit card, and digital wallet options such as PayPal, Venmo, Apple Pay, and Google Pay

As the incumbent Vendor, SMI brings a deep understanding of West Virginia's child support disbursement environment, a mature infrastructure, and a proven record of compliance, security, and performance. In calendar year 2025, SMI processed 931,549 payments in West Virginia, totaling \$150.5 million with **100% posting accuracy**.

We are proud to continue delivering these critical services to West Virginia families and look forward to furthering our successful partnership with DHHR by maintaining continuity of service and introducing ongoing innovations that improve operational efficiency and customer satisfaction.

Section 2. Definitions

2. DEFINITIONS: The terms listed below shall have the meanings assigned to them below. Additional definitions can be found in section 2 of the General Terms and Conditions.

2.1 "Contract Services" means to provide for the centralized collection, distribution, and tracking of child support payments and that the majority of said payments, approximately 99%, are disbursed within forty-eight hours of receipt.

2.2 "Pricing Page" means the pages, contained wvOASIS or attached hereto as Exhibit A, upon which Vendor should list its proposed price for the Contract Services.

2.3 "Solicitation" means the official notice of an opportunity to supply the State with goods or services that is published by the Purchasing Division.

SMI has reviewed and fully understands the definitions outlined in Section 2 of the Request for Quotation (RFQ), including but not limited to the definitions of "contract services," "pricing page," and "solicitation." We acknowledge and accept the requirements associated with these terms and



all terms located in Section 2 of the General Terms and Conditions as foundational elements of the contract.

Section 3. Qualifications

3. QUALIFICATIONS: Vendor, or Vendor's staff if requirements are inherently limited to individuals rather than corporate entities, shall have the following minimum qualifications:

SMI will continue to be West Virginia's SDU partner who delivers flexible, innovative, customizable systems and methods, and a corporate culture that is willing to meet and exceed West Virginia DHHR's needs on day one of the contract and for the life of the contract. **SMART**—our nationally recognized solution for child support payment processing and other crucial SDU functions—was developed with the direct involvement of child support professionals. Our Platinum smiONE™ Visa® Prepaid Debit Card, known as the smiONE Card, was developed specifically for child support disbursements with a focus on providing the best customer experience possible. Our solution, as described throughout our response, is customized and scaled to meet BCSE's unique needs.

3.1. Vendor qualifications shall be divided into the following separate categories. Vendors should submit all documentation to demonstrate evidence of mandatory qualifications with bid, must be provided upon request:

3.1 Vendor Qualifications

Our qualifications are detailed in the categories that follow.

3.1.1. Eligibility of the Proposer - The Vendor shall provide a statement and documentation that it is:

3.1.1 Eligibility of the Proposer

SMI meets all eligibility requirements, as shown in the documentation below.

3.1.1.1. A company with a minimum of Five (5) years of experience in lockbox operations; or, is affiliated with a company with a minimum of Five (5) years of experience in lockbox operations; and

3.1.1.2. A company with a minimum of Five (5) years of experience in lockbox operations; or, is affiliated with a company with a minimum of Five (5) years of experience in lockbox operations; and

3.1.1.1 and 3.1.1.2 Lockbox Operations Experience

SMI exceeds the minimum experience requirements, having 26 years of experience providing lockbox operations for SDU operations in 16 States, including 14 years in West Virginia.

Since 1999, our primary business focus has been delivering the best SDU services in the nation. Because of our efforts, experience, and approach, 16 States have now selected SMI to deliver critical SDU services. We have been awarded multiple SDU contracts in 13 States and during our 26 years of operations have *retained all SDU customers*.



The State can continue to depend on SMI’s experience earned by providing SDU services. Through our unique approach to public/private partnerships, SMI successfully improved SDU performance in each of the States we’ve transitioned. In fact, we have consistently improved payment identification rates, payment posting accuracy rates, and electronic collection and disbursement rates in our SDU operations, including West Virginia.

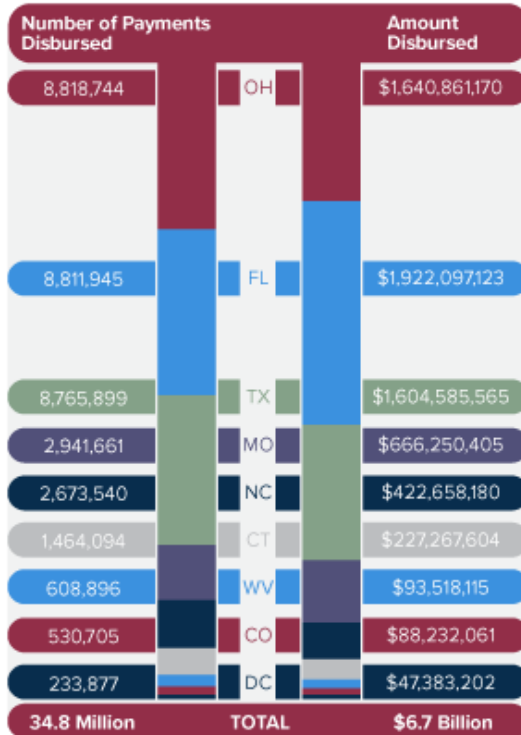
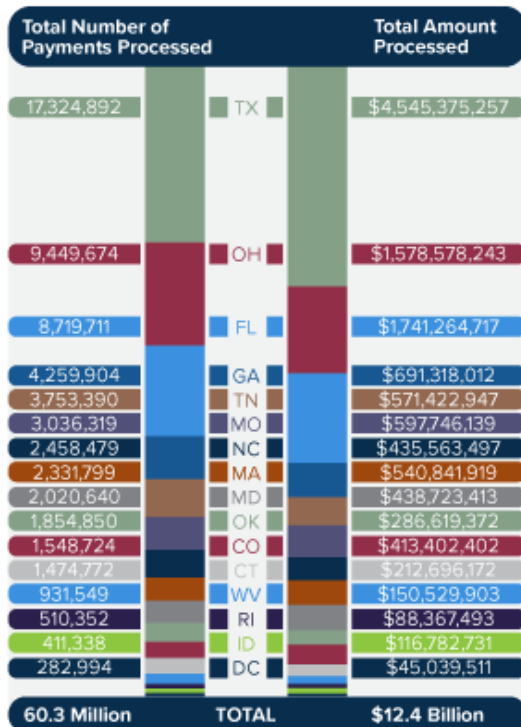
During calendar year 2025, using our **SMART** solution, corporate-wide, SMI processed 60.3 million child support payment transactions totaling more than \$12.4 billion while maintaining a combined posting accuracy rate of 99.997%. During the same period, we issued 34.8 million child support disbursements totaling \$6.7 billion.

To support our SDU operations, SMI has also delivered child support customer service for 26 years. Through our customer service solution, we employ the most technologically advanced software and processes in each of our customer service operations. Our child support contracts offer various levels of customer service, ranging in complexity from providing payment and disbursement information only to providing a full-service customer service operation and IVR functionality. During calendar year 2025, we handled over 1.4 million calls to our SDU IVRs and 603,734 calls to our SDU Customer Service Representatives (CSRs).

As required in delivering services under DHHR’s RFQ, SMI has experience providing SDU services similar in nature and complexity, in each of the 16 States we serve. *Tailored to each State’s specific SDU needs, we use our SMART solution for each SDU.* SMI also provides and manages the facility, staff, software, hardware, infrastructure, security, and equipment for each operation.

3.1.1.1.1 SDU Experience

The infographic below provides the locations of our SDU operations, years of experience in each location, scope and volume of services provided, and payment processing accuracy rates. SMI’s broad portfolio of SDU services across the nation has led us to develop the technical and professional infrastructure to handle the volume and scope of work for any State. Our SDUs range in size from one of the smallest to the nation’s largest.



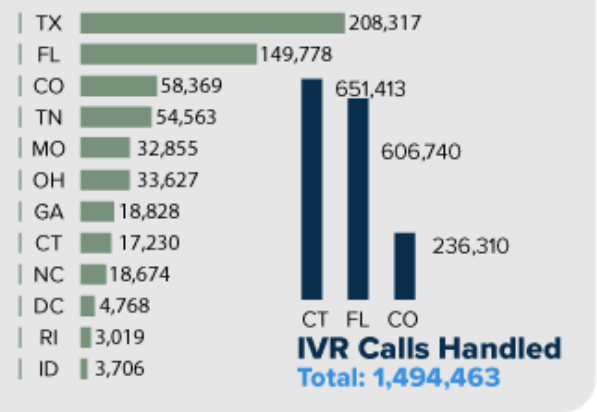
SDU Services for All States

- Paper Receipting and Processing
- Electronic Receipting and Processing
- Document Imaging and Management
- Depository Banking
- Image Cash Letters
- Payment Research and Resolution
- Network Infrastructure
- Image Viewer
- Outreach
- Digital Payment Acceptance

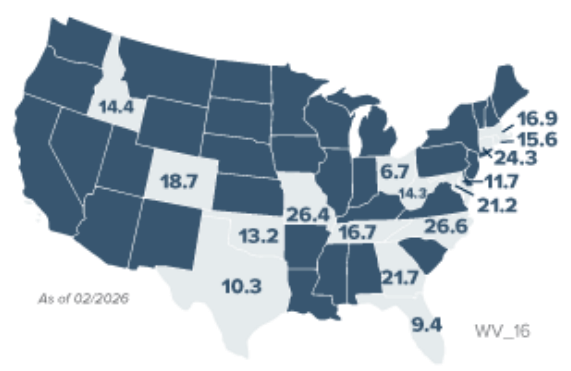
Payment Accuracy
99.997% company-wide

100% -MA, WV
99.99% -CO, CT, DC, FL, GA, ID, MD, MO, NC, OH, OK, RI, TN, TX

CSR Calls Answered



26.6 Years of SDU Experience



Unless otherwise noted, data is for calendar year 2025.

Figure 3-1: Extensive SDU Experience. SMI currently operates SDUs for 16 States. We have been awarded multiple contracts in 13 States.



The following table provides additional details regarding the current scope of work in each of our SDU operations.

Table 3-1: SDU Scope of Services. SMI has extensive experience in all areas of services required for the operation of West Virginia’s SDU.

SDU Services	CO	CT	DC	FL	GA	ID	MD	MA	MO	NC	OH	OK	RI	TN	TX	WV
Transitioned SDU from State/Local/Court System			X						X	X			X			
Transitioned SDU from Another Vendor	X	X		X	X	X	X	X			X	X		X	X	X
Paper Receipting & Processing	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X
Electronic Receipting & Processing	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X
Document Imaging & Management	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X
SMART Remote			X		X		X				X					
<i>Image Viewer</i>	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X
Paper Disbursements		X	X	X					X		X					X
Electronic Disbursements	X	X	X	X					X	X	X				X	X
Depository Banking	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X
ICL	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X
Disbursement Banking	X	X	X	X					X	X	X				X	X
Reconciliation	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X
Research & Resolution	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X
<i>Exception Processing</i>	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X
Insufficient Funds Payment Activities		X	X		X	X	X		X			X		X	X	
Billing Statement Production & Delivery		X							X	X	X					
Special Notices Production & Delivery		X	X		X		X		X	X						



SDU Services	CO	CT	DC	FL	GA	ID	MD	MA	MO	NC	OH	OK	RI	TN	TX	WV
Network Infrastructure & File/Data Transfers	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X
Outreach	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X
e-Commerce	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X
Mobile Website and/or App	X		X	X	X	X			X		X	X	X	X	X	X
Online Debit Card Applications	X			X							X					X
Online Direct Deposit Applications	X			X					X		X					X
Non-IVD State Case Registry Processing						X										X
Medical Support								X								
Employer Table Maintenance		X	X													
Employer Withholding Compliance		X														
New Hire Data Processing								X								
Paternity Document Imaging & Management										X						
IVR	X	X	X	X					X	X	X				X	X
CSRs	X	X	X	X	X			X	X	X	X		X	X	X	X
Chat									X					X		

In each of the above-referenced partnerships, SMI operates the State’s federally required and certified SDU, providing for the centralized payment receipting and processing of child support payments. SMI was selected for each of our State SDU contracts due to our distinct, innovative approach that combines state-of-the-art technology with common-sense workflow. Equally important is our management accessibility and the special attention we give to each of our partners.



3.1.1.1.2 Debit Card Experience

In 2006, SMI began providing debit card services. SMI currently delivers debit card services to 12 States including California, Colorado, Connecticut, the District of Columbia, Florida, Georgia, Missouri, North Carolina, North Dakota, Ohio, Texas, and West Virginia. We also provide debit card services to 18 Tribes including the Bear River Band of the Rohnerville Rancheria, Delaware, Eastern Band of Cherokee Indians, Kaw Nation, Kickapoo, Klamath, Lac Courte Oreilles, Meskwaki Nation Sac & Fox of the Mississippi in Iowa, Mississippi Choctaw, Modoc, Muscogee Creek Nation, Ponca Tribe of Oklahoma, Saint Regis Mohawk, Seminole Nation of Oklahoma, Suquamish Tribe, Three Affiliated Tribes, White Earth Nation, and Winnebago Tribe of Nebraska.

During SMI's 19 years of debit card services experience, we have implemented new debit card services programs for six States and 18 Tribes and transitioned debit card services from other Vendors for six States. SMI continues to provide debit card services in each of these States and Tribes.

- As a service of our SDU contracts in Colorado, Connecticut, the District of Columbia, Florida, Missouri, North Carolina, Ohio, Texas, and West Virginia, we provide debit card services for the disbursement of child support payments.
- We have debit card service only contracts to disburse child support payments for the State of North Dakota and the following Tribes: Bear River, Delaware, Eastern Band of Cherokee Indians, Kaw Nation, Klamath, Lac Courte Oreilles, Meskwaki Nation Sac & Fox of the Mississippi in Iowa, Mississippi Choctaw, Modoc, Muscogee Creek Nation, Ponca Tribe of Oklahoma, Saint Regis Mohawk, Seminole Nation of Oklahoma, Suquamish Tribe, Three Affiliated Tribes, White Earth Nation, and Winnebago Tribe of Nebraska. In addition to child support payments, we also deposit Temporary Assistance for Needy Families (TANF) payments for the Eastern Band of Cherokee Indians.
- As a part of our financial services contract with the Georgia Division of Family and Children Services (DFCS), we deposit payments to foster parents and providers and payroll to DFCS employees.
- We have a debit card service only contract with the California Department of Social Services to disburse payments to In-Home Supportive Services (IHSS) Providers.

With over 2.1 million smiONE Cards in service, we processed 24.4 million debit card deposits totaling more than \$4.1 billion and processed 111.9 million debit card transactions totaling \$4 billion for calendar year 2025.

SMI's superior customer-focused service sets the smiONE Card apart from other government debit card programs. During calendar year 2025, we handled 33.9 million calls to our smiONE IVRs and 945,660 calls to our smiONE CSRs. Instead of building our IVR scripts so that it is virtually impossible to speak with a CSR, SMI builds our IVR scripts to allow a cardholder to easily access a CSR when desired. SMI's customer service operations are staffed solely by SMI employees who will be available 24/7. By using our own staff to handle this critical aspect of customer service, we can ensure timely and accurate responses to customer contacts.



We deliver precision and consistency across our team. Our staff know the child support debit card program, its nuances, and the role they play in appropriately responding to callers concerning card payments and usage.

The following infographic shows the locations of our child support debit card programs, the scope and volume of services provided, and the years of experience for each program.



Unless otherwise noted, data is for calendar year 2025

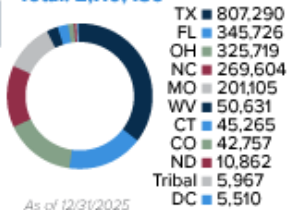
smiONE Program	Number of Deposits	Amount of Deposits	Number of Transactions	Amount Transacted
Texas	8,318,062	\$1,604,585,565	40,448,309	\$1,579,401,833
Ohio	5,043,361	\$647,387,975	20,217,433	\$636,073,252
Florida	4,289,534	\$766,610,388	19,630,906	\$749,979,590
North Carolina	2,673,540	\$422,658,180	12,652,832	\$417,326,649
Missouri	1,945,773	\$374,986,358	9,947,575	\$369,830,820
Connecticut	770,570	\$104,300,132	2,944,393	\$102,141,237
West Virginia	599,835	\$89,635,797	2,551,580	\$87,746,160
Colorado	530,705	\$88,232,061	2,221,957	\$88,541,667
North Dakota	170,114	\$32,771,974	762,787	\$31,934,044
District of Columbia	70,580	\$11,422,375	344,644	\$11,186,291
Tribal	37,361	\$9,433,513	224,642	\$9,165,989
Total	24,449,435	\$4,152,024,318	111,947,058	\$4,083,327,532

Payment Card Services for All States

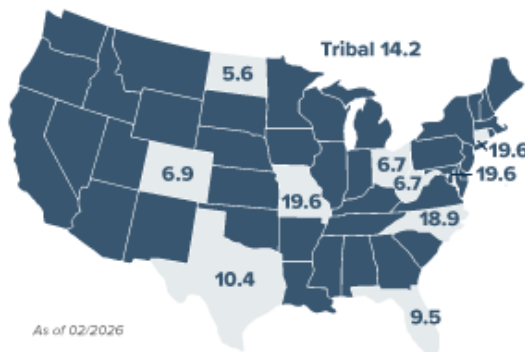
- Deposits of Child Support Payments
- Outreach/Marketing
- 24/7/365 IVR
- 24/7/365 CSR Availability
- Secure Website
- Mobile Website
- Text/Email Notifications
- Paper and Online Statements
- Secondary Cards
- Additional Deposits
- Reporting

Active Accounts

Total: 2,110,436



19.6 Years of Payment Card Experience



WV_15

IVR Calls Handled Total: 33,942,515

11,444,882	TX
5,570,522	FL
7,614,345	OH
3,721,526	NC
2,582,982	MO
1,199,667	CT
456,278	CO
886,999	WV
265,650	ND
120,810	DC
78,854	Tribal

CSR Calls Answered Total: 945,660

305,324	TX
203,655	FL
158,199	OH
106,125	NC
80,754	MO
29,085	CT
26,503	CO
19,200	WV
10,320	ND
4,470	DC
2,025	Tribal

Figure 3-2: Extensive Debit Card Experience. SMI has 19 years of experience providing child support debit card services for 10 States and 18 Tribes.



As shown in the infographic, our extensive debit card experience includes large, high-volume projects as well as smaller projects. The following table provides additional details regarding the scope of work for our current debit card programs.

Table 3-2: Debit Card Scope of Services. SMI has experience delivering customer-focused child support debit card services required for the West Virginia SDU.

Debit Card Services	CO	CT	DC	FL	MO	NC	ND	OH	TX	WV	Tribal
Implemented New Program		X	X		X	X					X
Transitioned Program from SMI Subcontractor		X	X		X	X					
Transitioned Program from Another Vendor	X			X			X	X	X	X	
Child Support Deposits	X	X	X	X	X	X	X	X	X	X	X
Additional Deposits	X	X	X	X	X	X	X	X	X	X	X
Outreach/Marketing	X	X	X	X	X	X	X	X	X	X	X
24/7 IVR	X	X	X	X	X	X	X	X	X	X	X
24/7 CSR Availability	X	X	X	X	X	X	X	X	X	X	X
Website	X	X	X	X	X	X	X	X	X	X	X
Mobile App	X	X	X	X	X	X	X	X	X	X	X
Paper & Electronic Statements	X	X	X	X	X	X	X	X	X	X	X
Push/Text/E-mail Notifications	X	X	X	X	X	X	X	X	X	X	X
Secondary Cards & Account-to-Account Transfers	X	X	X	X	X	X	X	X	X	X	X
Online Bill Pay	X	X	X		X	X	X	X	X	X	X
Digital Wallet	X	X	X	X	X	X	X	X	X	X	X
Mobile Deposit	X	X	X		X	X	X	X		X	X
EMV	X	X	X	X	X	X	X	X	X	X	X
Contactless Card		X	X		X	X	X	X		X	X



Debit Card Services											
	CO	CT	DC	FL	MO	NC	ND	OH	TX	WV	Tribal
Card Disable/Enable	X	X	X	X	X	X	X	X	X	X	X
smiONE Now! Push Provisioning		X	X			X	X	X			

For each of the smiONE Card programs, we provide all card related services including 24/7 customer service through an IVR and live customer service operations, online account management through a website and mobile app, and options such as additional deposits, secondary cards, online bill-pay services, and cardholder-managed notifications. For each of the smiONE implementations or transitions, we also designed and distributed outreach and marketing materials providing cardholders with important program information.

3.1.1.1.3 SDU Project Summaries

Within the subsections that follow, we provide additional details regarding our *proven history of successfully partnering with State clients to deliver SDU services* similar to those outlined in the RFQ’s scope of work. As indicated in the project summaries to follow, SMI has successfully transitioned four States from State/local/court payment processing systems and 12 States from other Vendors.

For transparency in how we achieved our corporate-wide payment processing accuracy of 99.997%, we provide accuracy rates for each project within the summaries that follow. Each of our projects exceeds the 99.8% required by the RFQ.

3.1.1.1.3.1 Colorado Family Support Registry (FSR)

In Colorado, our primary responsibilities include payment receipting and processing and expanded customer service. Additionally, on November 19, 2018, SMI was awarded Colorado’s contract for the disbursement of child support payments by debit card. SMI implemented debit card disbursements for Colorado on April 1, 2019. The debit card contract was subsequently incorporated into the FSR contract. The following project summary provides details regarding our Colorado experience.

SMI-COLORADO FSR	
<p>Customer Name and Address: Department of Human Services Division of Child Support Services 1575 Sherman Street Denver, CO 80203</p>	<p>Contract Dates: 11/2006–06/2014 07/2014–06/2023 07/2023–06/2026, with three one-year extension options</p>
<p>Primary Customer Contact: Suzanne Martin, FSR Financial Services Team Lead Phone: 303.895.1909</p>	<p>Secondary Customer Contact: Chris Giangreco, Section Manager, Systems & Operations</p>



SMI-COLORADO FSR

Email: suzanne.martin@state.co.us

Phone: 303.866.5170

Email: chris.giangreco@state.co.us

Services Provided:

- Mail collection, delivery, and processing
- Document imaging and management
- Secure online access to images for State-designated personnel
- Correspondence processing
- Paper and electronic collections receipting and processing
- Document imaging and management
- Depository banking services, including ICL processing
- Debit card disbursements
- Unidentified payment research and resolution
- Payment exception processing
- Adjustments
- Banking and account reconciliation
- Network infrastructure administration and secure file and web services data transfers
- Payment website/mobile website portal administration
- Employer outreach for electronic payment initiatives
- Online debit card and direct deposit applications
- Customer service, including IVR and CSRs to assist payees, obligors, employers, other States' IV-D agencies, court, and State staff with questions on payments, disbursements, and case management issues. SMI provides outbound text messaging for case updates. As part of our customer service delivery, SMI is responsible for tracking unresolved issues, including forwarding requests to local child support offices, when necessary, and processing requests for Direct Deposit Applications, Recurring Automatic Withdrawals, Pay-by-Phone, and Payment Histories. SMI also operates a Customer Service Operation that provides 24/7 customer service for the Colorado smiONE Card.

Volume of Work Performed for January 1, 2025, to December 31, 2025:

- | | |
|---|------------------------------------|
| ▪ Payments Processed Number: 1,548,724 | ▪ IVR Calls: 236,310 |
| ▪ Payments Processed Dollars: \$413,402,402 | ▪ CSR Calls: 58,369 |
| ▪ Number of Disbursements: 530,705 | ▪ smiONE IVR Calls: 456,278 |
| ▪ Value of Disbursements: \$88,232,061 | ▪ smiONE CSR Calls: 26,503 |
| | ▪ Correspondence Processed: 85,865 |

Innovation and Results:

- Successfully transitioned the Colorado FSR from another Vendor
- Increased electronic payments received by 6% during our first year of operations
- Added online services for employers, including secure automated reconciliation process and an Automated Clearing House (ACH) debit option in 2011
- Implemented automated hold of Defense Finance and Accounting Service (DFAS) and U.S. Treasury electronic funds transfer (EFT) payments in months when two payments are received
- Completed upgrade from mainframe interface to web services interface for the IVR in 2013
- As part of 2015 re-implementation of services, implemented new and enhanced services including outbound text messaging to provide case updates to non-custodial parents, an IVR option to request payment and disbursement records, online debit card and direct deposit applications, online ACH payment options, and a mobile website for non-custodial parents
- Implemented receipt of walk-in retailer payments in 2017
- Successfully transitioned debit card disbursements from another Vendor in 2019, issuing 32,173 EMV smiONE Cards with mobile app and mobile deposit



SMI-COLORADO FSR

- Implemented Pay by Text in 2023, providing added convenience for non-custodial parents to make a payment with a few taps on their cell phone
- Implemented **SMART Pay** with expanded payment options in 2025 including American Express, Discover, JCB, Mastercard, Visa, PayPal, Apple Pay, Google Pay, and Venmo
- Upgraded **SMART** solution in 2025 to latest native cloud iteration including updated procedures around source code management, application and infrastructure change and release management, and business continuity
- 99.994% payment posting accuracy for calendar year 2025
- 79% electronic remittance rate for calendar year 2025



3.1.1.1.3.2 Connecticut Centralized Child Support Processing Center (CCSPC)

SMI operates a full-service SDU for Connecticut. Our primary responsibilities include payment receipting and processing, electronic and paper disbursements, and customer service. SMI continues to provide all services described below under a contract extension with Connecticut. The following project summary provides details regarding our Connecticut experience.

SMI-CONNECTICUT CCSPC

Customer Address:

Office of Child Support Services
 25 Sigourney Street
 Hartford, CT 06106

Contract Dates:

11/2001–10/2008
 11/2008–09/2026

Primary Customer Contact:

Lynn Reeves, IV-D Director
 Phone: 860.424.5545
 Email: lynn.reeves@ct.gov

Secondary Customer Contact:

Rosalie Cosme, Public Assistance Consultant
 Phone: 860.424.5722
 Email: rosalie.cosme@ct.gov

Services Provided:

- Mail collection, delivery, and processing
- Document imaging and management
- Secure online access to images for State-designated personnel
- Correspondence processing
- Paper and electronic payments receipting and processing
- Depository banking services, including ICL processing and other deposits to financial institutions
- Disbursement of funds including paper check printing and mailing, debit card disbursements, and direct deposit disbursements
- Disbursement banking services
- Banking and account reconciliation
- Unidentified payment research and resolution
- Payment exception processing
- Adjustments
- Insufficient funds payment collection activities
- Payor billing statement production and delivery
- Consumer Reporting Agency Notices
- Special notice production and delivery
- Network infrastructure administration and secure file transfers
- Payment website portal administration
- Outreach for electronic payment initiatives
- Employer compliance monitoring for income withholding
- Customer service, including an IVR and CSRs to assist payees, obligors, employers, other States' IV-D agencies, and State staff with questions on payments, disbursements, and other SDU functions. The CSRs provide case management services, including updating case information, securing date of withholding, and managing the State's Application Problem Resolution report. SMI also operates a Customer Service Operation that provides 24/7 customer service for the Connecticut smiONE Card.

Volume of Work Performed for January 1, 2025, to December 31, 2025:

- | | |
|---|---|
| ▪ Payments Processed Number: 1,474,772 | ▪ Correspondence Processed: 15,222 |
| ▪ Payments Processed Dollars: \$212,696,172 | ▪ Statements/Billing Statements/Consumer Reporting Agency (CRA) Notices Printed and Mailed: 189,841 |
| ▪ Payments Disbursed Number: 1,464,094 | |
| ▪ Payments Disbursed Dollars: \$227,267,604 | |



SMI—CONNECTICUT CCSPC

- IVR Calls: 651,413
- CSR Calls: 17,230
- smiONE IVR Calls: 1,119,667
- smiONE CSR Calls: 29,085
- Insufficient Funds Payment Collections: \$289,150

Innovation and Results:

- Successfully transitioned the CCSPC from another Vendor's processing application
- Successfully transitioned bank accounts as part of our CCSPC implementation
- Working with State, reduced previous Vendor's undistributed collections by 98.99%
- Implemented an employer compliance solution
- Implemented debit card for disbursements in 2006
- Transitioned debit card services to the smiONE Card in 2013/2014, issuing 36,000 cards and providing upgraded card features including online account management, ability to deposit additional funds, 18 different notifications through text/email, online bill pay option, and mobile app
- In 2016, upgraded phone system for smiONE to provide enhanced features including call parking, supervisory consult option, enhanced reporting, and built-in workforce capability
- In 2022, successfully transitioned SDU banking services at the State's request
- 99.999% payment posting accuracy for calendar year 2025
- 83% electronic remittance rate for calendar year 2025



3.1.1.1.3.3 District of Columbia Child Support Clearinghouse (DCCSC)

SMI operates a full-service SDU for the District. Our primary responsibilities include payment receipting and processing, electronic and paper disbursements, and customer service. The following project summary provides details regarding our experience in the District.

SMI-DISTRICT OF COLUMBIA DCCSC

Customer Address:

Office of the Attorney General, DC
 Child Support Services Division
 441 4th Street, N.W. 5th Floor South
 Washington, DC 20001

Contract Dates:

09/2004–07/2010
 08/2010–07/2015
 08/2015–03/2016
 04/2016–02/2021
 03/2021–02/2026, with one two-year extension option

Primary Customer Contact:

Carolyn Walker, Supervisor, Financial Management Unit
 Phone: 202.724.3626
 Email: carolyn.walker@dc.gov

Secondary Customer Contact:

Sophia Ticer, IV-D Director
 Phone: 202.724.1548
 Email: Sophia.Ticer@dc.gov

Services Provided:

- Mail collection, delivery, and processing
- Document imaging and management
- **SMART Remote** for the same day processing of locally received child support payments
- Secure online access to images for District-designated personnel
- Correspondence processing
- Paper and electronic payments receipting and processing
- Depository banking services, including ICL processing and other deposits to financial institutions
- Disbursement of funds including paper check printing and mailing, debit card disbursements, and direct deposit disbursements
- Disbursement banking services
- Banking and account reconciliation
- Unidentified payment research and resolution
- Payment exception processing
- Adjustments
- Insufficient funds payment collection activities
- Quarterly Notice production and delivery
- Network infrastructure administration and secure file transfers
- Payment website portal administration
- Outreach for electronic payment initiatives
- Employer table maintenance
- Customer service, including CSRs to assist payees, obligors, employers, other States' IV-D agencies, and District staff with questions on payments, disbursements, and other SDU functions. SMI also operates a Customer Service Operation that provides 24/7 customer service for the District smiONE Card.

Volume of Work Performed for January 1, 2025, to December 31, 2025:

- | | |
|--|--|
| ▪ Payments Processed Number: 282,994 | ▪ CSR Calls: 4,768 |
| ▪ Payments Processed Dollars: \$45,039,511 | ▪ Correspondence Processed: 928 |
| ▪ Payments Disbursed Number: 233,877 | ▪ Quarterly Notices Printed and Mailed: 24,137 |
| ▪ Payments Disbursed Dollars: \$47,383,202 | ▪ Insufficient Funds Payment Collections: \$42,630 |



SMI—DISTRICT OF COLUMBIA DCCSC

Innovation and Results:

- Successfully transitioned collection, disbursement, and customer service operations from a court-based system
- Implemented debit cards for disbursements in 2006
- Helped resolve the unidentified child support payments backlog in the District at the same time SMI converted the project from the court-based system
- First SDU in the nation to implement ICLs in 2006
- Transitioned to the District's new bank in 2011 with no cost to the District
- Transitioned debit card services to smiONE Card in 2013/2014, issuing 3,000 cards and providing upgraded card features including online account management, ability to deposit additional funds, 18 different notifications through text/email, online bill pay option, mobile app
- In 2016, upgraded phone system for smiONE to provide enhanced features
- In 2017, completed added value enhancements and upgrades including:
 - ✓ Mobile website that expanded options for non-custodial parents, other parties, and employers to submit payments electronically
 - ✓ Application Problem Resolution software upgrade to a more effective workflow via **SMART Reports**
 - ✓ Customization of **SMART Correspondence** software to make electronic correspondence forwarding solution more efficient
 - ✓ **SMART** technology upgrade to track and report on certified mail received
- Implemented receipt of walk-in retailer payments in 2018
- Upgraded **SMART CheckPrint** solution in 2019
- In 2020, at no cost to the District or cardholders, upgraded the debit card to the Platinum smiONE Card with features including EMV chip, contactless "tap to pay"; push messages; digital wallet/cardless transactions with Apple Pay, Google Pay, and Samsung Pay; smiONE Now! push provisioning for instant digital card replacement; mobile check deposit; and Green Dot for cash loads
- Upgraded **SMART Pay** to include expanded payment options in 2022 including American Express, Discover, JCB, Mastercard, Visa, PayPal, Apple Pay, Google Pay, and Venmo
- 99.999% payment posting accuracy for calendar year 2025
- 84% electronic remittance rate for calendar year 2025



3.1.1.1.3.4 Florida SDU

SMI operates a full-service SDU in Florida. Our primary responsibilities include payment receipting and processing, electronic and paper disbursements, and customer service. The following project summary provides details regarding our Florida experience.

SMI-FLORIDA SDU

Customer Address:

Florida Department of Revenue
 Child Support Program
 2450 Shumard Oak Blvd
 Tallahassee, FL 32311

Contract Dates:

01/2016–10/2026

Primary Customer Contact:

Ann Coffin, IV-D Director
 Phone: 850.717.7000
 Email: ann.coffin@floridarevenue.com

Secondary Customer Contact:

Tom Mato, Deputy Director
 Phone: 850.617.8003
 Email: thomas.mato@floridarevenue.com

Services Provided:

- Mail collection, delivery, and processing
- Document imaging and management
- Secure online access to images for State-designated personnel
- Correspondence processing
- Paper and electronic payments receipting and processing
- Depository banking services, including ICL processing and other deposits to financial institutions
- Disbursement of funds including paper check printing and mailing, debit card disbursements, and direct deposit disbursements
- Disbursement banking services
- Banking and account reconciliation
- Unidentified payment research and resolution
- Payment exception processing
- Adjustments
- Insufficient funds payment collection activities
- Network infrastructure administration and secure file transfers
- Payment website/mobile website portal administration
- Outreach for electronic payment initiatives
- Online debit card and direct deposit applications
- Customer service, including an IVR and CSRs to payees, obligors, employers, other States' IV-D agencies, court, and State staff with questions on payments, disbursements, and other SDU functions. SMI also operates a Customer Service Operation that provides 24/7 customer service for the Florida smiONE Card.

Volume of Work Performed for January 1, 2025, to December 31, 2025:

- | | |
|---|------------------------------------|
| ▪ Payments Processed Number: 8,719,711 | ▪ CSR Calls: 149,778 |
| ▪ Payments Processed Dollars: \$1,741,264,717 | ▪ smiONE IVR Calls: 5,570,522 |
| ▪ Payments Disbursed Number: 8,811,945 | ▪ smiONE CSR Calls: 203,655 |
| ▪ Payments Disbursed Dollars: \$1,922,097,123 | ▪ Correspondence Processed: 57,591 |
| ▪ IVR Calls: 606,740 | |

Innovation and Results:



SMI-FLORIDA SDU

- Successfully transitioned collection, disbursement (including debit card), and customer service operations from another Vendor
- Successfully transitioned non-IV-D, non-SDU mandated payments and disbursements for 62 offices to the SDU
- Successfully transitioned SDU banking services as part of our SDU implementation
- First State to implement Platinum smiONE Card with EMV chip functionality
- First State to upgrade to the smiONE website and mobile app, including fingerprint and facial recognition authentication, dashboard, feedback screen, ability to suspend the card, and automated teller machine (ATM) locate
- When Hurricanes Irma and Michael shut down local operations in 2017 and 2018, successfully maintained all critical SDU operations off-site
- Upgraded **SMART Pay** to include expanded payment options in 2023 including American Express, Discover, JCB, Mastercard, Visa, PayPal, Apple Pay, Google Pay, Venmo, and Pay by Text
- 99.996% payment posting accuracy for calendar year 2025
- 91% electronic remittance rate for calendar year 2025



3.1.1.1.3.5 Georgia Family Support Registry (FSR)

SMI’s primary responsibilities in Georgia include payment receipting and processing, customer service, expanded document imaging and management, and non-IV-D case registration services. The following project summary provides details regarding our Georgia experience.

SMI–GEORGIA FSR

Customer Address:

Department of Human Services
 Division of Child Support Services
 2 Peachtree Street, NW, Suite 20–101
 Atlanta, GA 30303–3142

Contract Dates:

07/2004–03/2013
 04/2013–06/2019
 07/2019–07/2026

Primary Customer Contact:

Kecia McDonald, Accounting Technician
 Phone: 470.694.2479
 Email: kecia.mcdonald@dhs.ga.gov

Secondary Customer Contact:

Sarah Hurst, Assistant Deputy Commissioner
 Phone: 478.550.0153
 Email: sarah.hurst@dhs.ga.gov

Services Provided:

- Mail collection, delivery, and processing
- Document imaging and management
- **SMART Remote** for the same day processing of locally received child support payments
- Secure online access to images for State-designated personnel
- Correspondence processing
- Paper and electronic payments receipting and processing
- Depository banking services, including ICL processing and other deposits to financial institutions
- Banking and account reconciliation
- Unidentified payment research and resolution
- Payment exception processing
- Adjustments
- Insufficient funds payment collection activities
- Network infrastructure administration and secure file transfers
- Payment website/mobile website portal administration
- Outreach for electronic payment initiatives
- Special notice production and delivery
- Non-IV-D case registration
- Expanded document imaging and management/electronic filing cabinet for case records
- Customer service, including CSRs to assist employers, other States’ IV-D agencies, and State staff with questions on payments, disbursements, and other FSR functions

Volume of Work Performed for January 1, 2025, to December 31, 2025:

- | | |
|---|---|
| ▪ Payments Processed Number: 4,259,904 | ▪ Case Management-State System Updates: 6,964 |
| ▪ Payments Processed Dollars: \$691,318,012 | ▪ Correspondence Processed: 32,355 |
| ▪ FSR CSR Calls: 18,828 | ▪ Non-IV-D Cases Created: 240 |
| ▪ Electronic Case File Imaging (pages): 2,967,906 | ▪ Insufficient Funds Payment Collections: \$417,193 |

Innovation and Results:

- Successfully transitioned the FSR from another Vendor to our **SMART** solution in less than three months
- Increased electronic receipt of payments by 43% in our first year of operations



SMI—GEORGIA FSR

- Developed and implemented document imaging and management solution for child support applications and locate forms in 2006
- Developed and implemented remitter bank account auto withdrawal at no cost to State in 2006
- Transitioned PO Boxes to increase mail receipt efficiency
- Transitioned to the State's new bank with no cost to State in 2012
- Developed and implemented an electronic file cabinet solution for child support case records in 2011
- Developed and implemented **SMART Remote** in 2012 for same-day processing of locally received and scanned payments
- In partnership with TouchPay, developed and implemented kiosk-based payment solution in 2012
- Vastly improved error-free posting rate from previous Vendor's 99.6%
- Integrated SMI mobile **SMART Pay** website with State's mobile app in 2016
- Upgraded **SMART Pay** to include expanded payment options in 2022 including American Express, Discover, JCB, Mastercard, Visa, PayPal, Apple Pay, Google Pay, Venmo, and IVR
- 99.999% payment posting accuracy for calendar year 2025
- 82% electronic remittance rate for calendar year 2025



3.1.1.1.3.6 Idaho Child Support Receiving Services (CSRS)

SMI's primary responsibilities in Idaho are payment receipting and processing, customer service, and case management. The following project summary provides details regarding our Idaho experience.

SMI-IDAHO CSRS

Customer Address:

Department of Health and Welfare
650 W. State Street
Boise, ID 83702

Contract Dates:

07/2011–07/2019
08/2019–07/2026, with extension options totaling one year remaining

Primary Customer Contact:

Katie Haylett, Bureau Chief, IV-D Director
Phone: 208.455.7245
Email: katie.elison@dhw.idaho.gov

Services Provided:

- Mail collection, delivery, and processing
- Document imaging and management
- Secure online access to images for State-designated personnel
- Correspondence processing
- Paper and electronic payments receipting and processing
- Depository banking services, including ICL processing and other deposits to financial institutions
- Banking and account reconciliation
- Unidentified payment research and resolution
- Payment exception processing
- Adjustments
- Network infrastructure administration and secure file transfers
- Payment website/mobile website portal administration
- Outreach for electronic payment initiatives

Volume of Work Performed for January 1, 2025, to December 31, 2025:

- Payments Processed Number: 411,338
- Payments Processed Dollars: \$116,782,731
- CSR Calls: 3,706
- Correspondence Processed: 4,761

Innovation and Results:

- Successfully transitioned the ID CSRS from another Vendor to our **SMART** solution in less than 3 months from contract award
- IVR and customer service technology implemented for customer service
- IVR script and functionality changes in 2012, 2013, 2014, 2015, 2016, and 2017 at no cost to the State
- Updates to payment types and magnetic ink character recognition (MICR) profile to meet changing business needs for payment processing at no cost to the State in 2011, 2012, and 2013
- Enhancements to customer service solution at no cost to the State to add an alert for special situations and to enable copying of narratives to all applicable cases in 2013
- Implemented **SMART Pay** with expanded payment options in 2019 including American Express, Discover, JCB, Mastercard, Visa, PayPal, Apple Pay, and Google Pay
- Implemented mobile website in 2019 that expanded options for non-custodial parents, other parties, and employers to submit payments electronically
- 99.995% payment posting accuracy for calendar year 2025



3.1.1.1.3.7 Maryland SDU

SMI’s primary responsibilities in Maryland include payment receipting and processing, customer service, and local office mail processing. The following project summary provides details regarding our Maryland experience.

SMI–MARYLAND SDU

Customer Address:

Department of Human Services
 Child Support Administration
 311 W. Saratoga Street
 Baltimore, MD 21201

Contract Dates:

03/2014–11/2025
 12/2025–11/2030, with two one-year renewal options

Primary Customer Contact:

Kim Hale, SDU Director
 Phone: 855.853.8289 x5285
 Email: kim.hale1@maryland.gov

Secondary Customer Contact:

Jarnice Johnson, Executive Director
 Phone: 410.767.7886
 Email: jarnice.johnson@maryland.gov

Services Provided:

- Mail collection, delivery, and processing
- Document imaging and management
- **SMART Remote** for the same day processing of locally received child support payments
- Secure online access to images for State-designated personnel
- Correspondence processing
- Paper and electronic payments receipting and processing
- Depository banking services, including ICL processing and other deposits to financial institutions
- Banking and account reconciliation
- Unidentified payment research and resolution
- Payment exception processing
- Adjustments
- Insufficient funds payment collection activities
- Special notice production and delivery
- Imaging and indexing of local office mail made available in file imported into Maryland’s child support enforcement system dashboard
- Network infrastructure administration and secure file transfers
- Payment website portal administration
- Outreach for electronic payment initiatives
- Customer service, including CSRs to assist employers, other States’ IV-D agencies, and State staff with questions on payments, disbursements, and other SDU functions

Volume of Work Performed for January 1, 2025, to December 31, 2025:

- | | |
|--|---|
| ▪ Payments Processed Number: 2,020,640 | ▪ Correspondence Processed: 25,820 |
| ▪ Payments Processed Dollars: \$438,723,413 | ▪ Insufficient Funds Payment Collections: \$370,330 |
| ▪ Local Office Mail (LOM) (documents): 235,866 | |

Innovation and Results:

- Successfully transitioned the SDU from another Vendor to our **SMART** solution in three months
- Brought **SMART Pay** online a week earlier than planned to allow employers and non-custodial parents the opportunity to register and schedule payments



SMI-MARYLAND SDU

- At the State's request (outside contract scope), developed, printed, and mailed approximately 80,000 notices informing employers and non-custodial parents using ExpertPay for a fee that SMI provides free electronic payment options
- Implemented **SMART Remote** in 2015 for same-day processing of locally received and scanned payments
- In partnership with TouchPay, implemented kiosk-based payment solution in 2015
- Provide imaging and indexing of local office mail (incoming and returned mail items); after completing quality assurance, images are made available in a file imported into Maryland's child support enforcement system dashboard for worker access
- Upgraded **SMART Pay** to include expanded payment options in 2024 including American Express, Discover, JCB, Maestro, Mastercard, and Visa
- 99.997% payment posting accuracy for calendar year 2025
- 84% electronic remittance rate for calendar year 2025



3.1.1.1.3.8 Massachusetts Operations Center

In addition to child support payment receipting and processing in Massachusetts, our primary responsibilities include data processing for New Hire Reporting, National Medical Support Notice (NMSN) processing and customer service, and non-IV-D case processing for the State Case Registry. The following project summary provides details regarding our Massachusetts experience.

SMI–MASSACHUSETTS OPERATIONS CENTER

Customer Address:

Department of Revenue
Child Support Services
100 Cambridge St., 6th Floor
Boston, MA 02114

Contract Dates:

04/2009–03/2017
05/2016–05/2025 (second contract ran concurrent with first)
06/2025–05/2030, with two two-year renewal options

Primary Customer Contact:

Jonathan Markowski, Deputy Finance Director, CSE
Phone: 617.626.4118
Email: markowskijl@dor.state.ma.us

Secondary Customer Contact:

Michael Grugnale, Contract Manager
Phone: 781.917.0040 x4811
Email: grugnale@dor.state.ma.us

Services Provided:

- Mail collection, delivery, and processing
- Document imaging and management
- Secure online access to images for Commonwealth-designated personnel
- Correspondence processing
- Paper and electronic payments receipting and processing
- Depository banking services, including ICL processing and other deposits to financial institutions
- Banking and account reconciliation
- Unidentified payment research and resolution
- Payment exception processing
- Adjustments
- Special notice production and delivery
- Non-IV-D case processing for State Case Registry
- New Hire Reporting data processing
- NMSN processing and customer service
- Network infrastructure administration and secure file and web services data transfers
- Payment website portal administration
- Outreach for electronic payment initiatives
- Customer service, including an IVR and CSRs to assist with NMSN related inquiries from employers and plan-administrators

Volume of Work Performed for January 1, 2025, to December 31, 2025:

- Payments Processed Number: 2,331,799
- Payments Processed Dollars: \$540,841,919
- New Hire Reporting Data Processing: 12,085
- Correspondence Processed: 281,120
- NMSN Processing: 12,085
- Non-IV-D Case Processing: 11

Innovation and Results:

- Successfully transitioned the SDU from another Vendor to our **SMART** solution
- Successfully transitioned bank accounts as part of the implementation



SMI–MASSACHUSETTS OPERATIONS CENTER

- Increased electronic receipt of payments by 26% after our 2009 implementation, despite Massachusetts having mandated electronic remittance of support payments under the previous Vendor in 2004
- Implemented automated hold of DFAS and U.S. Treasury EFT payments in months when two payments are received
- Implemented **SMART Pay** with expanded payment options in 2019 including American Express, Discover, JCB, Mastercard, Visa, , and Maestro
- As part of current contract re-implementation, worked with the Commonwealth as they implemented their new automated child support system, including moving from file transfers to data transfers via web services
- Added digital wallet options including PayPal, Apple Pay, Google Pay, and Venmo, and Pay by Text payment options in 2022
- Made programming changes to accept online sports betting intercepts in 2023
- Added Spanish language prompts to IVR in 2024
- 100% payment posting accuracy for calendar year 2025
- 88% electronic remittance rate for calendar year 2025



3.1.1.1.3.9 Missouri Family Support Payment Center (FSPC)

SMI operates a full-service SDU in Missouri. Our primary responsibilities in Missouri include payment receipting and processing, electronic and paper disbursements, statement and bill printing as well as electronic production, and customer service. The following project summary provides details regarding our Missouri experience.

SMI–MISSOURI FSPC

Customer Address:

Department of Social Services
 Family Support Division
 PO Box 2320
 Jefferson City, MO 65102–2320

Contract Dates:

06/1999–03/2006
 04/2006–04/2013
 05/2013–04/2019
 05/2019–04/2026

Primary Customer Contact:

Windy Venable, Social Services Manager
 Phone: 573.522.8162
 Email: Windy.D.Venable@dss.mo.gov

Secondary Customer Contact:

Carrie Broniec, Deputy Director
 Phone: 573.751.2648
 Email: carrie.l.broniec@dss.mo.gov

Services Provided:

- Mail collection, delivery, and processing
- Document imaging and management
- Secure online access to images for State-designated personnel
- Correspondence processing
- Paper and electronic payments receipting and processing
- Depository banking services, including ICL processing and other deposits to financial institutions
- Disbursement of funds including paper check printing and mailing, debit card disbursements, and direct deposit disbursements
- Disbursement banking services
- Banking and account reconciliation
- Unidentified payment research and resolution
- Payment exception processing
- Adjustments
- Insufficient funds payment collection activities
- Payor billing statement production and delivery (paper and electronic)
- Special notice production and delivery
- Network infrastructure administration and secure file transfers
- Payment website/mobile website portal administration
- Outreach for electronic payment initiatives
- Online direct deposit applications
- Customer service, including CSRs via phone and live chat to assist payees, obligors, employers, other States' IV-D agencies, court, and State staff with questions on payments, disbursements, and other FSPC functions. SMI also operates a Customer Service Operation that provides 24/7 customer service for the Missouri smiONE Card.

Volume of Work Performed for January 1, 2025, to December 31, 2025:

- | | |
|---|---|
| ▪ Payments Processed Number: 3,036,319 | ▪ smiONE IVR Calls: 2,582,982 |
| ▪ Payments Processed Dollars: \$597,746,139 | ▪ smiONE CSR Calls: 80,754 |
| ▪ Payments Disbursed Number: 2,941,661 | ▪ Correspondence Processed: 70,099 |
| ▪ Payments Disbursed Dollars: \$666,250,405 | ▪ Billing Statements Printed and Mailed: 1,084,781 |
| ▪ CSR Calls: 32,855 | ▪ Insufficient Funds Payment Collections: \$653,275 |



SMI-MISSOURI FSPC

Innovation and Results:

- Successfully transitioned collection, disbursement, and customer service operations from 114 counties and City of St. Louis
- Worked with the State in 2006 to implement debit card disbursements achieving 98% electronic disbursement rate
- Implemented enhancements to e-commerce and online services in 2013, including: online direct deposit application, online billing statements, credit card payments, automated employer reconciliation, employer EFT/electronic data interchange (EDI) file creation, and mobile website for non-custodial parents
- Transitioned debit card services to smiONE Card in 2013/2014, issuing 136,000 cards and providing upgraded card features including online account management, ability to deposit additional funds, 18 different notifications through text/email, online bill pay option, mobile apps
- In 2016, upgraded the phone system for smiONE to provide enhanced features including call parking, supervisory consult option, enhanced reporting, and built-in workforce capability
- In 2019, implemented mobile app for non-custodial parent payments and chat for customer service
- Upgraded the debit card in 2019 to the contactless and chip-enabled Platinum smiONE Card with 190,185 cards issued with mobile app, digital wallet, mobile deposits, and push provisioning
- In 2020, implemented PayNearMe payment option, allowing non-custodial parents to make cash child support payments at 7-Eleven, CVS Pharmacy, and more
- Upgraded **SMART Pay** to include expanded payment options in 2022 including American Express, Discover, JCB, Mastercard, Visa, PayPal, Apple Pay, Google Pay, Venmo, Pay by Text, and IVR
- Upgraded **SMART** solution in 2024 to latest native cloud iteration including updated procedures around source code management, application and infrastructure change and release management, and business continuity
- 99.999% payment posting accuracy for calendar year 2025
- 79% electronic remittance rate for calendar year 2025



3.1.1.1.3.10 North Carolina Centralized Collections Operation (CCO)

SMI’s primary responsibilities in North Carolina include payment receipting and processing, debit card disbursements, billing statement printing and mailing as well as electronic production, paternity acknowledgment imaging and online access, and customer service. The following project summary provides details regarding our North Carolina experience.

SMI—NORTH CAROLINA CCO

Customer Address:

Department of Health and Human Services
 Contracts Office, Division of Social Services
 820 S. Boylan Avenue
 2402 Mail Service Center
 Raleigh, NC 27699-2401

Contract Dates:

01/1999–09/2005
 10/2005–09/2010
 10/2010–12/2015
 01/2016–12/2020*
 09/2021–07/2024
 07/2024–07/2027, with two one-year renewal options
 *SMI continued to provide all services under the contract until North Carolina could execute the subsequent contract

Primary Customer Contact:

Verna Donnelly, Deputy Director
 Phone: 919.855.4437
 Email: verna.donnelly@dhhs.nc.gov

Secondary Customer Contact:

Kristen Sigmon, Assistant Chief—Fiscal Operations
 Phone: 919.855.4402
 Email: kristen.sigmon@dhhs.nc.gov

Services Provided:

- Mail collection, delivery, and processing
- Document imaging and management
- Secure online access to images for State-designated personnel
- Correspondence processing
- Paper and electronic payments receipting and processing
- Depository banking services, including ICL processing and other deposits to financial institutions
- Debit card disbursements
- Disbursement banking services
- Banking and account reconciliation
- Unidentified payment research and resolution
- Payment exception processing
- Adjustments
- Payor billing statement production and delivery (paper and electronic)
- Special notice production and delivery
- Network infrastructure administration and secure file transfers
- Payment website portal administration
- Outreach for electronic payment initiatives
- Paternity document imaging, indexing, and online access
- Customer service, including CSRs to assist employers, other States’ IV-D agencies, and State staff with questions on payments, disbursements, and other CCO functions. SMI also operates a Customer Service Operation that provides 24/7 customer service for the North Carolina smiONE Card.

Volume of Work Performed for January 1, 2025, to December 31, 2025:

- Payments Processed Number: 2,458,479
- Payments Processed Dollars: \$435,563,497
- CSR Calls: 18,674
- smiONE IVR Calls: 3,721,526



SMI—NORTH CAROLINA CCO

- Payments Disbursed Number: 2,673,540
- Payments Disbursed Dollars: \$422,658,180
- smiONE CSR Calls: 106,125
- Correspondence Processed: 21,209

Innovation and Results:

- Successfully transitioned State/local collection operations to centralized CCO operations
- Implemented debit card for disbursements in 2007
- Transitioned existing debit card to smiONE Card in 2011, issuing 140,000 cards
- Implemented electronic smiONE statements in 2011
- Enhanced website for employers in 2012
- Implemented electronic billing statements in May 2012
- Implemented imaging of paternity documents and online access via **SMART Image Viewer** in 2014
- In 2016, upgraded phone system for smiONE to provide enhanced features including call parking, supervisory consult option, enhanced reporting, and built-in workforce capability
- Beginning in February 2018, at no cost to the State, imaged approximately 162,000 archived paternity documents that had never been digitized
- In 2019, at no cost to the State or cardholder, upgraded the debit card to the Platinum smiONE Card with EMV chip functionality with 215,518 cards issued
- In 2022, implemented **SMART Pay** with expanded credit card payment options including American Express, Discover, Mastercard, Visa, JCB, and Maestro; digital wallet options including PayPal, Apple Pay, Google Pay, and Venmo; and Cash Retail payments at Walmart Money Centers
- 99.995% payment posting accuracy for calendar year 2025



3.1.1.3.11 Ohio Child Support Payment Central (CSPC)

SMI was awarded the contract for the Ohio CSPC on January 10, 2019. SMI successfully transitioned the CSPC from another Vendor in less than six months. Our first day of operations was July 1, 2019. Our primary responsibilities for this full-service SDU include payment receipting and processing, electronic and paper disbursements, and customer service. The following project summary provides details regarding our Ohio experience.

SMI–OHIO CSPC

Customer Address:

Department of Job and Family Services
 Office of Child Support
 30 East Broad Street
 Columbus, OH 43215

Contract Dates:

07/2019–06/2027

Primary Customer Contact:

Deborah Herubin, Project Manager
 Phone: 614.985.4549
 Email: deborah.herubin@jfs.ohio.gov

Secondary Customer Contact:

Jeff Aldridge, Deputy Director
 Phone: 614.728.5193
 Email: jeffrey.aldridge@jfs.ohio.gov

Services Provided:

- Mail collection, delivery, and processing
- Document imaging and management
- **SMART Remote** for the same day processing of locally received child support payments
- Secure online access to images for State-designated personnel
- Correspondence processing
- Paper and electronic payments receipting and processing
- Depository banking services, including ICL processing and other deposits to financial institutions
- Disbursement of funds including paper check printing and mailing, debit card disbursements, and direct deposit disbursements
- Disbursement banking services
- Banking and account reconciliation
- Payor billing statement production and delivery (paper and electronic)
- Special notice production and delivery
- Unidentified payment research and resolution
- Payment exception processing
- Adjustments
- Insufficient funds payment collection activities
- Network infrastructure administration and secure file transfers
- Payment website/mobile website portal administration
- Outreach for electronic payment initiatives
- Online debit card and direct deposit applications
- Customer service, including an IVR and CSRs to assist payees, obligors, employers, other States' IV-D agencies, court, and State staff with questions on payments, disbursements, and other SDU functions. SMI also operates a Customer Service Operation that provides 24/7 customer service for the Ohio smiONE Card.

Volume of Work Performed for January 1, 2025, to December 31, 2025:

- Payments Processed Number: 9,449,674
- Payments Processed Dollars: \$1,578,578,243
- Payments Disbursed Number: 8,818,744
- smiONE IVR Calls: 7,614,345
- smiONE CSR Calls: 158,199
- Correspondence Processed: 142,514



SMI-OHIO CSPC

- Payments Disbursed Dollars: \$1,640,861,170
- Billing Statements Printed and Mailed: 1,763,695
- CSR Calls: 33,627

Innovation and Results:

- Successfully transitioned the CSPC, including the debit card to our **SMART** and smiONE solutions in less than six months
- Issued 261,720 contactless and chip-enabled Platinum smiONE Cards with mobile app, digital wallet, mobile deposits, and push provisioning
- Created and released employer and non-custodial parent targeted instructional videos in 2021, detailing electronic payment options
- Upgraded **SMART Pay** in 2023 to include expanded payment options including American Express, Discover, JCB, Mastercard, Visa, Maestro, PayPal, Apple Pay, Google Pay, Venmo, IVR, and Pay by Text
- Transitioned check printing operations in 2024 from a subcontractor to SMI's fully integrated, **SMART CheckPrint** solution improving quality and timeliness for check printing and mailing services
- 99.998% payment posting accuracy for calendar year 2025
- 85% electronic remittance rate for calendar year 2025



3.1.1.1.3.12 Oklahoma Centralized Support Registry (OCSR)

SMI's primary responsibilities in Oklahoma include payment receipting and processing services. The following project summary provides details regarding our Oklahoma experience.

SMI—OKLAHOMA OCSR

Customer Address:

Department of Human Services
Child Support Services
PO Box 248822
Oklahoma City, OK 73124

Contract Dates:

08/2012–11/2019
12/2019–11/2026

Primary Customer Contact:

Stefanie Hanson, OCSR Contract Monitor
Phone: 405.522.0023
Email: stefanie.hanson@okdhs.org

Secondary Customer Contact:

Andrea Giezentanner, Assistant Director for
Program Accountability
Phone: 405.522.2063
Email: andrea.giezentanner@okdhs.org

Services Provided:

- Mail collection, delivery, and processing
- Document imaging and management
- Secure online access to images for State-designated personnel
- Correspondence processing
- Paper and electronic payments receipting and processing
- Depository banking services, including ICL processing and other deposits to financial institutions
- Banking and account reconciliation
- Unidentified payment research and resolution
- Payment exception processing
- Adjustments
- Network infrastructure administration and secure file transfers
- Payment website/mobile website portal administration
- Outreach for electronic payment initiatives

Volume of Work Performed for January 1, 2025, to December 31, 2025:

- Payments Processed Number: 1,854,850
- Correspondence Processed: 13,675
- Payments Processed Dollars: \$286,619,372

Innovation and Results:

- Successfully transitioned the OCSR from another Vendor to our **SMART** solution in three months
- In 2013, added new payment types for BancFirst, MoneyGram, and Pay by Phone at no cost to the State
- In 2014, added ability to change EFT payment types and a process to allocate certain payments by non-custodial parent identification number at no cost to the State
- Implemented automated hold for DFAS and U.S. Treasury EFT payments in months when two payments are received
- Implemented mobile website for non-custodial parents in 2014
- Upgraded **SMART** solution in 2024 to latest native cloud iteration including updated procedures around source code management, application and infrastructure change and release management, and business continuity
- 99.998% payment posting accuracy for calendar year 2025
- 75% electronic remittance rate for calendar year 2025



3.1.1.1.3.13 Rhode Island SDU

SMI, Connecticut, and Rhode Island joined together in 2010 to create a regional SDU. SMI successfully integrated the operations of two States into one facility in Connecticut. To meet each State’s unique requirements, SMI provided a customized version of **SMART**, with separate databases for each individual State. In 2024, SMI was awarded Rhode Island’s direct SDU contract. SMI’s primary responsibilities in Rhode Island include payment receipting and processing services and customer service. The following project summary provides details regarding our Rhode Island experience.

SMI–RHODE ISLAND SDU

Customer Address:

Department of Human Services
 Office of Child Support Services
 77 Dorrance St., 4th Floor
 Providence, RI 02903

Contract Dates:

04/2010–03/2024
 04/2024–03/2028, with two one-year renewal options

Primary Customer Contact:

Frank DiBiase, Associate Director
 Phone: 401.458.4412
 Email: frank.dibiase@dhs.ri.gov

Services Provided:

- Mail collection, delivery, and processing
- Document imaging and management
- Secure online access to images for State-designated personnel
- Correspondence processing
- Paper and electronic payments receipting and processing
- Depository banking services, including ICL processing and other deposits to financial institutions
- Banking and account reconciliation
- Unidentified payment research and resolution
- Payment exception processing
- Adjustments
- Network infrastructure administration and secure file transfers
- Payment website portal administration
- Outreach for electronic payment initiatives
- Customer service, including CSRs to assist payees, obligors, employers, other States’ IV-D agencies, and State staff with questions on payments, disbursements, and other SDU functions

Volume of Work Performed for January 1, 2025, to December 31, 2025:

- Payments Processed Number: 510,352
- Payments Processed Dollars: \$88,367,493
- CSR Calls: 3,019
- Correspondence Processed: 553

Innovation and Results:

- Successfully integrated operations of two States into one facility, transitioning Rhode Island from a court-based system to the CT CCSPC
- 99.999% payment posting accuracy for calendar year 2025
- 82% electronic remittance rate for calendar year 2025



3.1.1.1.3.14 Tennessee SDU

SMI’s primary responsibilities in Tennessee include payment receipting and processing and expanded customer service. The following project summary provides details regarding our Tennessee experience.

SMI–TENNESSEE SDU

Customer Address:

Department of Human Services
 Child Support Fiscal Services
 400 Deaderick Street
 Nashville, TN 37243

Contract Dates:

07/2009–02/2014
 03/2014–02/2020
 03/2020–02/2025
 03/2025–02/2030

Primary Customer Contact:

Patti Wood, Director of Operations
 Phone: 865.594.9115
 Email: patricia.wood@tn.gov

Secondary Customer Contact:

Robert Duck, Director
 Phone: 615.313.5344
 Email: robert.duck@tn.gov

Services Provided:

- Mail collection, delivery, and processing
- Document imaging and management
- Secure online access to images for State-designated personnel
- Correspondence processing
- Paper and electronic payments receipting and processing
- Depository banking services, including ICL processing and other deposits to financial institutions
- Banking and account reconciliation
- Unidentified payment research and resolution
- Payment exception processing
- Adjustments
- Insufficient funds payment collection activities
- Network infrastructure administration and secure file transfers
- Payment website/mobile website portal administration
- Outreach for electronic payment initiatives
- Customer service, including CSRs and chat service. Activities include tracking unresolved issues and, as necessary, forwarding requests to local child support offices or child support fiscal services and placing outbound follow-up calls to update clients on the status of their inquiries.

Volume of Work Performed for January 1, 2025, to December 31, 2025:

- | | |
|---|---|
| ▪ Payments Processed Number: 3,753,390 | ▪ Live Chats: 1,134 |
| ▪ Payments Processed Dollars: \$571,422,947 | ▪ Correspondence Processed: 23,396 |
| ▪ CSR Calls: 54,563 | ▪ Insufficient Funds Payment Collections: \$129,407 |

Innovation and Results:

- Successfully transitioned the Tennessee SDU from another Vendor to our **SMART** solution
- Increased electronic receipt of payments by 9% during our first year of operations
- Implemented solution for improved customer service
- Through proactive actions, decreased call volume in 2011 by more than 90,000
- Transitioned to the State’s new bank with no cost to State in 2012
- Implemented automated hold for DFAS and U.S. Treasury EFT payments in months when two payments are received



SMI-TENNESSEE SDU

- Implemented mobile website, credit card payments, and customer service chat service in 2014
- Worked with State and TouchPay to receipt and process kiosk payments in 2019
- Upgraded **SMART** solution in 2022 to latest native cloud iteration including updated procedures around source code management, application and infrastructure change and release management, and business continuity
- Upgraded **SMART Pay** in 2023 to include expanded payment options including American Express, Discover, JCB, Mastercard, Visa, Maestro, PayPal, Apple Pay, Google Pay, and Venmo
- 99.998% payment posting accuracy for calendar year 2025
- 81% electronic remittance rate for calendar year 2025



3.1.1.1.3.15 Texas SDU

SMI’s primary responsibilities in Texas include payment receipting and processing, debit card disbursements, mailing of State-issued paper disbursements, and customer service. The following project summary provides details regarding our Texas experience.

SMI–TEXAS SDU

Customer Address:

Office of the Attorney General
 Child Support Division
 PO Box 12548
 Austin, TX 78711

Contract Dates:

09/2015–08/2027

Primary Customer Contact:

Katherine Estes, Deputy Division Chief
 Phone: 512.460.6308
 Email: katherine.estes@oag.texas.gov

Secondary Customer Contact:

Claudia Solorzano, SDU Contract Manager
 Phone: 512.415.2058
 Email: claudia.solorzano@oag.texas.gov

Services Provided:

- Mail collection, delivery, and processing
- Document imaging and management
- Secure online access to images for State-designated personnel
- Correspondence processing
- Paper and electronic payments receipting and processing
- Depository banking services, including ICL processing and other deposits to financial institutions
- Disbursement of funds including paper mailing of State-issued checks and debit card disbursements
- Disbursement banking services
- Banking and account reconciliation
- Unidentified payment research and resolution
- Payment exception processing
- Adjustments
- Insufficient funds payment collection activities
- Network infrastructure administration and secure file transfers
- Payment website/mobile website portal administration
- Outreach for electronic payment initiatives
- Customer service, including CSRs to assist payees, obligors, employers, other States’ IV-D agencies, court, and State staff with questions on payments, disbursements, and other SDU functions. SMI also operates a Customer Service Operation that provides 24/7 customer service for the Texas smiONE Card.

Volume of Work Performed for January 1, 2025, to December 31, 2025:

- | | |
|---|--|
| ▪ Payments Processed Number: 17,324,892 | ▪ smiONE CSR Calls: 305,324 |
| ▪ Payments Processed Dollars: \$4,545,375,257 | ▪ Correspondence Processed: 64,118 |
| ▪ Payments Disbursed Number: 8,765,899 | ▪ Paper checks sorted/inserted/mailed: 447,837 |
| ▪ Payments Disbursed Dollars: \$1,604,585,565 | ▪ Non-IV-D Case Registration: 4,460 |
| ▪ CSR Calls: 208,317 | ▪ Insufficient Funds Payment Collections: |
| ▪ smiONE IVR Calls: 11,444,882 | \$1,365,040 |

Innovation and Results:

- Successfully transitioned collection, disbursement, and customer service operations from another Vendor in six months



SMI-TEXAS SDU

- Successfully transitioned debit card services from another Vendor, issuing 630,161 debit cards from mid-September 2015 through mid-November 2015
- In 2016, upgraded phone system for smiONE to provide enhanced features including call parking, supervisory consult option, enhanced reporting, and built-in workforce capability
- At no cost to the State or cardholder, upgraded the debit card to the Platinum smiONE Card with EMV chip functionality with more than 600,000 cards issued between October 2017 through February 2018
- In 2017, upgraded to enhanced smiONE website and mobile app that includes fingerprint and facial recognition authentication, dashboard, feedback screen, ability to suspend the card, and ATM locate
- After Hurricane Harvey struck in 2017, the smiONE Card was approved as a vehicle to deliver Red Cross and Federal Emergency Management Agency (FEMA) disaster benefits to current cardholders
- In 2021, added Cash Retail payment option at Walmart Money Centers
- In 2022, upgraded **SMART Pay** to include expanded credit card payment options including American Express, Discover, Mastercard, Visa, JCB, and Maestro; digital wallet options including PayPal, Apple Pay, Google Pay, Venmo; and IVR
- In 2023, implemented **SMART Pay** Cash Retail option providing an easy to use, convenient, and secure way for cash-preferred payors to make child support payments leveraging our digital and physical barcode technology to make cash payments at over 40,000 stores nationwide
- 99.996% payment posting accuracy for calendar year 2025
- 88% electronic remittance rate for calendar year 2025



3.1.1.1.3.16 West Virginia SDU

In West Virginia, SMI's primary responsibilities during the first contract term included payment receipting and processing and check printing and mailing services as part of our subcontract with the previous prime Vendors, JPMorgan Chase and later KeyBank. On December 27, 2018, SMI was awarded the West Virginia SDU contract. As prime Vendor under the current contract, SMI provides payment receipting and processing services and paper and electronic disbursements. The following project summary provides details regarding our West Virginia experience.

SMI—WEST VIRGINIA SDU

Customer Address:

Department of Health & Human Resources
Bureau for Child Support Enforcement
350 Capitol St., Rm 147
Charleston, WV 25301

Contract Dates:

09/2011–06/2019
01/2019–05/2026

Primary Customer Contact:

Nancy Light, Finance Manager
Phone: 304.356.4714
Email: nancy.l.light@wv.gov

Services Provided:

- Mail collection, delivery, and processing
- Document imaging and management
- Secure online access to images for State-designated personnel
- Correspondence processing
- Paper and electronic payments receipting and processing
- Depository banking services, including ICL processing and other deposits to financial institutions
- Disbursement of funds including paper check printing and mailing, debit card disbursements, and direct deposit disbursements
- Disbursement banking services
- Banking and account reconciliation
- Unidentified payment research and resolution
- Payment exception processing
- Adjustments
- Network infrastructure administration and secure file transfers
- Payment website portal administration
- Outreach for electronic payment initiatives
- Customer Service Operation that provides 24/7 customer service for the West Virginia smiONE Card

Volume of Work Performed for January 1, 2025, to December 31, 2025:

- Payments Processed Number: 931,549
- Payments Processed Dollars: \$150,529,903
- Payments Disbursed Number: 608,896
- Payments Disbursed Dollars: \$93,518,115
- smiONE IVR Calls: 78,854
- smiONE CSR Calls: 2,025
- Correspondence Processed: 1,303

Innovation and Results:

- Successfully transitioned the West Virginia SDU from another Vendor in less than 3 months from contract award
- Successfully transitioned debit card in 2019 from another Vendor to the Platinum smiONE Card issuing 33,204 chip-enabled cards with mobile app and mobile deposits



SMI–WEST VIRGINIA SDU

- Implemented **SMART CheckPrint**'s check printing and disbursement solution in 2019 improving quality and timeliness for check printing and mailing services
- Upgraded **SMART** solution in 2021 to latest native cloud iteration including updated procedures around source code management, application and infrastructure change and release management, and business continuity
- Upgraded **SMART Pay** in 2023 to include expanded payment options including American Express, Discover, JCB, Mastercard, Visa, and Maestro
- 100% payment posting accuracy, with zero errors during calendar year 2025
- 78% electronic remittance rate for calendar year 2025

As demonstrated by the preceding information, SMI has extensive knowledge of same business day processing of payments, bank reconciliation, and transaction processing, as well as child support program policies, laws, regulations, Generally Accepted Accounting Principles (GAAP), and Generally Accepted Auditing Standards (GAAS). With our proven track record of successfully providing services of similar scope and volume as required in the RFQ, no other Vendor is better qualified to operate the West Virginia SDU.

3.1.1.3. A national or State Bank or is affiliated with a National or State Bank.

3.1.1.3 National or State Bank

SMI will continue our affiliation with Fifth Third Bank. Fifth Third Bank is a national banking association regulated by the U.S. Office of the Comptroller of the Currency (OCC). The bank formally converted from an Ohio state-chartered institution to a national charter in 2019 and now operates under the legal name Fifth Third Bank, National Association, with OCC Charter Number 25190. This national charter allows Fifth Third Bank to operate under a unified federal regulatory framework, supporting consistent and scalable banking operations across multiple states.

Fifth Third Bank's national charter is issued and supervised by the OCC. Relevant OCC documentation confirms the following:

- OCC Charter Number: 25190
- Regulator: Office of the Comptroller of the Currency
- National Bank Approval: The OCC approved Fifth Third Bank's conversion to a national banking association, authorizing it to operate under federal standards

The OCC's approval describes the bank's compliance with regulatory requirements and its ability to operate safely and soundly as a national bank.

The Federal Deposit Insurance Corporation (FDIC) BankFind database confirms:

- FDIC Certificate: #6672
- Insurance Status: Active



- Charter Class: National bank (Federal Reserve member), supervised by the OCC
- Headquarters: 38 Fountain Square Plaza, Cincinnati, Ohio 45202

Fifth Third Bank, National Association, is FDIC insured with FDIC Certificate Number 6672. The bank has been continuously insured by the FDIC since January 1, 1934.

3.1.2 A direct participant and originator in the Automated Clearinghouse (ACH) system, or a company affiliated with such a participant and originator.

3.1.2 Direct Participant and Originator in ACH

SMI and Fifth Third Bank are direct participants and originators in the ACH System.

During 2025, SMI processed more than 42.5 million electronic payment transactions through EFT. During this same period, we issued 9.3 million electronic disbursements through EFT. We offer a nationwide network of child support electronic payment subject matter experts. We follow and stay current with the rules the National Automated Clearing House Association (NACHA) publishes each January, including those encompassed by the Bankers Electronic Data Interchange (EDI) Council standards. As an affiliate member of the network, we are asked to participate in new rules discussion and feedback, allowing us to anticipate changes and do planning with the State agency, when appropriate. We are also active in the Electronic Funds Transfer Association (EFTA), the nation's leading inter-industry professional association promoting the adoption of electronic payment systems and commerce.

Section 4. Mandatory Requirements

4. MANDATORY REQUIREMENTS:

SMI is proud to continue its longstanding partnership with the State of West Virginia as the current Vendor for SDU and debit card operations. West Virginia will continue to benefit from our culture of compassionate service, the unmatched experience and qualifications of our people, our proven systems and methods, and our extra mile SDU and debit card operations approach that always delivers what we promise on time and within budget. With the level of SDU services experience and qualifications we've earned during the last 26 years, including 14 years serving West Virginia, no other Vendor can compete with what we deliver.

As demonstrated by our performance, SMI has the experience and qualifications to deliver the services required by the Request for Quotation (RFQ) while meeting or exceeding your requirements. We have an in-depth understanding of the requirements detailed in the RFQ. SMI's solution for the West Virginia SDU and debit card operations includes the best personnel, technology, and equipment available today.

The content that follows describes how our approach integrates advanced technology, robust controls, and experienced personnel to ensure full alignment with the State's requirements. At



every step, SMI will continue to carry out our mission to *build and maintain solutions that power vital services through genuine partnerships.*

4.1 Mandatory Contract Services Requirements and Deliverables: Contract Services must meet or exceed the mandatory requirements listed below.

4.1 Mandatory Contract Services Requirements and Deliverables

SMI will meet or exceed the mandatory requirements of the RFQ.

4.1.1 Collection, distribution, and tracking of child support payments:

4.1.1 Collection, Distribution, and Tracking of Child Support Payments

SMI, as the Vendor, understands and accepts responsibility for each of the mandatory requirements in RFQ sections 4.1.1.1 to 4.1.1.16.

4.1.1.1 Shall notify the Agency in writing within 48 hours of any personnel changes in the Vendor's management hierarchy that would be related to the operation of the contract resulting from this RFQ.

4.1.1.1 Notice of Personnel Changes

SMI understands the importance of maintaining transparency and continuity in contract operations. SMI shall notify the Agency in writing within 48 hours of any changes to management personnel directly involved in the operation of the contract resulting from this RFQ. This practice aligns with our longstanding commitment to accountability and ensures seamless communication and operational integrity for the West Virginia SDU.

4.1.1.2 Shall agree that no aspect of its performance under the contract will be contingent upon the Agency's personnel or the availability of the Agency's resources, except for access to the Agency Automated Computer System and the training required to perform the contract.

4.1.1.2 Agency Personnel and Resources

SMI agrees that our performance under the contract resulting from this RFQ is not contingent upon the Agency's personnel or the availability of the Agency's resources, except for access to the Agency Automated Computer System and the training necessary to perform contract-related functions. We reaffirm our understanding and acceptance of this requirement, consistent with our role as the current SDU and debit card Vendor and our longstanding collaborative relationship with the State.

4.1.1.3 Shall submit in writing to the Agency immediately upon learning of any situation which could reasonably be expected to adversely affect the collection and distribution process (the inability to process and distribute collections in two (2) business days as required by law) with a detailed account of the situation, including a recommendation for resolution which Agency shall approve whenever possible.



4.1.1.3 Situations that Could Adversely Affect Operations

SMI agrees to submit written notification to the Agency immediately upon learning of any situation that could reasonably be expected to adversely affect the collection and distribution process, including any inability to meet the statutory requirement to process and distribute collections within two business days. This notification will include a detailed account of the situation and a recommended resolution for the Agency’s consideration and approval, when possible. Our escalation protocols ensure timely communication and swift issue resolution to minimize operational disruption and maintain compliance with State and federal requirements.

4.1.1.4 Shall be responsible for and have full knowledge of current and detailed Federal and West Virginia laws, regulations, and guidelines promulgated thereunder which are pertinent to the child support collection and distribution process (Code of Federal Regulations, Chapter 45; WV Code, Title 48; Social Security Act 42 U.S.C., Chapter 7), as well as to the tasks and responsibilities outlined within this RFQ.

4.1.1.4 Responsibility and Knowledge of Laws, Regulations, and Guidelines

SMI acknowledges and accepts full responsibility for maintaining a comprehensive and current understanding of all federal and West Virginia laws, regulations, and guidelines that govern the child support collection and distribution process. This includes, but is not limited to, the Code of Federal Regulations (CFR), Title 45; the West Virginia Code, Title 48; and the Social Security Act, 42 U.S.C., Chapter 7.

As the SDU provider for West Virginia since 2011, SMI brings sustained experience and demonstrated compliance with all applicable statutory and regulatory requirements. Our team of child support professionals, with extensive SDU experience in 16 States over the past 26 years, maintains deep expertise in the intricacies of the IV-D collection and distribution framework.

SMI’s proactive approach includes participation in ongoing training and policy updates, close collaboration with client representatives, and integration of emerging regulatory guidance into our practices. This ensures our continued alignment with the tasks and responsibilities defined in the RFQ and positions us to provide consistent, lawful, and high-quality services.

4.1.1.5 Shall cooperate fully with any other Vendor/contractors that may be engaged by the Agency to work on the activities related to the collection and distribution process.

4.1.1.5 Cooperation with Other Vendors/Contractors

SMI agrees to fully cooperate with any Vendors or contractors the Agency may engage to support activities related to the collection and distribution process. As the State’s long-standing SDU partner, we understand the importance of collaborative engagement and are committed to fostering an effective working relationship with all parties involved to ensure seamless, uninterrupted service delivery.

4.1.1.6 Shall recognize and agree that all work performed outside the scope of this RFQ/Contract or without approved change orders and/or approved delivery orders shall be at no cost to the Agency.



4.1.1.6 Work Performed Outside Scope of RFQ/Contract

SMI understands and agrees that any work performed outside the scope of the RFQ and contract without approved change orders and/or approved delivery orders will be at no cost to the Agency.

4.1.1.7 Shall be liable for any improperly disbursed support payments when such improper payments occur as the result of normal day to day processing errors made by the Vendor or are otherwise attributable to the negligent or willful failure of the Vendor to adhere to the collection, this RFQ/Contract, or State and Federal laws and regulations. The Vendor shall reimburse the Agency for any funds distributed to a wrong party and for any other costs incurred by the Agency from personal injuries and/or litigation arising from such wrongful distribution verifying the error, even if the Vendor has been unsuccessful with attempts to recover said funds.

4.1.1.7 Liability for Improperly Disbursed Payments

SMI understands and accepts full liability for any improperly disbursed support payments resulting from day-to-day processing errors or from negligent or willful failure to comply with this RFQ/contract, applicable collection requirements, or State and federal laws and regulations.

Consistent with the requirements outlined in RFQ Section 4.1.1.7, SMI will reimburse the Agency for any support payments disbursed to an incorrect party and for any costs the Agency incurs as a result of such wrongful distribution, including but not limited to personal injury claims and litigation expenses. Reimbursement will be made promptly upon receipt of documentation substantiating the error, regardless of whether recovery efforts from the unintended recipient have been successful.

Our commitment to accuracy in disbursement is supported by robust quality assurance measures, automated controls, and established reconciliation protocols. However, should an error occur, SMI will take immediate corrective action and fully uphold our financial responsibility to the Agency without delay.

4.1.1.8 Shall manage the debit card program for the disbursement of child support to obliges or child support refunds to obligors. Vendor shall maintain Web-based and telephonic payment options which must be user friendly and accessible by custodial parents, non-custodial parents, child support obligors, employers, etc. with credit card, debit card and ACH initiated payment options available. The Agency shall send the Vendor a daily Web-based pre-registration file. The Vendor shall send the Agency the following daily files: Web-based payment responses, Electronic Funds Transfer (EFT) outgoing returns, and Web-based ACH and credit card payments and receipts/returns.

4.1.1.8 Manage Debit Card Program and Maintain Web-Based and Telephonic Payment Options

SMI will continue to maintain secure, user-friendly, and accessible web-based and telephonic payment options that support credit card, debit card, and ACH-initiated payments. These payment services are available to custodial parents, non-custodial parents, other remitters on behalf of custodial parents, and employers, providing flexible payment methods that align with federal and



State child support requirements. Our web-based payment portal and interactive voice response (IVR) system are designed for ease of use, accessibility, and 24/7 availability, enabling users to initiate payments conveniently and securely. Detailed descriptions of SMI's web-based and telephonic payment services, including functionality and user experience, are provided in response Section 4.1.1.14.

SMI manages a fully operational debit card program for the West Virginia BCSE and has successfully provided debit card services for the State's child support program for six years. SMI will continue using the smiONE Card to support the secure and timely disbursement of child support payments to obligees and the issuance of child support refunds to obligors, ensuring uninterrupted service and continuity for West Virginia families.

During SMI's 19 years of debit card experience, we have implemented new debit card service programs for six States and 18 Tribes and transitioned debit card services from other contractors for six States, including West Virginia. In calendar year 2025, we processed 24.4 million smiONE Card disbursements valued at \$4.1 billion and managed 111.9 million transactions totaling \$4 billion.

For each of our smiONE programs, our trusted card partners include:

- Visa, providing the world's largest retail payment network transacting more than \$16.7 trillion in 2025
- The Bancorp Bank (Bancorp), the #1 prepaid card issuer in the United States, serving as the merchant bank for card-issuing and depository banking
- Galileo Financial Technologies, LLC, a subsidiary of SoFi Technologies, Inc. (Galileo), providing transaction processing and a suite of proprietary card management products
- Arroweye Solutions, Inc. (Arroweye), a subsidiary of CPI Card Group, Inc., serving as our contactless debit card production partner, providing fully digital, on-demand card production for both short-run and large-volume programs through a zero-inventory, zero-waste model supported by eight issued U.S. patents

All smiONE Cards are Visa-branded and accepted anywhere Visa is accepted, with additional access to cash withdrawals through the Allpoint ATM network, providing cardholders broad and reliable access to their funds. With the Visa brand, cardholders have convenient, 24/7 access to their funds whenever and wherever they may be. Visa is the world's most recognized global financial services brand, accepted nationally and internationally.

SMI will continue to support required daily file exchanges with the Agency. SMI will receive the Agency's daily web-based pre-registration file and will generate and transmit the following daily outbound files to the Agency:



- Web-based payment responses
- EFT outgoing returns
- Web-based ACH and credit card payment and receipt/return files

These file exchanges are securely transmitted, monitored, and reconciled to ensure accurate posting, timely exception handling, and full auditability of all child support payment transactions.

4.1.1.8.1 Kudzu

As an *Extra Mile Advantage* optional service, SMI is pleased to offer Kudzu, our personal finance solution for the child support community. Kudzu is an easy-to-use online banking app with reliable tools and training to help parents grow financially—and stay growing.

Kudzu empowers underserved customers with additional account types, features, and educational training, without the need for traditional banking and the fees that often come with it. Our goal is to make banking easy and accessible to everyone. We combine features and functionality that meet customers where they are with education and plan to take customers where they want to be.

Kudzu offers spending and interest-earning savings accounts, a virtual Climb™ toolkit to promote healthy spending and saving habits, and PayPerks, our "Learn & Earn" financial literacy training program. Kudzu strives to put personal finance beginners on the path to financial growth. Kudzu enables accountholders to access affordable, sustainable spending and savings accounts, with little to no fees while also providing access to financial tools and education. Spending and interest-earning savings accounts are available without minimum opening deposits, monthly maintenance fees, insufficient funds fees, or account closures during periods of dormancy, inactivity, or low balance.

These core features are designed to provide accountholders with sustainable and affordable accounts. Backed by established consumer protection and insured by the FDIC, the financial solution offers accountholders a transparent, affordable bank account experience.

Those unserved or underserved by traditional banking services often need an option for managing their funds including payroll payments that can be directly deposited to their Kudzu account. From their spending account, they will be able to set up one-time or recurring bill payments at no cost using the Kudzu bill payment service. Supported by a highly rated customer service department, this innovative financial solution can be a one stop for the unbanked/underbanked, providing a comprehensive banking experience.

To connect customers with the Kudzu financial solution, SMI has assembled a marketing guide with materials that can be provided to child support customers. Materials include posters, flyers, postcards, vinyl decals, business cards, and stickers. Following is an example of a poster we make available to our State partners for connecting customers with Kudzu.

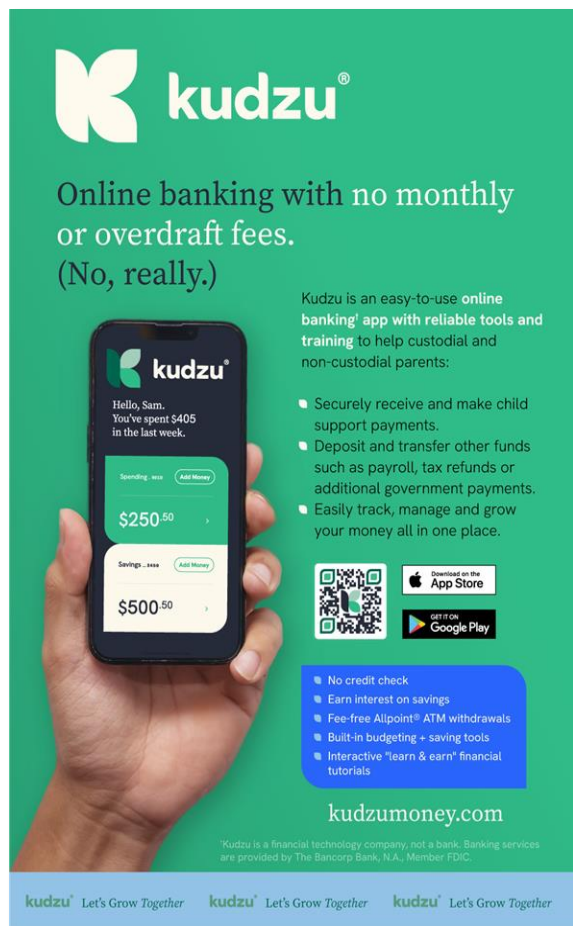


Figure 4-1: Kudzu Poster. SMI provides marketing materials that provide all information needed to connect customers to the Kudzu financial solution.

State partners can request materials by completing our Printing Order Form located here:

<https://share.hsforms.com/1eVgk5f0JT6OOwfveMRoYVgorzXu>.

We invite you to view additional materials in our Kudzu Marketing Guide here:

<https://docs.google.com/presentation/d/1e5qvavTF73DgyFTnFBzQ4bzOc6wbwOOH/edit#slide=id.p16>. When prompted, you will need to enter your email address to request access.

Through our Kudzu financial solution, we are committed to delivering exceptional experiences and the latest technology to all accountholders. We are also invested in improving their long-term financial health through easy, low-fee access to banking services and tools that may not be available to them in the traditional banking space.

4.1.1.9 The Vendor must meet all currently applicable Payment Card Industry Data Security Standards (PCIDSS) security requirements and any updates thereto, all as reflected at www.pcisecuritystandards.org



4.1.1.9 Security and Regulatory Compliance

SMI will continue to maintain compliance with all currently applicable PCI DSS requirements, as published at www.pcisecuritystandards.org and will maintain compliance with any updates or revisions issued during the term of the contract. SMI's debit card services are delivered through a mature, multi-partner ecosystem that is designed to protect cardholder data, safeguard funds, and ensure regulatory compliance at every level of the debit card lifecycle.

SMI requires that all debit card partners comply with PCI DSS and Visa security requirements. SMI's payment processor and card-issuing bank maintain PCI DSS certification and undergo regular independent audits, including vulnerability scanning, penetration testing, and annual compliance assessments.

4.1.1.10 The Vendor shall allow for a minimum of four (4) Automated Teller Machine (ATM) withdrawals per month per customer from the financial institution's ATM network at no cost to the debit card holder.

4.1.1.10 ATM Withdrawals

West Virginia cardholders will continue to have access to more than 280 surcharge-free Allpoint ATM locations throughout the State. At these locations, all withdrawals are at no cost, exceeding the requirement to provide four no-cost withdrawals per month.

The following figure provides a representation of the 280 Allpoint ATM locations in the State of West Virginia.

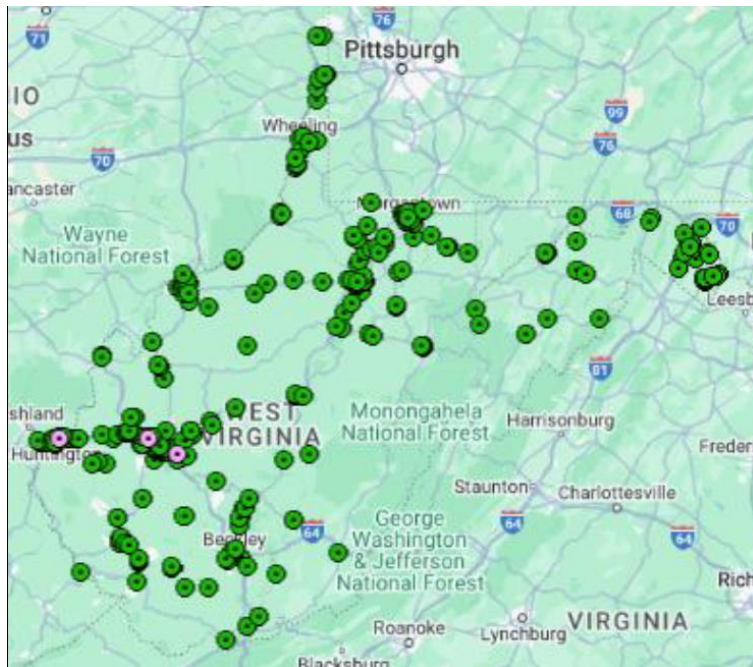


Figure 4-2: Allpoint Surcharge-Free ATM Network. Allpoint offers more than 280 ATMs for surcharge-free access in West Virginia.



Allpoint is the smiONE Card in-network ATM network providing surcharge-free ATM access throughout West Virginia. ATM locations are searchable online via the smiONE website and mobile app.

4.1.1.11 The Vendor shall submit a monthly report on the first business day of the preceding month, which provides debit card information for the preceding month's activities, including but not limited to:

- Choosing or changing a Personal Identification Number (PIN);
- Reporting lost or stolen cards;
- Requesting replacement cards;
- Checking remaining account balances;
- Locating the nearest network ATM; and
- Resolving any other question/issues regarding use of the card.

4.1.1.11 Monthly Reporting and Debit Card Customer Service Line and Internet Site

SMI will submit the required monthly debit card report on the first business day of each month detailing the preceding month's activities as required by RFQ Section 4.1.1.11. Reporting related to debit card issuance, cancellations, and inactivated cards is addressed in Section 4.1.1.12.

To address customer service pursuant to Addendum 1, Answer 82, SMI provides the following information regarding debit card customer service.

SMI understands cardholders need to have access to customer service related to their card account during both traditional and non-traditional business hours. The smiONE Card provides multiple options for cardholders to access customer service. Cardholders can obtain information or manage their account, including choosing or changing a PIN, reporting lost or stolen cards, requesting replacement cards, checking remaining balances, locating the nearest ATM, and resolving any other questions/issues regarding use of the card. The smiONE IVR, Intelligent Virtual Agent (IVA), CSRs, website, and mobile app are available to West Virginia cardholders 24/7, except for a reasonable time for routine maintenance. Push, email, and text message notifications are available to help cardholders manage their accounts.

The following table outlines customer service options that will be available to West Virginia smiONE cardholders throughout the term of the contract.



Table 4-1: Customer Service Options. SMI provides convenient options for West Virginia smiONE cardholders to access customer service.

Customer Service Option	Description
IVR	Cardholders may call the toll-free number to access our IVR where they can activate and PIN their card, change their PIN, access account balances and transaction information, place or remove a temporary lock on their card, report their card as lost or stolen, get shipping information on a recently replaced card, use the Bill Pay service, activate or deactivate text message notifications, or request to speak to a CSR.
IVA	Cardholders may use the IVA to state requests in natural language rather than navigating a menu. The IVA is positioned between the IVR and live CSR support and can authenticate callers and resolve many common requests without agent assistance. The IVA supports actions such as card replacement for lost, stolen, or damaged cards; checking replacement card or shipping status; locking or unlocking a card; reviewing balances, pending deposits, recent transactions, and deposit history; obtaining account and routing numbers; enabling text alerts; updating a mobile phone number; locating cash load options and Green Dot locations; and accessing information through frequently asked questions. When a request cannot be resolved through self-service, the IVA seamlessly transfers the caller to a live CSR.
Live Customer Service	Our IVR menu makes it easy for callers to speak with a CSR any time of the day or night. We do not hide this option or make it a convoluted process. We train our CSRs to be responsive to any inquiry from a cardholder including, but not limited to, assisting with card replacements, withdrawals, account balances, disputed transactions, fraudulent use of a card, and a lost or stolen card. CSRs are available 24/7.
Website	Cardholders may access their account via the internet by logging onto the smiONE portal where they can obtain detailed information for every transaction, view current and previous balances, update their profile, place or remove a temporary lock on their card, report a lost or stolen card, get shipping information on a recently replaced card, set up notifications, locate a surcharge free ATM, pay bills, add and fund secondary cards, and activate and PIN the card.
Mobile App	Cardholders may access their account via the smiONE mobile app, which provides information and functions like those on the smiONE portal, including customer service contact information.
Notifications	Cardholders may set up email or text message notifications, which can be configured for daily, weekly, or per-transaction alerts. Notifications include current balance information. Cardholders can also text to receive their balance using the On Demand Balance feature.

Our goal is to provide an experience that promotes cardholder confidence and trust in the smiONE Card program. Additional details about our toll-free customer service line and online tools are provided in the sections that follow.

4.1.1.11.1 Customer Service Technology and Tools

SMI is continuously upgrading our telephony infrastructure and provides exceptional voice service using our securely integrated voice, video, and other collaborative data applications. Using intelligent network communications solutions such as internet protocol (IP) telephony, voice



messaging, and customer contact solutions, our systems take full advantage of all the power, continuity, and flexibility of an IP network.

As a current client, West Virginia already is aware of the 24/7 smiONE customer service support options we use:

- smiONE IVR
- smiONE IVA
- RingCentral™ Voice Over Internet Protocol (VoIP) platform
- NICE's CXone Mpower cloud-based contact center system
- smiONE customer service tools

Our technology and tools specific to smiONE customer service are described in the following sections.

4.1.1.11.1.1 IVR

SMI delivers a high level of customer service that sets us apart from other Vendors. We offer 24/7 access to smiONE Card account information through a toll-free number, located within the United States, established specifically for West Virginia cardholders. The IVR system and live customer service are available in both English and Spanish.

The IVR requires cardholder authentication by entering the card number and the last four digits of the cardholder's Social Security Number (SSN). If a cardholder does not have an SSN associated with the card, the IVR will ask for the expiration date and ZIP code associated with the card to identify the caller. Once connected to the smiONE IVR, a caller may elect to be connected to a live CSR. If the caller has successfully been identified in the IVR, their account information is delivered along with their call to the CSR, so the caller only has to provide minimal identification information again. This decreases the number of verification steps CSRs need to complete before shifting their focus to resolving the customer's concern.

Callers who do not have a card number or are unable to enter a card number successfully are automatically transferred to a CSR. Our goal is to be responsive to cardholders and not make it difficult to speak with a CSR when needed.

The IVR scripts are configured to improve the cardholder experience by providing easy to use prompts and information in an understandable format. The IVR will allow cardholders to take the following actions:

- Activate the card
- Obtain the account balance
- Obtain recent and detailed transaction history (including new deposits and itemized deposit amounts) for the preceding 90 days



- Create or change a PIN
- Pay a bill
- Review bill payments
- Temporarily suspend card usage if card is misplaced or fraud suspected
- Report a lost or stolen card
- Get shipping information on a replaced card
- Dispute a transaction by transfer to a CSR
- Activate or deactivate mobile notifications

The figure below illustrates the smiONE IVR flow and functions.

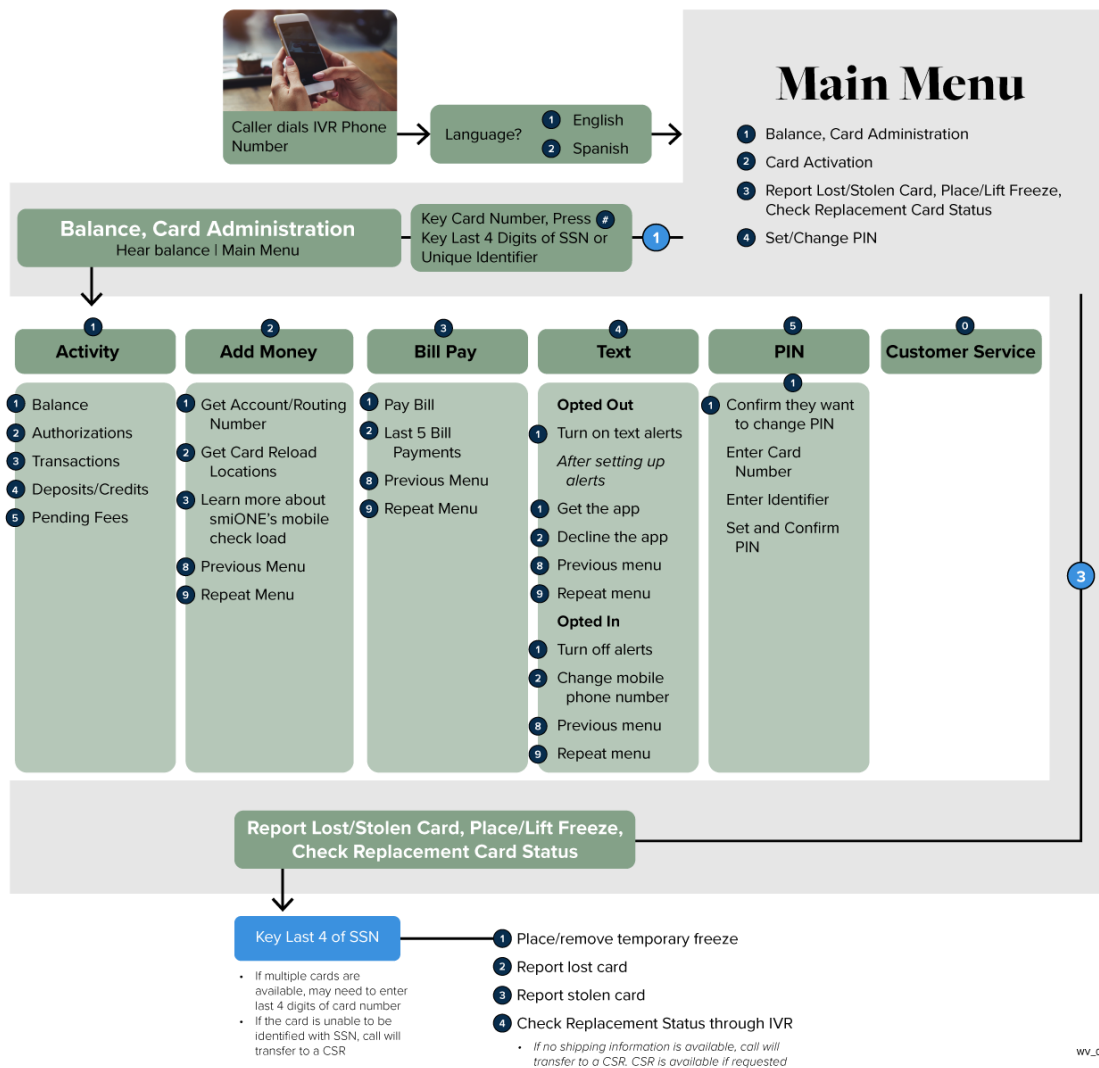


Figure 4-3: smiONE IVR. This graphic depicts the flow and functions of the smiONE IVR.



Both the smiONE IVR and live CSRs are always available to assist West Virginia cardholders. Cardholders have unlimited free access to live CSR support when assistance beyond automated services is needed.

IVA

As an *Extra Mile Advantage*, SMI utilizes an IVA that is positioned between the IVR and live CSR support. The IVA allows cardholders to state their request using natural language rather than navigating a menu tree. Based on the caller's intent, the IVA can provide information, guide the caller through self-service options, or seamlessly transfer the call to a live CSR when assistance is needed.

The IVA supports a broad range of self-service functions, including card replacement for lost, stolen, or damaged cards; checking replacement card or shipping status; locking or unlocking a card; reviewing balances, pending deposits, recent transactions, and deposit history; obtaining account and routing numbers; enabling text alerts; updating mobile phone numbers; locating cash load options and Green Dot locations; and providing information through frequently asked questions.

The IVA currently resolves a meaningful portion of calls without the need for live agent assistance. For smiONE cardholders, approximately 20% of calls routed to the IVA are resolved through self-service, reducing wait times and increasing access to support while preserving immediate access to CSRs for more complex issues. IVA analytics are used to monitor call intents and guide ongoing enhancements to expand self-service capabilities over time.

4.1.11.1.2 RingCentral

RingCentral is a cloud-based VoIP platform that gives flexible call answering options for CSRs. SMI uses RingCentral to leverage its cloud-based platform, which provides more redundancy and reliability than on-premises solutions. RingCentral provides SMI with a 99.999% uptime service level. RingCentral also provides the user flexibility that is increasingly important, allowing calls to be answered from a desk phone, a soft phone, or a mobile phone. RingCentral utilizes TLS and Secure Real-Time Protocol (SRTP) encryption to ensure end-to-end privacy for all calls. The following figure shows RingCentral on a computer desktop.

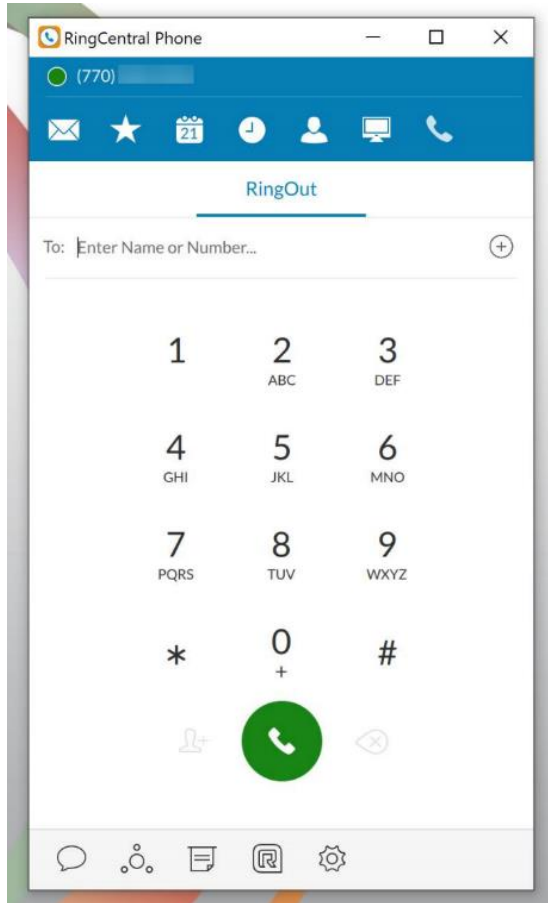


Figure 4-4: RingCentral Softphone. The RingCentral application is shown as it appears on a computer desktop as the interface for the softphone.

Simplified management is another benefit RingCentral provides to SMI and the State. While on-premises platforms required multiple interfaces, RingCentral provides a single interface for management and troubleshooting, ensuring continued reliable service for West Virginia cardholders.

4.1.1.11.1.3 NICE

SMI partners with NICE, the cloud-based Call Center as a Service (CCaaS) technology that helps us improve call service. NICE offers the only complete cloud contact center solution and is the only provider to be recognized as a leader by all five major CCaaS analyst firms. NICE is helping organizations around the world improve their customer experience with a unified suite of omnichannel routing, workforce optimization, analytics, and voice as a service—delivered on an enterprise-grade open cloud platform. It includes a complete platform that intelligently routes all customer interactions, records calls for playback and evaluation and provides reporting to analyze trends.

With NICE, voice quality is backed by the industry’s only voice quality service level agreement. In addition, the analyst firms have unanimously recognized NICE as a leader in customer experience.



NICE users, numbering over one million agents in the cloud, handle over 15 billion interactions a year.

NICE provides SMI with a full VoIP solution with diverse connectivity methods to SMI CSRs. The contact center is hosted in a cloud-based environment to ensure maximum availability to both callers and CSRs. CSR connectivity to this environment takes place over the internet and is secured with Hypertext Transfer Protocol Secure (HTTPS) encryption for privacy. The call audio takes place on redundant, direct private connections between NICE and RingCentral within the same data center facilities. Both platforms have presence in multiple geographically diverse data centers for additional redundancy and high availability. This, in addition to the RingCentral client encryption features, provides privacy as well as ensures the highest available call quality, performance, and stability between their cloud platforms.

NICE CXone Mpower is designed to support CSRs outfitted with a dialable phone, a personal computer (PC) with a Hypertext Markup Language (HTML)5-compatible browser, and an internet connection. CXone Mpower enables CSRs to log in securely with any HTML5-based browser. The CXone Mpower agent desktop is a multi-media CSR interface that communicates to CXone Mpower when the CSR is available or unavailable and allows the CSR to execute various tasks such as answering calls or other contacts, transferring contacts, putting contacts on hold, conferencing, and managing chats and other work items.

The CXone Mpower solution, which combines long-distance services (over the NICE VoIP network) with its set of pre-integrated, contact center applications hosted within the network, enables SMI to offer advanced customer service operations features and functions. The following table describes the functions included with SMI’s CXone Mpower services.

Table 4-2: CXone Mpower Components of SMI’s Telephone Technology. Innovative CXone Mpower technology provides an excellent platform for the delivery of smiONE customer services.

CXone Mpower Component	Features and Benefits
Omnichannel Routing	<p>IVR/Automatic Call Distribution (ACD) Platform—IVR and ACD operate on the same platform, enabling seamless routing and consistent data capture across interaction types</p> <p>ACD—provides a single omnichannel queue for distributing contacts across phone and chat interactions with CSRs</p> <p>IVA Integration—positioned between the IVR and agent routing, capturing caller intents using natural language and resolving eligible requests through self-service before transferring to an agent when needed</p> <p>Shared Interaction Data—caller and interaction data is captured once and shared across channels, eliminating the need for re-collection and supporting continuity of service</p> <p>Interaction Analytics—NICE Enlighten XO analyzes call recordings to identify caller intents, topics, and interaction patterns, providing insights that guide IVR, IVA, and process improvements</p>



CXone Mpower Component	Features and Benefits
	<p>Unified Reporting—calls and chats are captured on the same platform, enabling comprehensive, cross-channel reporting and analysis</p>
CXone Mpower Agent	<p>The CXone Mpower CSR desktop application, CXone Mpower Agent provides the functionality to CSRs to:</p> <ul style="list-style-type: none">Log in or out of the system and control their state of availabilityAnswer calls, one at a timeRespond to chats in the queueTransfer calls or chats to other staff with caller information includedView a list of current interactions assigned to the CSRView recent call or other contact activityView messages from a Supervisor or ManagerView the volume of contacts waiting, and number of agents available, unavailable, or actively working a contactView information about their performance and currently assigned skills
Supervisor Dashboard	<p>Comprehensive tool for customer service team management, including the following:</p> <ul style="list-style-type: none">View availability and productivity for the team or for individual CSRsSee a snapshot of the current key indicators for all skills to manage team performanceMonitor CSR calls, coach CSRs during calls, and barge into or take over CSR calls, if necessarySearch bar provides ability to search any criteria on the list view, including partial text or multi-value searchingLog a CSR out of CXone Mpower Agent or update their state of availabilityModify skill assignments and proficiencies
CXone Mpower Administration and Reporting	<p>A secure, browser-based interface for controlling all aspects of the customer service operations design:</p> <ul style="list-style-type: none">Add, deactivate, or reskill usersControl ACD routing behaviorDefine hours of operationQuickly post emergency notifications for callersSet up or adjust security profiles to control access levelsCreate skills and queue groupsCreate, run, and schedule custom, pre-built, and ad hoc reportsControl user permissions at a granular levelDashboard provides detailed at-a-glance information for customer service management, including the following:<ul style="list-style-type: none">✓ Current calls waiting and longest wait time



CXone Mpower Component	Features and Benefits
	<ul style="list-style-type: none"> ✓ Calls queued, handled, and abandoned, including current abandonment rate; information can be displayed by 15, 30 or 60-minute interval or since midnight ✓ Current number of agents logged in, actively working, available or unavailable and time in their current state ✓ All current contacts, whether waiting for an agent, actively with an agent or in the ACD
Workforce Optimization	<p>Includes components to help SMI achieve key indicators and improve customer experience, including:</p> <ul style="list-style-type: none"> ▪ Workforce Management—uses patented forecasting algorithms to improve forecasting accuracy, maximizes CSR scheduling, ensures adequate staffing, and allows planning for volume-impacting events ▪ Quality Management—uses a CSR-centric approach including screen and call recording, automated feedback, and standardized evaluation forms
Analytics	<p>Omnichannel Analytics—provides actionable insights from every customer interaction to drive measurable improvements; allows for identification of issues and emerging trends, accurate assessment of CSR performance and more meaningful coaching, and helps manage key indicators proactively</p> <p>Reporting—includes pre-configured and customizable reporting capability, allows information to be extracted to a data warehouse, and includes reporting Application Programming Interfaces (APIs) for access to data</p>
CXone Mpower Studio	Rapid application development tool for creating and maintaining omnichannel routing strategies and queue processing flows, including API integration

CXone Mpower is purely a cloud solution that is highly scalable and can provide nearly instantaneous scalability if needed. The virtual contact center software is an award-winning cloud solution that doesn't require expensive hardware or software.

4.1.1.11.1.4 CXone Mpower Customer Experience Platform

SMI manages and monitors customer service operations using our integrated telecommunications system RingCentral softphone and our enterprise customer experience platform, NICE CXone Mpower.

Performance of the CXone Mpower system is monitored by NICE. Through the NICE Community website, SMI can see the latest information on our CXone Mpower Business Unit's current and historic status, any maintenance needed or performed, and the system's Mean Opinion Score (MOS) reflecting call quality for our Business Unit. The following figure demonstrates the Platform Status screen.



Platform Status
 Service availability and platform performance is our top priority.

Accounts: 4597186 - SYSTEMS AND METHODS INC

Major incidents and updates are published to this site once support teams have assessed the issue. Because each NICE customer's network design is different, the presence of a major incident icon does not mean that every customer will experience problems or that the NICE platform is out of service.

If you need access to additional information, please contact your system administrator.

For CXone Expert (MindTouch) status, please visit the status page [here](#).

Resources
[Glossary](#)
[Known Issues](#)
[NICE Dojo](#)
[MOS Scores](#)

Platforms	Current	Jul 17	Jul 16	Jul 15	Jul 14	Jul 13	Jul 12	Jul 11	Jul 10
C29 - CXone Mpower Platform	✓	✓	✓	✓	✓	✓	✓	✓	✓
CXone Mpower QM	✓	✓	✓	✓	✓	✓	✓	✓	✓
CXone Mpower Softphone	✓	✓	✓	✓	✓	✓	✓	✓	✓
Echo	✓	✓	✓	✓	✓	✓	✓	✓	✓
IP Voice	✓	✓	✓	✓	✓	✓	✓	✓	✓
Intelligent Network	✓	✓	✓	✓	✓	✓	✓	✓	✓
NA1 - CXone Mpower Platform	✓	✓	✓	✓	✓	✓	✓	✓	✓
Transport Services	✓	✓	✓	✓	✓	✓	✓	✓	✓
US1 SW2 - QM	✓	✓	✓	✓	✓	✓	✓	✓	✓
Voice Services	✓	✓	✓	✓	✓	✓	✓	✓	✓

Figure 4-5: NICE Platform Status Screen. Through monitoring this screen, our Network Operations Center team has a quick view of current and historic CXone Mpower system status.

The next figure shows the Platform Maintenance Schedule screen. Here the Network Operations Center team can view information on circuit or equipment maintenance and platform or software updates for the current day or within the past 90 days.

Platform Maintenance Schedule

Accounts: 4597186 - SYSTEMS AND METHODS INC

Expand All | Collapse All

Quick Find

ID	DATE	START TIME	SUBJECT	PRODUCT	PLATFORM	TYPE
PAST 90 DAYS (14)						
TODAY - JULY (11)						
CHG0123200		MDT	[Action Required] Firewall (AOB-FW01) Firmware Upgrade for AMER	CXone Mpower Platform	CXone Mpower Platform	Platform/Software Updates
CHG0126529		MDT	[Standard] Self-Service Site Firewall Update	Self-Service Site	CXone Mpower Platform	Platform/Software Updates
CHG0123202		MDT	[Action Required] Firewall (AOC-FW01) Firmware Upgrade for AMER	CXone Mpower Platform	CXone Mpower Platform	Platform/Software Updates
CHG0127009		MDT	[Standard] Reporting License Update for AMER	Reporting	CXone Mpower Platform	Platform/Software Updates
CHG0125093		MDT	[Standard] CXone Mpower 25.1 CU8 to C6, C8, C18, C20, C26, C29, C31, C63, C212	CXone Mpower Platform	CXone Mpower Platform	Platform/Software Updates

Figure 4-6: NICE Platform Maintenance Schedule Screen. Our Network Operations Center team has a window to view planned or completed maintenance on the CXone Mpower system.

Through the Trust MOS screen, shown in the figure below, our Network Operations Center team can see a daily numerical measure of the quality of voice transmissions at pre-defined points on the voice network.



MOS SCORES

Account
 4597186 - SYSTEMS AND METHODS INC ▾

UPDATE: Platform Status and Maintenance Schedules have been moved to our [Customer Community](#).

- To access Platform Status click [here](#).
- To access Maintenance Schedules click [here](#).

MOS Scores

Mean Opinion Score (MOS) provides a numerical measure of the quality of voice transmissions at pre-defined points on a voice network. The scores are mathematically averaged to obtain a quantitative indicator of system performance.

Business Unit Score	NICE CXone Mpower Network Score
AVERAGE MOS 4.408	OVERALL NETWORK(Avg.) 4.397

THIS IS FOR YOUR BUSINESS UNIT TRAFFIC IN AND OUT OF THE NICE CXone Mpower NETWORK.

AVERAGE MOS: Average of MOS measurements for all BU-specific calls as they entered and exited the NICE CXone Mpower network between 12:00 AM and 11:59:59 PM (GMT) yesterday.

Click on the [MOS FAQ](#) link for additional information.

MOS	Quality
5.0	Excellent
4.0	Carrier Grade
3.0	Cell Phone - LTE Grade
2.0	Poor
1.0	Bad

Voice as a Service (VaaS)
 Enhancing the Contact Center Experience with our commitment to Carrier-Grade Telecommunications

MOS Scores

- [Glossary](#)
- [Known Issues](#)
- [MOS FAQ](#)

Events and updates are published to the Trust site once support teams have assessed the issue. Because each NICE CXone Mpower customer's network design is different, the presence of an event icon does not mean that every customer will experience problems or that the NICE CXone Mpower platform is out of service.

If you need access to additional information, please contact your system administrator.

Resources

- [Product Web Help](#)
- [NICE Dojo](#)
- [Orders Tab Training](#)

Figure 4-7: NICE MOS Scores Screen. The MOS provides a measure of the performance of SMI's Business Unit in CXone Mpower as well as the previous day's overall network score.

NICE provides monitoring for the CXone Mpower system and complete transparency for SMI to assure its availability and performance.

CXone Mpower Agent

CXone Mpower Agent is a robust computer telephony integration (CTI) solution for IP-based customer service operations that is easy to deploy, configure, and manage. CXone Mpower Agent is an adjunct to the computer-based telephone (softphone) on the CSR's computer and enables CSRs to customize its functionality to meet their individual needs. It provides CSRs and Managers with powerful tools to increase productivity and improve customer satisfaction. Intuitive, graphical user interface (GUI)-based management supports simplified customization, maintenance, and change management. CXone Mpower Agent enables SMI to easily deploy CTI functionality.

CXone Mpower Agent provides several views to CSRs, depending on their activity. The following figure shows the CXone Mpower Agent Queue view.

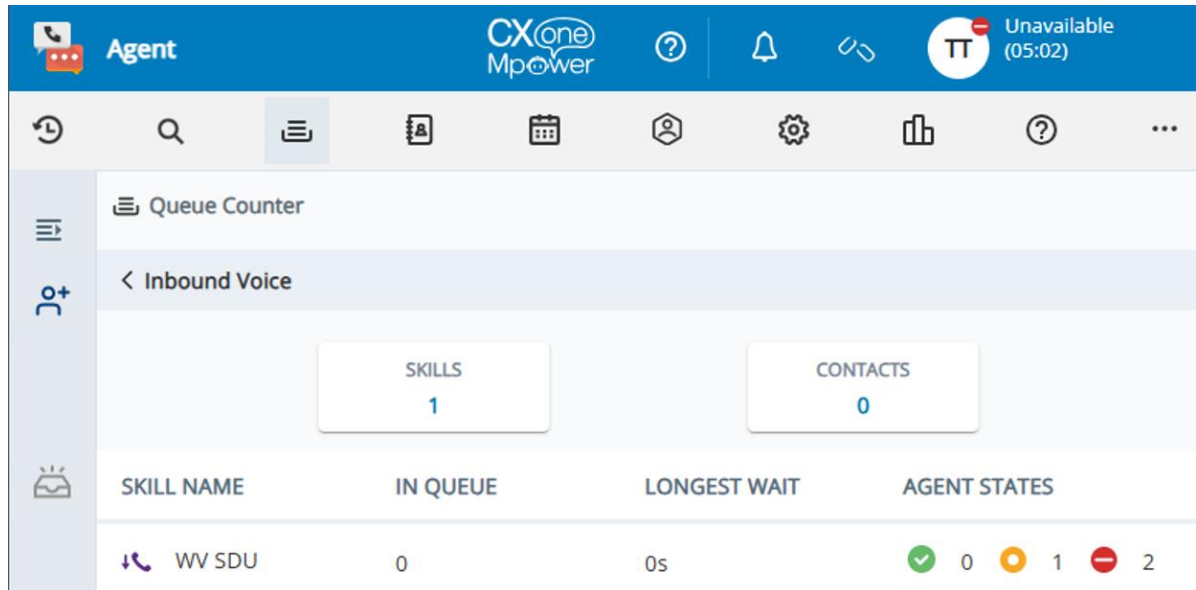


Figure 4-8: CXone Agent Queue View. CSRs can see the queue and the number of contacts waiting in queue.

CXone Mpower Agent provides call control capabilities such as call answer, hold, conference, transfer, and state control, available/not available, and wrap up.

CXone Mpower Dashboard

Monitoring of CSRs and the call queues is performed using CXone Mpower products designed specifically for the management of customer service operations and CSRs. The CXone Mpower Dashboard includes functions that allow Managers and Supervisors to monitor and manage their team members in real time.

To meet and exceed the performance levels and provide exemplary customer service to callers, SMI has an intense monitoring program. Monitoring is conducted using the CXone Mpower Dashboard. This application includes functions that allow our Customer Service Supervisor to manage team members in real time and give the Managers and Supervisors the ability to join or intercept phone calls during live monitoring.

The CXone Mpower Dashboard also provides supervisory services to monitor and manage team members, including the ability to view and change a CSR’s active state. CXone Mpower Dashboard:

- Provides real-time status information for all members of the Supervisor’s team
- Provides customizable alerts based upon agent state
- Provides call information (call data and events) of an actively monitored CSR
- Supports emergency and Supervisor assist calls
- Provides ability to force logout CSRs or change their active state
- Enables Supervisor to silently monitor, assist, join, or intercept calls when needed

The CXone Mpower Supervisor Application shown in the figure below allows Managers and Supervisors to see detailed information about each CSR's working status and second-by-second activity throughout the day.

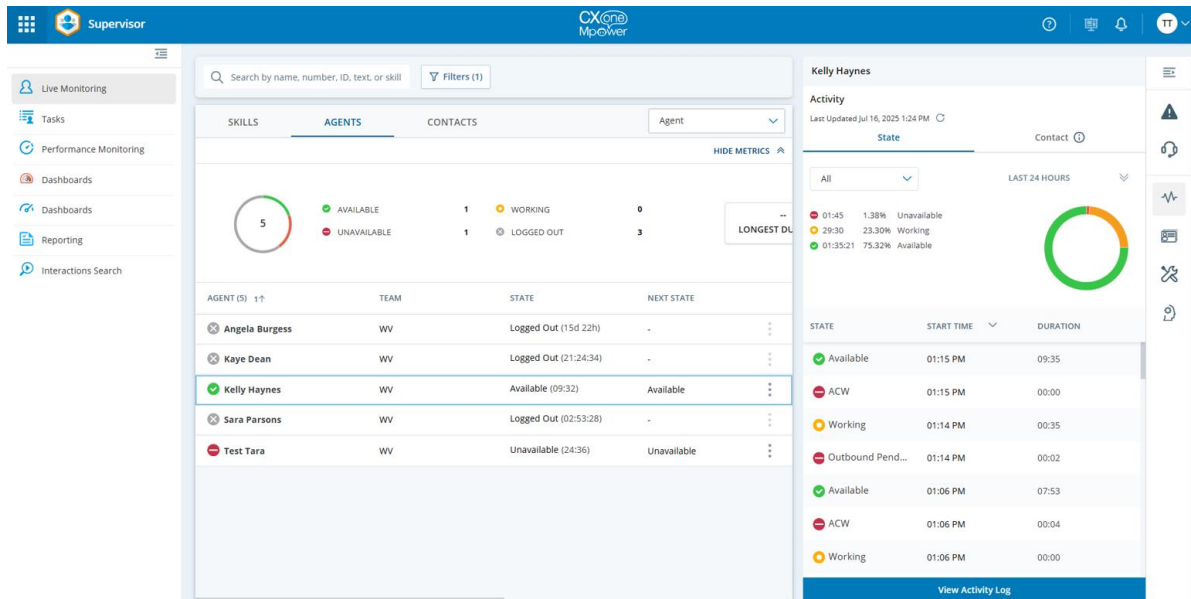


Figure 4-9: CXone Mpower Supervisor Application. The CXone Mpower Supervisor Application shows the current state of team members, allows live monitoring of CSR calls, allows logout or change to the state of CSRs, shows a detailed view of CSR performance, and provides at-a-glance information regarding performance level compliance.

The SMI Standard Dashboard, shown in the figure below, is easily configurable to meet customer service needs. The Dashboard is configured to show information about call handling queues each day, the current state of CSRs in both a list and graph format, a large view of the current contacts in the queue, and a list of all calls currently in the ACD.

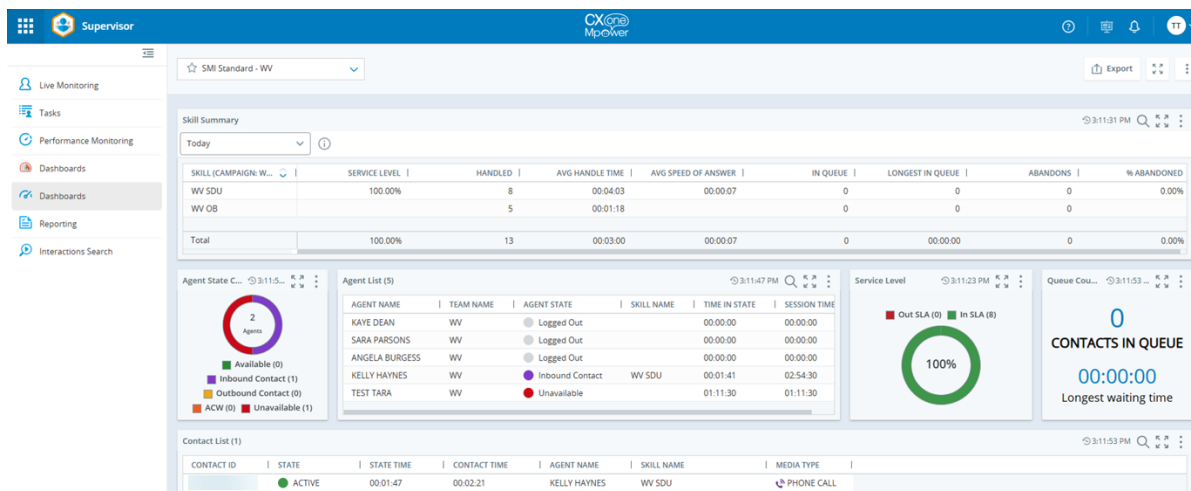


Figure 4-10: CXone Mpower Dashboard. Our robust customer service technology allows leadership to track customer service performance in real time.



The CXone Mpower Dashboard provides a real-time view of customer service operations and staff performance throughout the day. Managers and Supervisors can see how each queue is performing, including the number of calls currently in queue, the wait time for the oldest call in queue, the current average speed of answer, the number of calls received, handled, and abandoned that day, as well as the average handle times. They can also see the status of every CSR and the time that they have been in that state. The Contact List shows every call in the system, including those with a CSR or waiting for a CSR.

Quality Management

Quality customer service is important to SMI as well as to the State. To ensure quality in our customer service interactions, we assign specific duties to our Managers and Supervisors whose responsibility is to monitor calls for quality. The results of their monitoring provide a feedback loop to ensure continuous quality improvement for each CSR and for the entire customer service operation.

All calls to customer service will be recorded through the Quality Management component of the CXone Mpower system. The Managers and Supervisors can view and search for specific call recordings, as shown in the figure below.

TYPE	CONTACT	AGENT NAME	START TIME	DURATION	QM CATEGORY	CUSTOMER SENTIMENT
			Jul 16, 2025 8:50:55 AM	00:52 sec	Customer Transferred, Agent Polite, Courtesy Words	😊
			Jul 14, 2025 1:25:01 PM	03:42 min	General Inquiries, Patron Appreciative, Billing Problems, Ban...	😊
			Jul 14, 2025 9:20:10 AM	07:10 min	Patron Appreciative, Courtesy Words, Phone, Agent Polite, Ba...	😊
			Jul 14, 2025 7:15:23 AM	05:03 min	Account Changes, Debit Card, Patron Appreciative, Banking, ...	😊
			Jul 11, 2025 3:11:09 PM	00:50 sec	Banking, Agent Polite, Courtesy Words	😊
			Jul 11, 2025 7:25:50 AM	02:17 min	Agent Polite, Patron Appreciative, Email, General Inquiries, C...	😊
			Jul 10, 2025 1:34:34 PM	02:22 min	Customer Transferred, Agent Polite, Returns, Courtesy Word...	😊
			Jul 10, 2025 1:16:08 PM	06:19 min	Account Problems, Agent Polite, Banking, Returns, Managem...	😊
			Jul 10, 2025 1:11:15 PM	02:56 min	Account Inquiries, Greeting, Phone, Agent Polite, Staff, Mana...	😊
			Jul 10, 2025 10:42:47 AM	02:24 min	Debit Card, Patron Appreciative, Agent Polite, Pricing, Courte...	😊
			Jul 10, 2025 8:30:27 AM	02:46 min	Greeting, Phone, Agent Polite, Banking, Courtesy Words, Web...	😊
			Jul 9, 2025 12:44:44 PM	01:16 min	Customer Transferred, Agent Polite, Courtesy Words, Greeting	😊
			Jul 9, 2025 12:04:54 PM	03:39 min	Agent Not Knowledgeable, Patron Appreciative, Website, Cus...	😊
			Jul 9, 2025 7:05:12 AM	03:08 min	Agent Polite, Courtesy Words, Staff	😊
			Jul 8, 2025 2:21:59 PM	04:06 min	Customer Transferred, Courtesy Words, Website, Greeting, S...	😊
			Jul 8, 2025 12:40:51 PM	02:42 min	Greeting, Debit Card, Agent Polite, Returns, Management, Co...	😊
			Jul 8, 2025 9:25:55 AM	02:36 min	Agent Polite, Website, Courtesy Words	😊

Figure 4-11: Interactions Call Recording List. With CXone Mpower, all calls are recorded. The Manager or Supervisor generates this list to select calls to review.

Upon selecting the call for review, the Manager or Supervisor will be presented with the media player to review the selected call.

Agent and customer audio are recorded on separate channels. The CXone Mpower Player allows volume adjustments by channel, so the customer's audio can be reduced, which makes it possible



for staff to clearly hear what an agent is saying, even in situations where the customer and agent are talking over one another. Annotations can be made directly on the CXone Mpower Player, allowing leadership to pinpoint the exact location in a recording they want called to an agent's attention.

Supervisors and Managers routinely evaluate a sample of calls for each CSR to provide performance feedback for individual CSRs, teams, and customer service operations.

4.1.1.11.2 Other Language Needs of Callers

SMI employs CSRs that are fluent in both English and Spanish to provide accessible customer service. With the diversity of the State's population, we need to accommodate many languages and dialects for calls to customer service. To offer the widest range of languages and dialects, we use LanguageLine Solutions. LanguageLine interpreters join a three-way call with the CSR and the caller to provide highly skilled interpretation services.

LanguageLine Solutions pioneered telephone interpreting services in the 1980s and today continues its focus on quality, setting industry standards, and continued innovation. LanguageLine Solutions has a 35,000-strong linguist team as the heart and soul of its business. Trusted by more than 28,000 clients to enable communication with a growing limited English proficiency population, they deliver the industry's fastest and most dependable access to highly trained professional linguists in more than 290 languages, 24/7. LanguageLine Solutions facilitates more than 36 million interactions every year.

4.1.1.11.3 Customer Service Inquiries

SMI develops detailed scripts based on the requirements of each contract. The smiONE CSRs use the Customer Service Tool (CST) to respond to callers. The CST provides detailed information about the cardholder, every transaction, every deposit, and calls to our customer service operations. Our CSRs are trained to first verify the caller's identity and then provide accurate responses to the inquiry. The CSRs must also thoroughly document the response provided to the caller.

The CST provides comprehensive cardholder information. Examples of information available through the CST include:

- Customer demographic information
- Card status (activated or not activated)
- Number of deposits and total dollar value
- Details on deposit rejections

The following figure shows the CST settled transaction screen that illustrates just some of the information available to CSRs during calls.



Customer Service Tool

CURRENTLY LOGGED IN: CHELSA JOHNSON LOGOUT

[Account](#) | [System Administration](#) | [Load Locations](#) | [Customer Messages \(0\)](#) | [Agent Recordings](#) | [Reports](#)

Card Program: SMI West Virginia(SMI) - SMI

Name (First / Last) /

Name	<input type="text"/>	Card Number	XXXX-XXXX-XXXX- <input type="text"/>
Card Description	SMI West Virginia Primary EMV 3 (6662)	Card Status / Account Status	Active / Active
Card Type	Personalized Visa	Passed Total ID / Override Ind	N/A / N/A
CID / XID / BID / CAD	<input type="text"/>	Account Balance / Net Chargeoff	\$2.56 / \$0.00
User Defined Fields	<input type="text"/>	Payment Reference Number	<input type="text"/>
Other Accounts	No Other Accts.	Linked Accounts	View Linked Accounts

Enter Notes: (0/2000 chars.) Watch Flag: Normal

Sticky Note: No sticky note found for this customer.

No Cat 1 forms found

Add To Related Accounts Perm.

Last Note: Replacement card shipped: UPS Tracking: ETA Mar 07 - Mar 11,
 Entered By: System:INTSERV At: 03/06/2025 22:04

Settled Transactions

Beginning: Ending:

Trans Date	Settle Date	Description Auth ID - ARN	Authed Amount	Settled Amount
04/27/2025	04/28/2025	2204 PLEASANT VALLEY PLEASANT VALLWVUS	\$4.02	\$4.02
04/26/2025	04/26/2025	LITTLE CAESARS 1334 021304-816-3192 WVUS	\$14.42	\$14.42
04/17/2025	04/19/2025	DG 00914920 E MAIN ST MANNINGTON WVUS	\$10.00	\$10.00
04/16/2025	04/17/2025	Subway 24938 Fairmont WVUS	\$10.06	\$10.06
04/16/2025	04/17/2025	2204 PLEASANT VALLEY ROPEASANT VALLWVUS	\$105.50	\$103.00
04/16/2025	04/17/2025	2204 PLEASANT VALLEY PLEASANT VALLWVUS	\$6.36	\$6.36

- [ACH Info](#)
- [Bill Pay](#)
- [Paper Stmt. Opt-out](#)
- [Account Activity](#)
- [Buddy Money](#)
- [Bill Payments](#)
- [Direct Deposit View](#)
- [Adjustment History](#)
- [Fee History](#)
- [Payment History](#)
- [Settled Transactions](#)
- [All Transactions](#)
- [Account Details](#)
- [Account Info](#)
- [Feature Management](#)
- [Account Info](#)

Figure 4-12: Galileo CST Information. The CST allows our CSRs to provide fast and accurate information to cardholders. The CST tracks every transaction and action taken on an account.

The CST enables our CSRs to quickly provide current information when responding to customer inquiries and to thoroughly document the details of those inquiries for historical reference and audit purposes. In addition to inquiry functions, the CST allows CSRs to update information on behalf of the cardholder, including resetting a PIN lockout resulting from multiple incorrect entry



attempts, marking a card as lost to initiate replacement card issuance, and modifying card statement delivery preferences.

Based on over 19 years' experience in providing debit card customer service, we anticipate cardholders for any card program having certain general questions. Therefore, the smiONE CST provides detailed information to allow CSRs to assist customers with a wide variety of issues. SMI will ensure that our CSRs are trained to conduct themselves professionally in any situation and respond to callers with appropriate and accurate information. We provide each of our CSRs with written procedures and suggested scripts for addressing issues. We train our staff to be prompt and responsive when addressing any question, issue, or complaint, and to thoroughly document the call and resolution for accountability and reporting. Every cardholder call received will be documented in the CST.

4.1.1.11.3.1 Dispute Resolution and Timeframes

SMI takes a layered approach when cardholders report discrepancies with their smiONE account. A cardholder may lodge a formal dispute at any time in the process, but we find we can often work with the cardholder to resolve an unrecognized transaction more quickly than through the dispute process. For example, using Visa's Verifi tool, we can request a refund from a merchant to be processed in three to five business days, which resolves the cardholder's issue satisfactorily without a formal dispute that can take 45-90 business days for resolution.

Our Dispute Agents also collect all information from the cardholder about the account discrepancy. Such discrepancies can include:

- Questionable transactions
- Multiple transactions when only one was made
- Transactions for which merchandise was never received from the merchant
- Transactions for which merchandise received was not as advertised
- Force-posted transactions when the merchant shipped only a partial order

Dispute Agents will research the issue, gather all available information and review the account history, and if appropriate, contact the merchant in question to attempt to resolve the issue. The Agent calls the cardholder back within 24-48 hours of the initial call. The Agent may have been able to resolve the issue with the merchant or can release an expired pending transaction, such as the example in which only a partial order was shipped. If the Agent cannot resolve the cardholder's issue, the Agent will discuss any discrepancies found in research to see if it helps the cardholder recognize the transaction as a valid one. If the cardholder continues to question the transaction, the Agent assists the cardholder in filing a dispute.

Dispute timeframes will begin with the cardholder's initial contact. Within 10 business days of the initial contact, provisional credit will be applied to the cardholder's account for questionable transactions or multiple transactions when the cardholder claims only one transaction was made.



Further research will take place, and all disputes will be resolved within 45-90 business days. If the cardholder does not agree with the dispute resolution, they may file an appeal for the dispute. The appeal results will be finalized in 45-90 days.

All contacts with cardholders, including those for account discrepancies, are recorded in the CST for a complete audit trail of the discrepancy.

4.1.1.11.4 smiONE Website and Cardholder Portal

West Virginia cardholders will maintain online access to their account information 24/7 by logging onto the smiONE Card website. Once logged in, they access the smiONE cardholder portal. Here, they can conveniently check their balance, view account activity including detailed deposit information from the West Virginia program, receive their electronic account statement, sign up for text and email notifications, and more.

Our cardholder materials include a reference to the website address, smionecard.com. Customers who are new to the smiONE Card will enjoy the information available on the site to help them become familiar with the new card and its features and benefits.

Once logged into the cardholder portal, cardholders can access their individual account information for account management functions such as:

- Activate card
- Select or change PIN
- Obtain current balance
- Monitor card activity
- View transaction history
- Access account statements
- Report a lost or stolen card
- Temporarily suspend card usage if card misplaced or fraud is suspected
- Initiate a transaction dispute
- Pay bills online
- Set up text and/or email notifications
- Update demographic information
- Update security questions
- View Frequently Asked Questions (FAQs)
- View the Fee Schedule



Secure registration and authentication are required to access account-specific information. The portal supports two-factor authentication and encrypted data transmission to protect cardholder information.

Cardholders may review the information on the website or immediately log in to the portal, activate their card, and register an account, directly from the homepage, which is shown in the following figure.

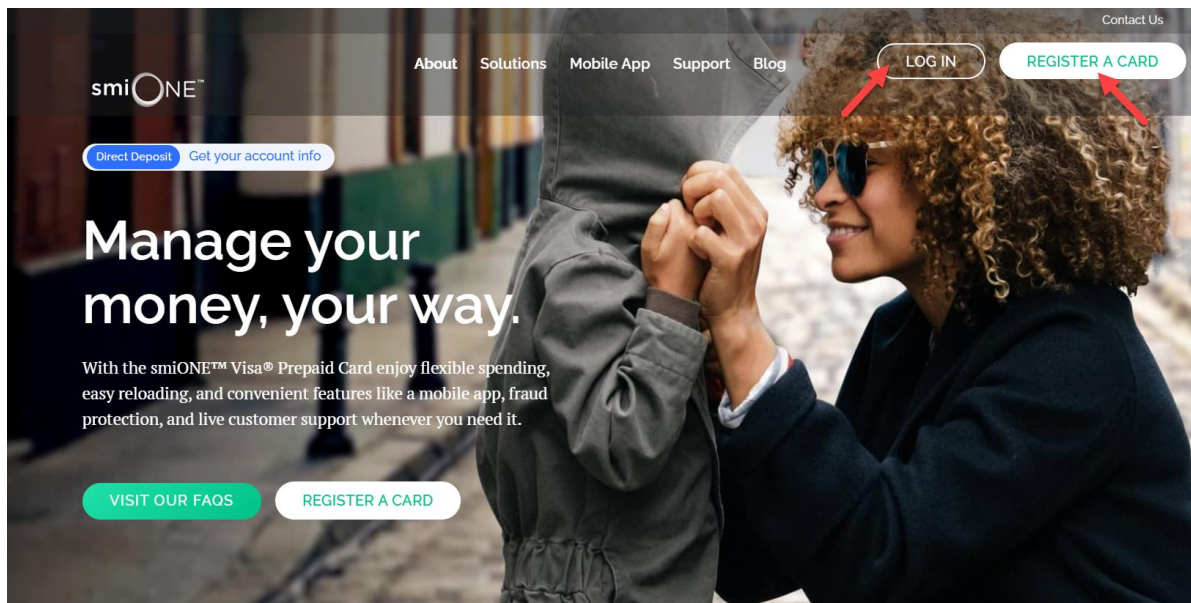


Figure 4-13: smiONE Card Website Homepage. From the homepage, cardholders can opt to log in, activate their card, register an account, or learn more about the smiONE Card's features.

Scrolling down the homepage provides a screen with general information, as shown in the following figure.



Benefits

The Benefits of using smiONE

With the smiONE Card, you get fast, secure access to your payments, along with essential features like easy reloading, a mobile app, fraud protection, and 24/7 customer support to help you manage your money effortlessly.

[SEE WHAT smiONE CAN DO](#)



Secure Spending

Shop in stores, pay online, and use your card anywhere Visa® debit cards are accepted—all with fast, secure, and easy access.



Reload Your Card

Add funds to your card with direct deposit, mobile check load, or cash¹-flexible options to keep your funds secure.



Convenient Mobile App

[Download the app](#) to check your balance and transaction history, view statements, analyze spending, and more.



24/7 Customer Service

[Contact](#) a live, U.S.-based customer service agent anytime. Our team is available 24/7.



Fee Transparency

Access your [Fee Schedule](#) anytime to stay informed about any charges associated with your smiONE Card.



Stay Protected

With advanced card security and round-the-clock fraud monitoring, your safety is our top priority. Your funds are FDIC-insured through The Bancorp Bank, N.A., Member FDIC. smiONE is not FDIC-insured. Deposit insurance coverage only protects against failure of The Bancorp Bank, N.A.

Flexible Financial Solutions for Real Life.

[LEARN MORE →](#)

With the smiONE Card, manage your money conveniently with direct access to your funds, multiple ways to reload your card, and secure purchases anywhere Visa® is accepted. Plus:

- Free direct deposit for your paycheck or other payment
- Additional cards for family or friends
- 24/7 free live agent support
- Easy-to-use mobile app

Figure 4-14: Why smiONE Website Information. Cardholders can be directed to general information including fraud protection and customer support available with the smiONE Card.

Within the subsections that follow, we provide an overview of the self-service features available once the cardholder logs into the smiONE portal.

4.1.1.11.4.1 Cardholder Support

Clicking on the Support Tab, the cardholder sees common options as well as links to contact the support team and FAQs covering a variety of topics. Cardholders are directed to log in if they choose an option that requires it. General information is available without logging in through the links to Contact Us and FAQs. The following figure shows the multiple options from which cardholders can select.



Get the help you need, when you need it

Learn more about how to use your card and manage your account.

LOST CARD

Replace or Lock a Card

Temporarily lock a card or request a new one.

[GO →](#)

NEW CARD

Card Activation

Activate your card and create a Personal Identification Number (PIN).

[GO →](#)

MANAGE YOUR CARD

Online Account Center

Check your balance, view your history, print statements, and more.

[GO →](#)

Frequently Asked Questions

Getting Started

- What is smiONE? +
- How does the smiONE Card work? +
- How do I get an smiONE Card? +
- Do I need an existing bank account to get an smiONE Card? +
- How do I activate my card? +
- Does smiONE charge any fees? +
- Are my funds insured by the FDIC? +
- Is the smiONE Card secure? +

Using My Card

- Where can I use my card? +
- Can I add my smiONE Card to my mobile wallet? +
- What are contactless payments? +

Replacing My Card

- What happens if my card gets lost or stolen? +
- How long does it take to receive a replacement card? +

Deposits & Withdrawals

- Can I add other funds to my smiONE Card? +
- How can I deposit checks? +
- How can I find my card's routing and account numbers? +

Managing My Account

- Can I manage my account with my smartphone? +
- How do I check my balance? +
- How can I keep track of my available funds and other activity? +
- How do I view my monthly statement? +
- Who do I contact if I have questions about my card? +
- What should I do if I don't recognize a transaction? +

Contact Us

Didn't find what you're looking for? We're here to help.

[CONTACT US](#)

Figure 4-15: smiONE Portal Support Tab. Cardholders can click on the options to be directed to common portal activities, select the Contact Us link for contact information, or choose FAQs to review commonly asked questions.



The smiONE portal offers clear options for cardholders to complete common activities or receive support.

FAQs designed for West Virginia’s card program are available online for cardholders under the FAQs tab. These questions provide an effective format for responding to common cardholder questions while at the same time gaining efficiency by avoiding some calls to customer service.

The smiONE Card portal provides meaningful information to new customers and encourages them to activate and begin using their new card.

4.1.1.11.4.2 Registration

From the homepage or by clicking on any of the activities that require it, cardholders can register their account or log in if they’ve already registered on the portal.

Upon successful registration and log in, cardholders are seamlessly routed to the secure portal that is specific to their card account and includes program-specific materials. That means the cardholder will see the Cardholder Agreement, Fee Schedule, program-specific FAQs, and other information that applies only to the West Virginia smiONE Card program.

New portal users register on the New Registration page, using their SSN or other personal identifying information, such as date of birth and ZIP code. The smiONE portal offers secure registration for online access to information and account management tools.

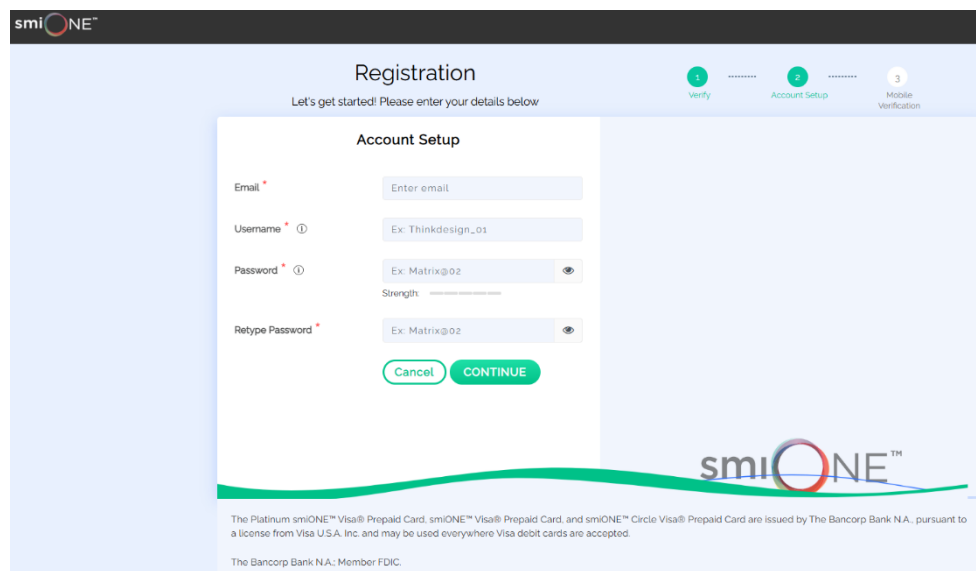


Figure 4-16: : smiONE Registration. Cardholders create an account on the portal using their email address and creating a unique username and password.

Creating a unique username and password allows cardholders to securely access their account information. We also offer two-factor authentication, which adds an extra layer of protection to ensure the security of cardholders’ online accounts beyond just a username and password.



Portal registration and login are quick and easy, providing cardholders with immediate access to the extensive array of information and features described in the following sections. In the portal demonstrations that follow, we include screen captures from our test system, so no confidential information is included.

Registered cardholders securely log in to obtain access to online customer support and their individual account information.

4.1.1.11.4.3 Home

When a cardholder logs in, the portal displays the Home view as the landing page. Card information is shown on this home view, such as current balance, recent activity, and a spending versus load analysis. Quick links are also available to connect the cardholder to other options such as loading cash, adding a secondary card, finding an ATM, or transferring funds. A sample Home view is shown in the figure below.

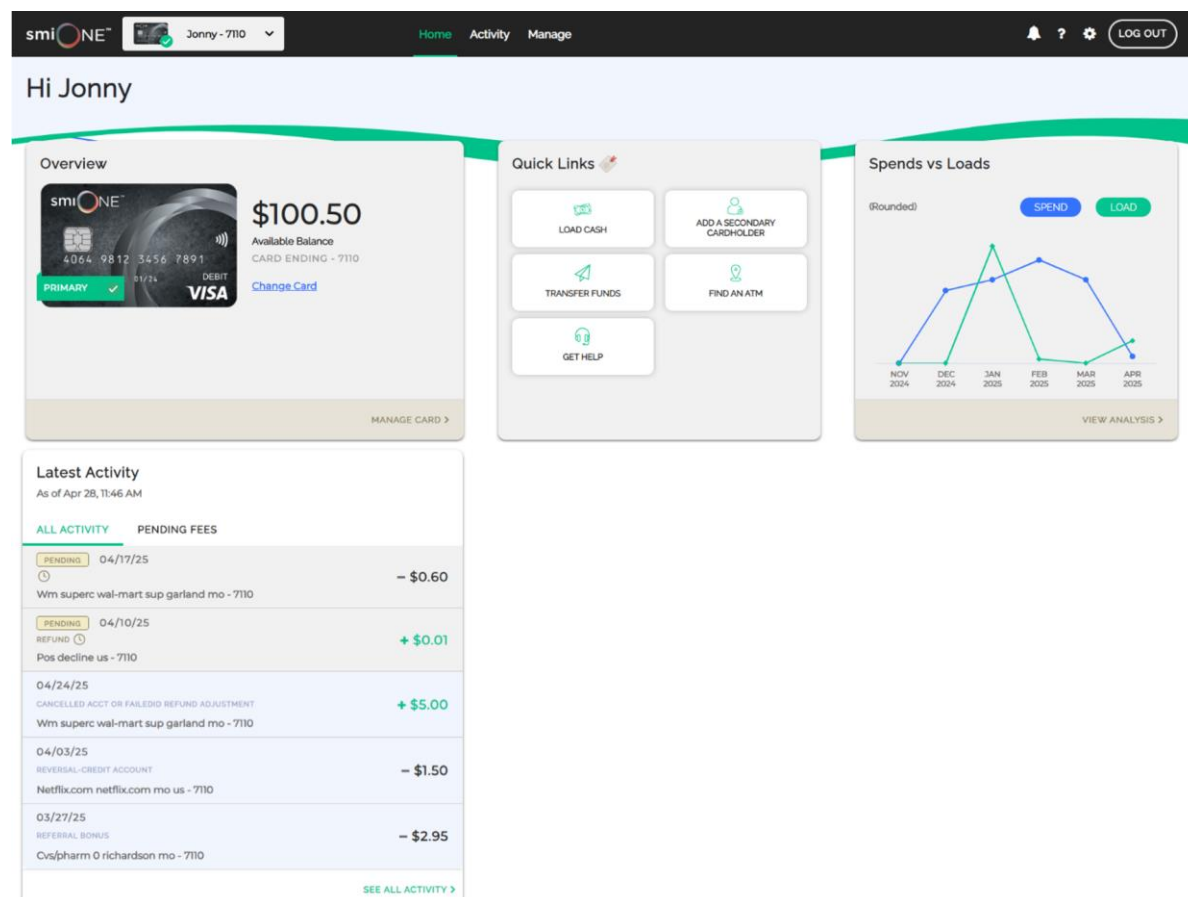


Figure 4-17: smiONE Portal Home View. The Home view displays a snapshot of card status, activity, and spend versus loads. Quick links allow the cardholder to navigate to additional tasks.

From the Home view, users may navigate to other information and functions by clicking on tabs located across the page. The Overview feature allows the cardholder to report a card lost, stolen, or

damaged, or lock the card to prevent use. Each of these card options require a confirmation of the request on a separate screen, as shown in the example below.

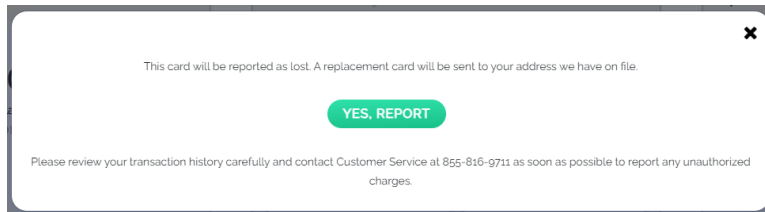


Figure 4-18: smiONE Confirmation Screen of Reporting Lost Card. When the “report lost” option is selected for a specific card, a confirmation is required to confirm the request. Similar screens appear for locking the card, as well as reporting the card stolen or damaged.

The smiONE dashboard offers a simplified view of the cardholder’s account and available options, in an easy-to-use format.

4.1.1.11.4.4 Activity

The portal’s Activity view allows the cardholder to view, print, or download their current account activity, previous months’ statements, and an analysis of their activity to help the cardholder better understand their spending habits.

4.1.1.11.4.5 Manage

The Manage view provides tools for cardholders to use the optional services direct deposit loads, cash loads, secondary cards, and bill payments.

4.1.1.11.4.6 Settings

From any view on the smiONE portal, cardholders can click the Settings gear next to the logout button for additional information and functions available on the portal. The Settings menu, shown along the left side of the screen, gives cardholders 24/7 access to card usage information and additional tools to manage their accounts including updating personal information, setting notification preferences, choosing security questions, changing the password, and giving cards nicknames for easy identification in the smiONE portal.

4.1.1.11.4.7 smiONE Mobile App

The smiONE mobile app offers West Virginia cardholders the same secure, full-featured account access as the smiONE portal, with a streamlined, mobile-optimized experience. The app also includes a handy link to direct cardholders to nearby ATM locations. This provides West Virginia cardholders access to information in their preferred language, whether on a computer or their mobile phone.

The smiONE mobile app is available for download from the Apple App Store or Google Play Store, supporting both iOS and Android platforms, where its current ratings are 4.7 and 4.6 respectively, on a five-point scale.



The application makes secure calls over the device’s enabled data network (Cell/Wi-Fi) to our servers. To use the application, cardholders must first create a secure login and password by registering using their date of birth, last four digits of the card number, and last four digits of their SSN or other personal information. Cardholders may also register on the portal and use the same login to access their information on the mobile app.

The mobile app is broken down into two components—the application that resides on the mobile device and the API that provides access to the data. Each call to the server from the device is encrypted and parameters and data are secured through strong cryptography.

Everything users can do online can also be done through the app, which is designed to mirror the portal functionality, offering full flexibility whether users are at a computer or on the go.

Upon logging in, users land on the Home screen, which serves as the app’s Dashboard. It provides a quick overview of the current card balance, recent transactions, and a monthly spend analysis. The Dashboard is displayed in two parts, with additional information revealed by swiping up, mirroring the same financial summary available on the website portal. The following figure shows the Dashboard, located on the Home screen.

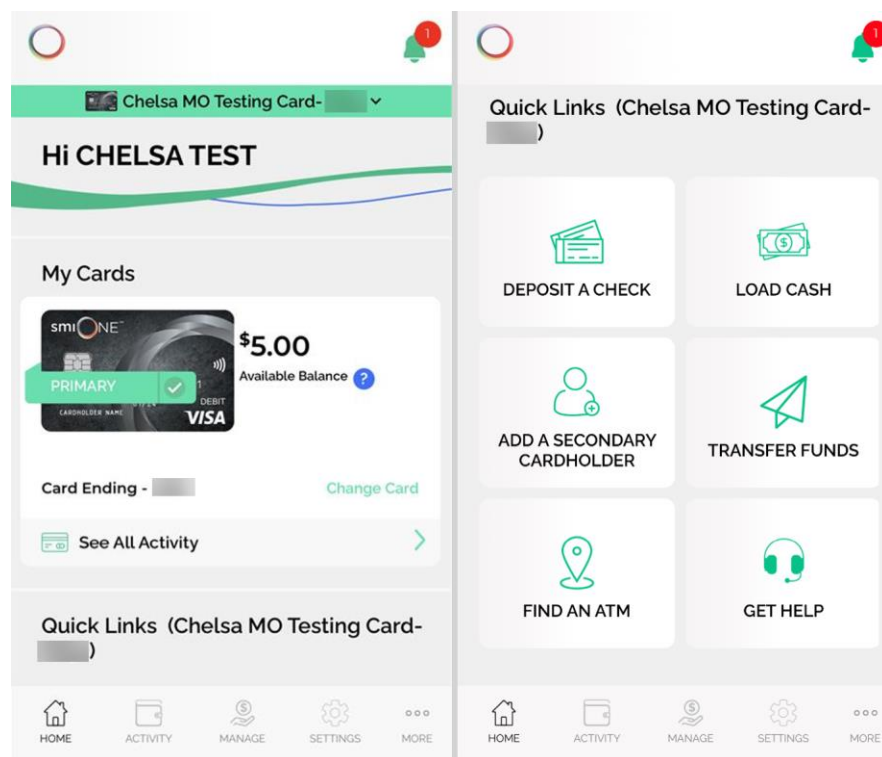


Figure 4-19: smiONE Mobile App Dashboard View. The Dashboard screen is the first screen presented when cardholders log in, providing cardholders with a snapshot of card activity and options for more detailed information.



The Home screen includes quick-access links to key actions: Deposit A Check, Load Cash, Add A Secondary Cardholder, Transfer Funds, Find An ATM, and Get Help, giving cardholders fast access to frequently used features.

Navigation is simple and intuitive, with five main views available along the bottom of the screen: Home, Activity, Manage, Settings, and More.

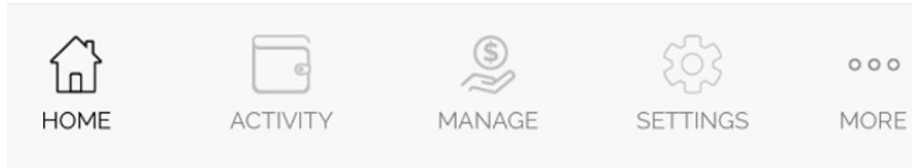


Figure 4-20: smiONE Mobile App Quick Access Links. The smiONE mobile app quick access links organizes all key functions into clearly labeled tabs for easy access.

The smiONE mobile app is organized to promote efficient navigation and ease of use for West Virginia cardholders. Its clear and logical structure allows users to quickly access account details, support resources, and card management functions. The following table details the tools and services available under each tab.

Table 4-3: smiONE Mobile App Main Views. The smiONE mobile app has five main views along the bottom of the screen.

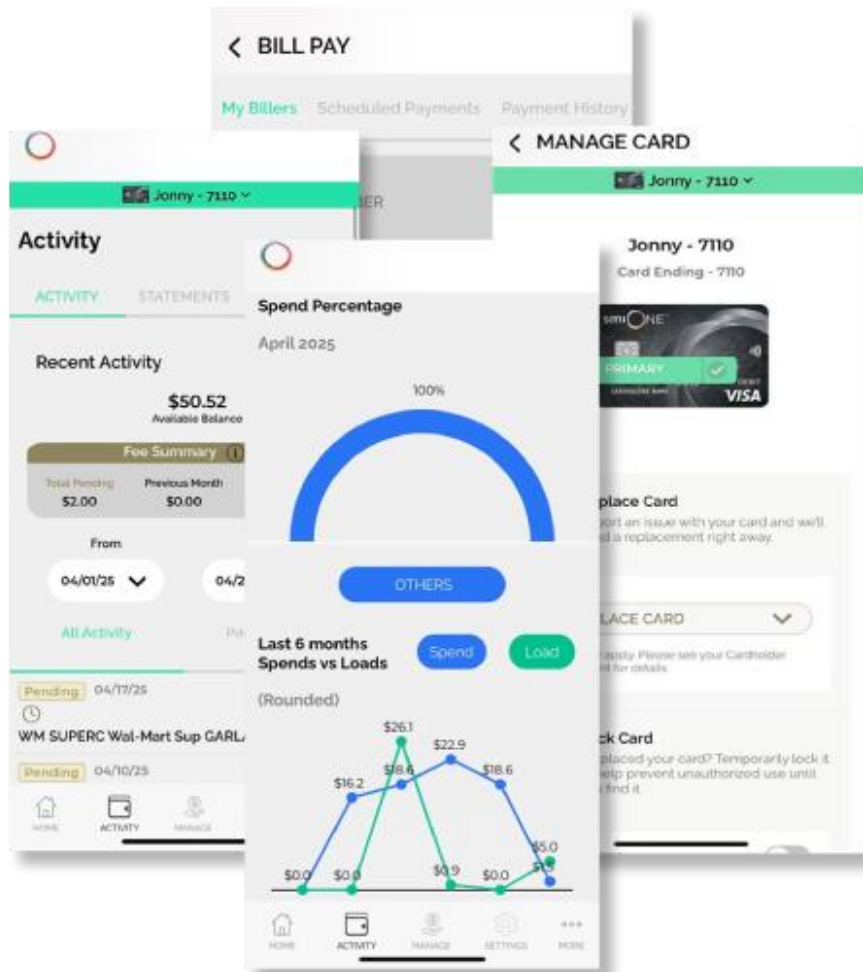
smiONE Mobile App Main Views	Main Functions/Details
Home	Displays current card balance, recent transaction, and monthly spending analysis. Quick links to: Deposit a Check, Load Cash, Add a Secondary Cardholder, Transfer Funds, Find an ATM, Get Help.
Activity	Users can view completed and pending transactions, access full statements, and use the Analysis feature to review spending and load trends.
Manage	Cardholders access card settings, download a direct deposit form through the deposit feature, complete a mobile check load, transfer funds to secondary accounts, view instructions for loading cash, and set up bill pay.
Settings	Cardholders can update personal details, adjust notification preferences, manage security questions, change their password, and edit card nicknames.
More	Gives users access to customer support, ATM locator, logout option, and key reference documents such as the Cardholder Agreement, E-Sign Agreement, Terms of Use, Privacy Policy, and Fee Schedule.

Cardholders can also schedule and manage bill payments directly in the app—adding billers, setting up one-time or recurring payments, and editing or canceling upcoming transactions. All website



portal features are fully supported in the app, delivering a consistent experience across both platforms.

The following figure provides a visual overview of the smiONE mobile app, highlighting the app's layout, key features, and navigation options available to cardholders. The smiONE mobile app supports all the same features available on the smiONE portal, offering a fully mobile version of the online experience.



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Figure 4-21: Mobile App Design. The smiONE mobile app provides cardholders with an intuitive, real-time view of their account, enabling fast access to balances, recent transactions, and essential features.

The smiONE mobile app brings together the most-used functions and key account details in one convenient location, allowing cardholders to manage their funds with ease and efficiency. Its intuitive layout and seamless navigation deliver a user-friendly experience that mirrors the portal while optimizing accessibility for mobile use. This unified design ensures cardholders can confidently access and control their account information anytime, anywhere.



4.1.1.12 The Vendor shall submit a monthly report on the first business day of the preceding month, which provides debit card information for the preceding month's activities, including but not limited to:

- The total number of cards issued;
- The total number of cards cancelled;
- A list of accounts with balances having no customer usage during the preceding six month period; and
- A list showing debit cards mailed but not activated.
- If necessary, other reports may be added during the transition phase of the project as required by the agency.

4.1.1.12 Monthly Debit Card Report

SMI will submit a monthly debit card report on the first business day of the following month for the preceding month's activities, consistent with the requirements of the RFQ Section 4.1.1.12 and any applicable addenda.

SMI currently produces debit card program reports for West Virginia. A sample of the current report is provided in the following figure.

SDU	January	February	March	April	May	June	July	August	September	October	November	December	YTD Total
Paper Transactions - Count	16,558	15,928	18,775	16,365	17,652	17,977	16,365	16,157	18,238	16,577	15,176	16,680	202,028
Amount	\$ 2,695,993.39	\$ 2,720,547.61	\$ 3,221,833.45	\$ 2,763,545.08	\$ 2,855,563.45	\$ 2,910,838.79	\$ 2,640,296.79	\$ 2,747,570.69	\$ 2,961,763.45	\$ 2,648,571.02	\$ 2,586,469.83	\$ 2,782,842.36	\$33,335,835.81
ACH Credit - Count	52,359	45,766	47,557	50,883	48,310	47,111	49,994	46,233	48,171	50,082	43,829	52,150	582,445
Amount	\$ 8,057,952.21	\$ 7,083,295.28	\$ 7,367,456.44	\$ 7,919,460.58	\$ 7,625,294.31	\$ 7,311,870.47	\$ 7,789,121.06	\$ 7,268,673.31	\$ 7,566,813.14	\$ 7,740,014.48	\$ 6,744,605.90	\$ 8,255,394.04	\$90,729,951.23
ACH Debit Direct - Count	1,010	929	909	907	1,032	900	1,019	1,064	1,024	1,108	1,017	1,160	
Amount	\$ 332,361.76	\$ 289,014.35	\$ 314,154.50	\$ 349,801.82	\$ 323,518.74	\$ 324,312.37	\$ 332,752.68	\$ 325,144.41	\$ 318,659.69	\$ 365,057.11	\$ 328,016.08	\$ 389,682.41	
ACH Debit - Count	3,085	2,851	3,159	3,291	3,506	3,344	3,320	3,441	3,513	3,844	3,291	3,682	40,327
Amount	\$ 419,785.09	\$ 381,947.70	\$ 419,685.45	\$ 437,732.98	\$ 474,261.40	\$ 449,099.36	\$ 461,895.85	\$ 485,160.03	\$ 480,841.99	\$ 525,139.45	\$ 458,740.34	\$ 519,189.45	\$5,513,479.09
Credit Card IVR - Count	715	744	863	777	779	815	832	772	828	856	723	873	
Amount	\$ 171,961.83	\$ 168,884.06	\$ 210,508.02	\$ 202,990.31	\$ 188,829.93	\$ 183,613.25	\$ 196,086.94	\$ 184,599.11	\$ 206,206.16	\$ 223,743.78	\$ 163,952.42	\$ 210,611.94	
Credit Card Web - Count	1,082	1,105	1,229	1,071	1,143	1,169	1,070	1,130	1,194	1,196	990	1,192	
Amount	\$ 249,646.52	\$ 290,102.88	\$ 301,531.39	\$ 260,570.31	\$ 259,877.99	\$ 304,216.11	\$ 274,769.01	\$ 268,246.25	\$ 293,881.46	\$ 277,106.64	\$ 244,544.04	\$ 295,819.87	
State Auditor - Count	1,226	1,242	1,216	1,221	1,832	1,182	1,161	1,182	1,160	1,746	1,159	1,152	15,479
Amount	\$ 222,389.64	\$ 226,909.86	\$ 220,744.57	\$ 224,323.63	\$ 345,353.11	\$ 226,904.22	\$ 221,575.88	\$ 229,064.03	\$ 222,570.12	\$ 336,763.63	\$ 224,149.78	\$ 224,010.33	\$2,924,758.80
WV Interactive - Count	4,593	4,113	5,389	4,644	4,783	5,436	4,290	4,364	4,886	4,407	4,155	4,741	55,801
Amount	\$ 688,044.53	\$ 593,997.15	\$ 786,769.22	\$ 664,191.81	\$ 696,280.29	\$ 785,242.39	\$ 645,592.13	\$ 658,604.95	\$ 711,914.76	\$ 642,671.58	\$ 615,870.77	\$ 711,922.15	\$8,201,101.75
Totals - Count	80,628	72,678	79,177	79,239	78,417	78,014	78,051	74,343	79,014	79,818	70,340	81,830	931,549
Amount	\$12,838,134.86	\$11,754,698.89	\$12,842,683.04	\$12,822,616.52	\$12,768,979.22	\$12,496,096.96	\$12,562,090.34	\$12,167,062.78	\$12,762,650.77	\$12,759,067.70	\$11,366,349.16	\$13,389,472.55	\$150,529,902.79
Debit Card													
New Accounts	440	390	382	420	524	655	470	418	494	415	311	368	
Active Accounts	64,084	63,948	63,303	63,188	63,020	62,919	62,728	62,529	62,444	62,344	62,182	62,073	
Active Cards	52,828	52,627	52,075	51,953	51,723	51,522	51,334	51,089	50,976	50,871	50,710	50,631	
Cards with Financial Transactions	21,264	21,199	21,918	22,069	22,101	21,749	21,415	21,125	20,904	20,941	20,460	20,360	
Amount Deposited	\$7,427,439	\$7,412,393	\$8,778,963	\$8,274,643	\$8,228,201	\$7,458,803	\$7,473,024	\$6,887,244	\$7,152,595	\$7,155,939	\$6,550,671	\$6,835,882	

Figure 4-22: Monthly Debit Card Report. Monthly debit card reporting is provided within the Monthly Scorecard Report. SMI will work with BCSE to confirm report content, format, and delivery method for the next contract term.

SMI will work collaboratively with BCSE during transition to confirm report content, format, and delivery method to ensure all reporting needs for the next contract term are fully met.

For the required list of accounts with balances having no customer usage during the preceding six-month period, SMI will provide reporting BCSE consistent with applicable State and federal banking,



consumer protection, and confidentiality requirements governing cardholder account information. SMI will coordinate with BCSE to ensure the report satisfies the RFQ requirement while maintaining compliance with all regulatory and privacy obligations.

If additional reports are required during the transition phase, SMI will work with BCSE to define and implement such reporting in accordance with contract requirements. Additional details regarding SMI's reporting capabilities are provided in response Section 4.2.7.19

4.1.1.13 The Vendor will provide a minimum of one network ATM in each of West Virginia's fifty-five (55) counties.

4.1.1.13 Network ATMs in Each County

The smiONE Card's ATM network, Allpoint, is the Agency's current ATM network and will continue to include at least one network ATM in each of West Virginia's 55 counties.

Allpoint ATMs are in many convenient locations around the State, including common shopping venues such as Rite Aid, Speedway, Kroger, and Target. The Agency can be assured that the Allpoint Network will continue to provide superior ATM access to West Virginia cardholders throughout the life of the contract.

4.1.1.14 The Vendor shall maintain both a Web-based payment and a telephonic option for non-custodial parents, child support obligors, and third parties to initiate the payment of child support through a Web site or toll-free telephone number by use of, at a minimum, a Visa, Discover, American Express, Master Card, Debit Card, or through the ACH network. These payment option(s) must be supported by a toll-free customer service line with automated assistance available 24/7 and live customer service representatives available during standard hours of operation from 7 .AM to 5 PM Eastern Time, Monday through Sunday, and a 24/7 internet customer service website, both to be operated with no cost to the customers.

4.1.1.14 Web-Based and Telephonic Payment Options

SMI was at the forefront of the adoption of electronic payment methods by employing EFT/EDI early in our SDU operations. Beginning in 2005, we established digital commerce websites that assist employers with reconciliation and EFT/EDI setup and accept ACH debit and credit/debit card payments from employers, non-custodial parents, and other parties. During calendar year 2025, we processed 51.2 million electronic child support payments totaling over \$10.5 billion for all electronic payment methods through our SDU operations. For the same year for our West Virginia SDU, we processed over 700,000 electronic payments totaling over \$116 million. *Across our 16 SDU operations, 85% of the collections we receive are electronic, which is a testament to our focus on increasing electronic payments.*

We developed our powerful **SMART** solution to manage all aspects of an SDU, including electronic payment processing. We also offer a nationwide network of staff with knowledge and experience related to electronic payment options. In addition to corporate managers and subject matter experts, the network includes our 15 SDU Project Managers. The SMI team participates in the



federal Office of Child Support Enforcement (OCSE)'s Division of Federal Systems Update conference calls, which include EFT/EDI-related discussions, and we actively engage with the group by making presentations at OCSE's request. Our team meets bi-weekly to discuss, among other SDU topics, electronic payment issues, employer contact information, and information and ideas for the benefit of each of our individual operations.

To ensure that our processing of electronic payments remains compliant and innovative, SMI follows and stays current with the rules NACHA publishes each January. NACHA rules include those encompassed by the Bankers EDI Council Standards. SMI stays current with NACHA rules by receiving NACHA's periodic email and newsletter updates and attending conferences and conference calls. As an affiliate member of the network, we are asked to participate in new rules discussion and feedback opportunities. We take advantage of training opportunities NACHA provides, such as the training for implementing International ACH Transactions (IAT). SMI is also active in the EFTA, which is the nation's leading inter-industry professional association promoting the adoption of electronic payment systems and commerce.

SMI has 25 years of experience managing file exchanges to facilitate timely electronic payment processing. We have the proven file management technology and processes in place to efficiently and reliably handle the exchanges that must occur among SMI, Fifth Third Bank, and the Agency Automated Computer System to accomplish electronic payment receipting and processing and transfer of payment data to the Agency Automated Computer System.



As part of our West Virginia SDU services, SMI will maintain our West Virginia-specific **SMART Pay** website to maximize available options for West Virginia non-custodial parents and employers to submit payments electronically. SMI will provide all necessary hardware and software to implement, maintain, and enhance online services for the Agency during the contract term. Our **SMART Pay** model consolidates access to and/or information about all electronic payment options on one site for SDU customers. Our **SMART Pay** website is optimized for use across all devices, including smartphones and tablets. Our website automatically adjusts its layout, images, and navigation to fit different screen sizes, providing visitors with seamless access to information without the need for zooming or horizontal scrolling.

SMART Pay's Extra Mile Advantage features and benefits include:



**SMART PAY
WEBSITE**

- Extensive offering of online remittance options:
 - ✓ ACH debit
 - ✓ Credit/debit card payments including American Express, Discover, JCB, Maestro, Mastercard, and Visa
 - ✓ PayPal, Venmo, Apple Pay, and Google Pay
- Employee reconciliation and EFT/EDI file creation for employers
- Payment website customized for West Virginia users
- More accurate electronic payment processing, preventing acceptance of unidentified electronic payments through virtually instantaneous matching of data
- Automatic refusal of electronic payments based on prior bank returns or problematic credit card payments

A user-friendly customer experience—West Virginia non-custodial parents and employers will have one stop (**SMART Pay**) for accessing SDU-related information and services 24/7, including employee reconciliation and EFT/EDI file creation for employers, ACH debit scheduling, and credit/debit card, PayPal, Venmo, Apple Pay, and Google Pay payment submission. Our **SMART Pay** website has functionality that allows the user's perspective to be a desktop view or a mobile view based on the device they are using. SMI's extensive offering of payment methods, remittance platforms, and employer services will address the wide-ranging needs and preferences of West Virginia remitters.

A solution customized for West Virginia—following West Virginia government standards for websites, we provide a website that is not shared with other States and that has terminology and a design familiar to BCSE customers, staff, and courts.

More accurate electronic payment processing—because the **SMART Pay** user interface is a component of our **SMART Database**, we will prevent the acceptance of unidentified electronic payments through virtually instantaneous matching of data entered on **SMART Pay** against Agency Automated Computer System file data stored in **SMART**, for online employee reconciliation, EFT/EDI file creation, scheduling of ACH debit payments, and submission of credit/debit card, PayPal, Venmo, Apple Pay, Google Pay, and IVR payments.



Multistate-capable, nationwide child support payment processing—**SMART** is not only multistate-capable—it is nationwide-operational by design. While some contractors claim their platform to be the only multistate child support portal, **SMART** fully supports income withholding order (IWO) payment processing from employers in all States and territories. What differentiates **SMART Pay** is that our system is built to uphold both the letter and the intent of each State's IWOs, ensuring accurate and timely remittance of child support payments.

We do not direct or encourage employers to reroute IWO payments through **SMART Pay** when an IWO has directed the employer to remit payments to another entity—a practice that can conflict with State directives and result in delayed disbursements to families or improperly disbursed support payments. Instead, SMI's approach respects the issuing authority of each State and aligns payment delivery with the specific IWO instructions, thereby preventing misdirected or unidentified payments. Our design ensures children and families receive support without delay—a critical differentiator in service quality.

Through **SMART Pay**, employers experience a secure, compliant, and user-oriented solution that streamlines multistate support obligations without compromising legal or procedural integrity. This disciplined adherence to State-specific requirements makes **SMART Pay** a true nationwide solution—done the right way.

Automatic refusal of electronic payments based on prior bank returns or problematic credit card payments—also because the **SMART Pay** user interface is a component our **SMART Database**, **SMART Intercept** holds will automatically prevent the West Virginia **SMART Pay** website's acceptance of ACH debit and credit/debit card payments from bank accounts or remitters based on bank return information and credit/debit card blocks stored in **SMART**.

The example below depicts the **SMART Pay** website we customized as prescribed by the State of West Virginia.

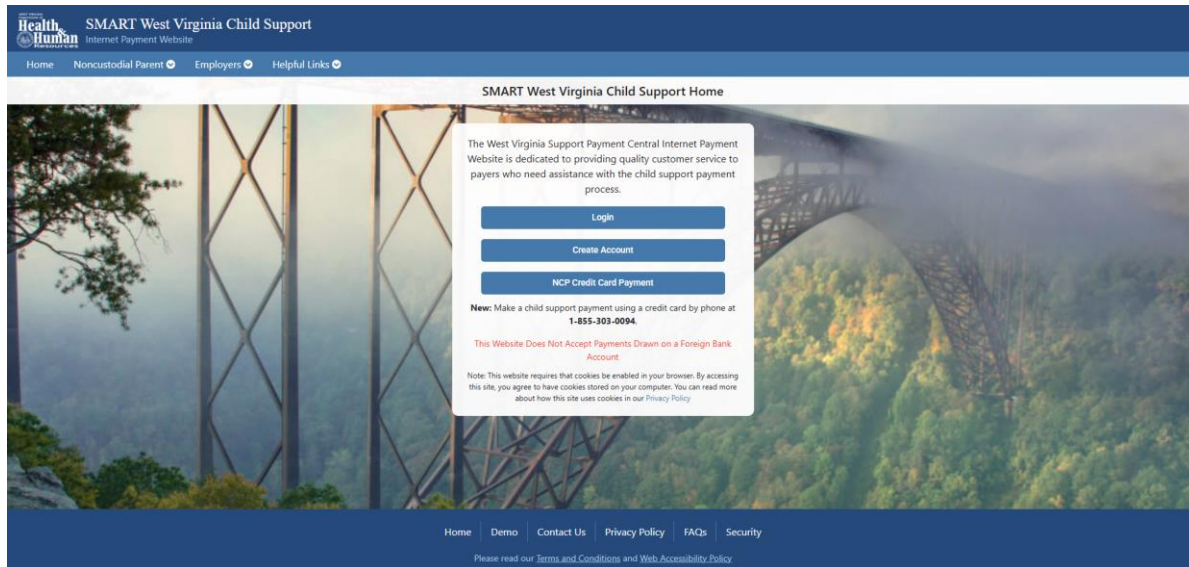


Figure 4-23: West Virginia SDU *SMART Pay*. This figure illustrates SMI’s customized website design for West Virginia.

All SMI hosted and maintained websites use supported versions of Transport Layer Security (TLS) encryption to protect sensitive data traversing the network. This encryption process provides a data security layer for browser-based access and relies on certificates SMI establishes for our websites. All our websites are protected with a minimum 2048 Rivest-Shamir-Adleman (RSA) certificate encryption that is enforced regardless of what networks may or may not have access to the web services. The following industry standard security measures are currently used for SMI’s sites and are in place for the West Virginia SDU:

- Minimum TLS 1.2—Used for website access with minimum 2048 RSA certificate encryption.
- Web Application Firewall—All web traffic is inspected and evaluated by our web application firewall. Attacks and exploit attempts are blocked automatically.
- Password Protected Access—Authorized users create a unique user ID and password to access the website.
- Vulnerability Prevention—Critical and user systems are consistently scanned for vulnerabilities with any discovered vulnerabilities risk rated for prioritization. Vulnerabilities are remediated through a standardized process for installing patches and security updates.

SMI uses layered security tools and systems for monitoring our services and websites. *SMART Pay* provides multiple security features to aid users in maintaining confidentiality of their information and other helpful administrative features. These features include:

- Automatic log off once the site has been idle for 15 minutes
- Lock-out after three consecutive attempts to access the site with an invalid user ID or password
- Ability to request reset of user ID and password online or contact SMI’s website support



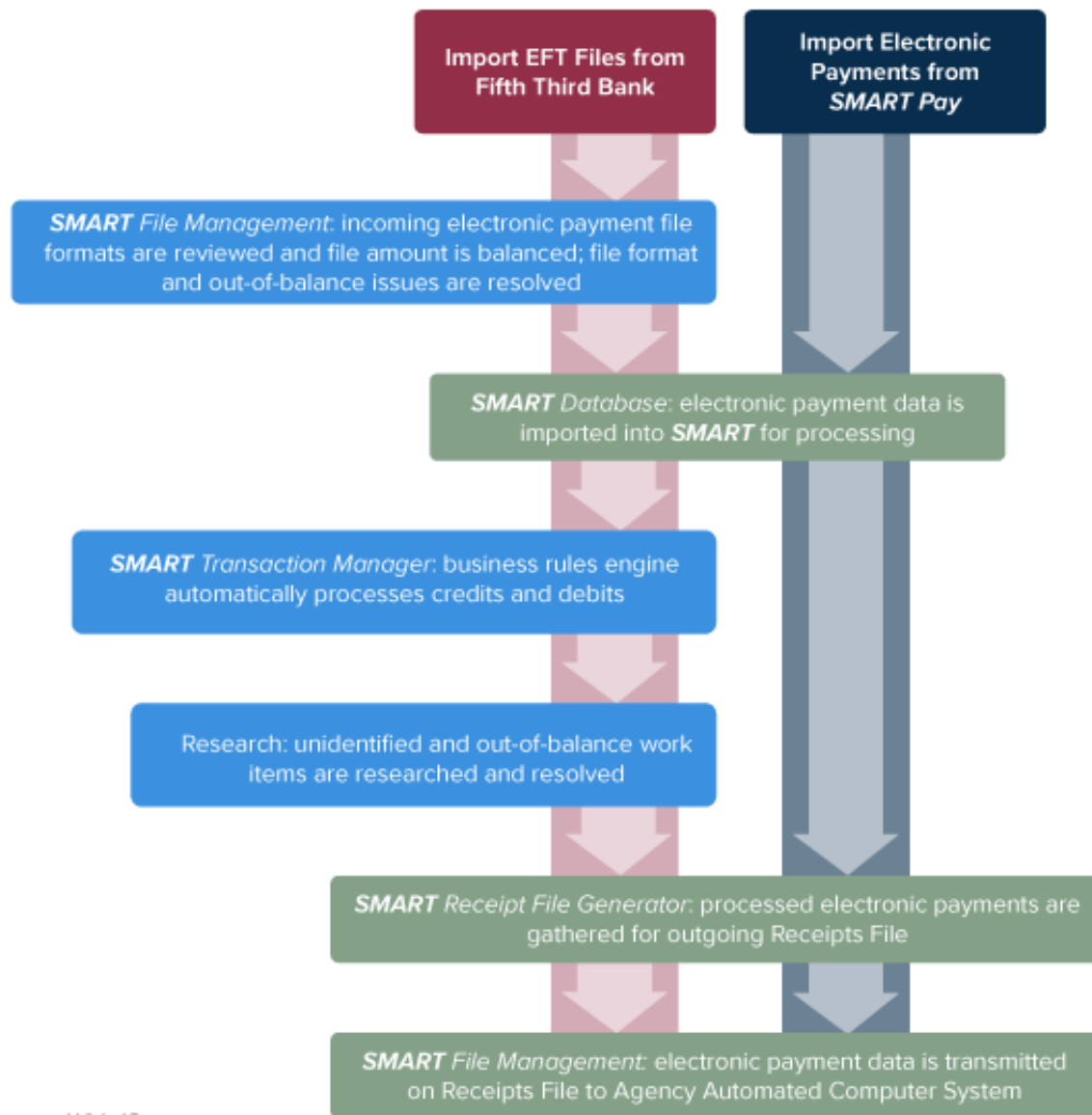
- Multiple messages included throughout the site to aid the user, such as: User ID or Password Not Found and Invalid Entry, Please Re-Enter
- A confirmation screen displayed to users when submissions are successfully received

Our public-facing website is placed behind our next-generation firewall in a secure access zone. Firewall security policies are in place to monitor this Network Address Translation (NAT) connection from the advertised public address to our internal, secure access zone (DMZ). Firewall security policies inspect and detect vulnerabilities, viruses, malware, and other security threats in real time as traffic crosses the public connection to the private address space and web application. The services providing the web interface are hardened using industry guides appropriate for the service operating system and supporting systems such as Center for Internet Security (CIS) Benchmarks.

Our **SMART Pay** solution will adhere to all West Virginia and federal regulations regarding digital commerce in child support and use Financial Industry Standard security features.

SMART Pay is the most comprehensive, customizable, and user-focused digital commerce solution in the SDU industry. Other SDU contractors may have replicated, or are in development to replicate, parts of SMI's digital commerce model, including online services for employers. No other contractor has as much experience as SMI in pioneering and improving online child support payment services. That's part of the SMI difference. We don't wait to catch up with the industry, we lead the industry in introducing innovations to improve SDU services for our government partners and their customers.

The following graphic depicts the electronic payment processing workflow we propose for the West Virginia SDU.



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Figure 4-24: **SMART** Electronic Payment Processing Workflow. This graphic depicts SMI’s proposed electronic payment processing workflow for the West Virginia SDU.

As the graphic above illustrates, because our **SMART Pay** website for online payments is a component of our **SMART** system for payment processing, **SMI can expedite the receipting and posting of online payments, validating payment identifying information entered in SMART Pay in real time against Agency Automated Computer System data stored in the SMART Database. This makes our online payment solution unique in the SDU industry.**

Our web-based and telephonic payment processing solution includes the processing of payments made by EFT/ACH credit, ACH debit, credit/debit card, IVR (including payments made with prompts in Spanish), digital wallet (PayPal, Venmo, Google Pay, and Apple Pay), and cash payments made at



participating retailers nationwide. Per Addendum 1 of the RFQ issued February 18, 2026, we understand and agree that no convenience fees are to be charged to remitters during the next contract period.

To follow, we describe our capabilities and processes related to web-based and telephonic payment options and online services for West Virginia.

4.1.1.14.1 *SMART Pay* ACH Debit Payments

SMI's *SMART Pay* websites allow non-custodial parents, other remitters on behalf of non-custodial parents, and employers to remit payments via ACH debit.

4.1.1.14.1.1 *SMART Pay* Non-Custodial Parent/Other Party ACH Debit Payments

Non-custodial parents are required to register on *SMART Pay* to create an account to pay online by recurring or non-recurring ACH debit from a checking or savings account. The registration process can be initiated from the website's Noncustodial Parents landing page.

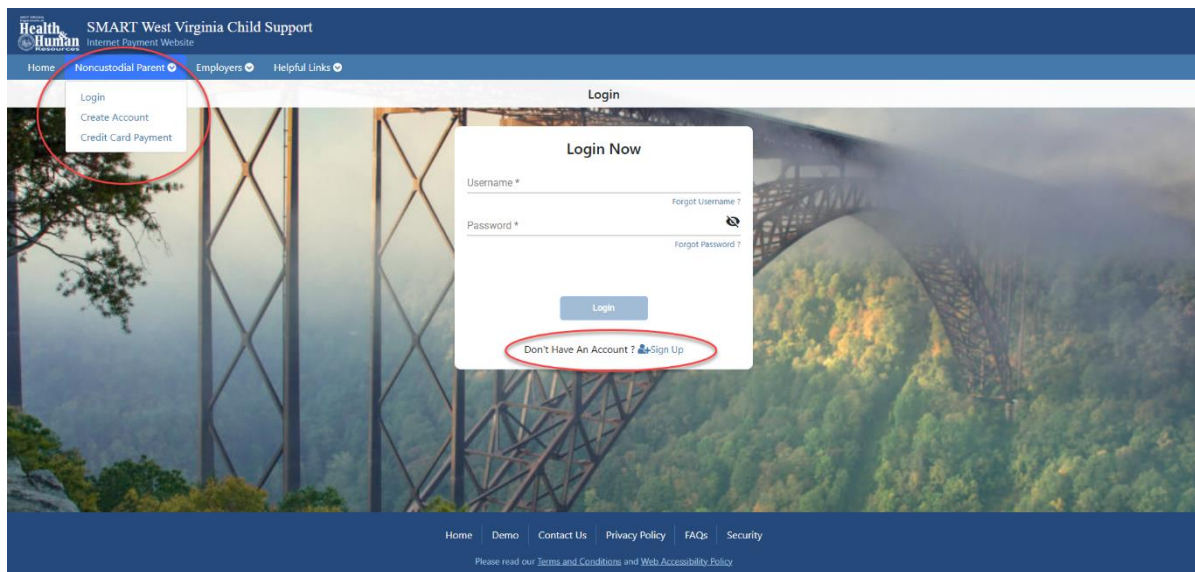


Figure 4-25: *SMART Pay* Noncustodial Parents Landing Page. Non-custodial parents who wish to make online payments by ACH debit must first register on the *SMART Pay* website.

The following figure is an excerpt of Terms and Conditions displayed on the West Virginia SDU *SMART Pay* website, with the full text viewable using the scroll bar on the website page.

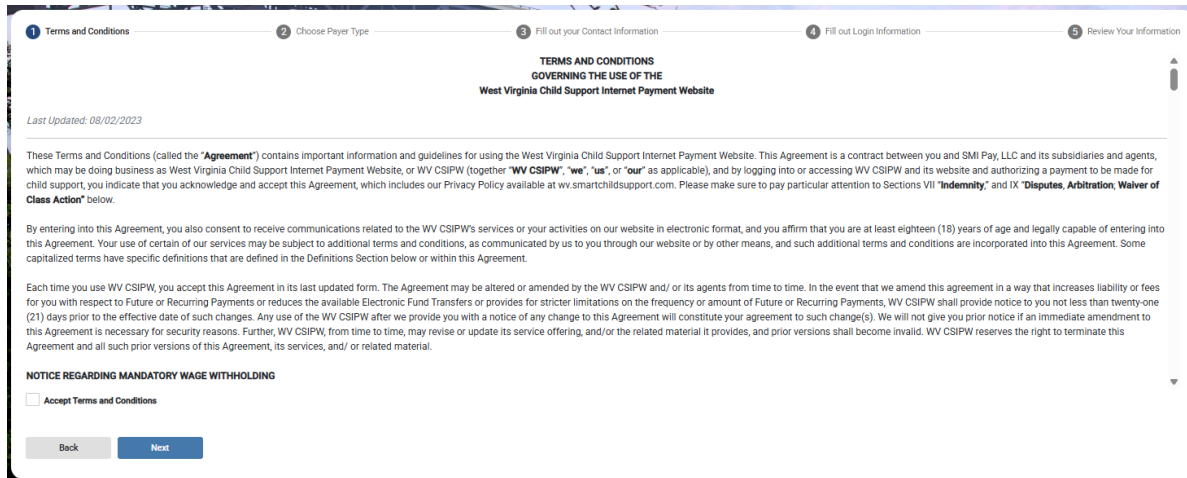


Figure 4-26: **SMART Pay Terms and Conditions Page.** Website users must accept the website’s Terms and Conditions before proceeding with website registration.

Sometimes a non-custodial parent’s family member or another party makes the payments, so we include a feature that allows the non-custodial parent or another party to make a payment on behalf of the non-custodial parent. Prior to registering on the site, the user must choose one of the payer types shown in the following figure.

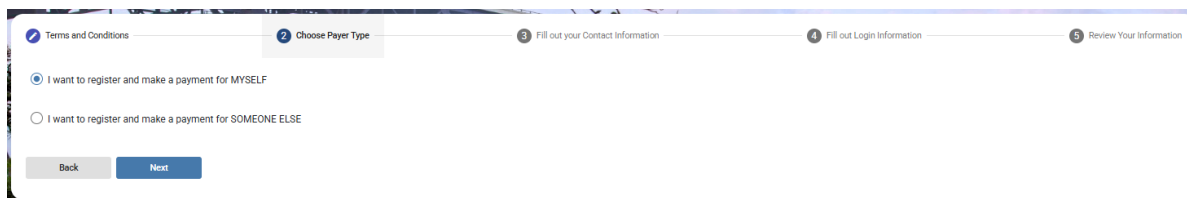


Figure 4-27: **SMART Pay Choose Payer Type Page.** This screen provides options for the user to make a payment as the non-custodial parent or make a payment on behalf of the non-custodial parent.

After accepting website Terms and Conditions, other-party remitters are presented with the following screen where they are required to enter their contact information and select their relation to the non-custodial parent from a drop-down list of relation types. This information is beneficial if fraud is later claimed. The figure below depicts the account registration step for entry of other party contact information.

Figure 4-28: **SMART Pay** Fill Out Contact Information-Other Party. This screen requires other-party remitters to provide their contact information and relation to the non-custodial parent.

Other-party remitters are also required to provide non-custodial parent information, and the non-custodial parent information entered must match Agency Automated Computer System non-custodial parent data stored in the **SMART Database** to continue. This is typically done by matching a combination of the name, SSN, and/or case ID.

Non-custodial parents creating an account for themselves are presented with the Fill Out Your Contact Information screen in the figure below, where they enter their profile information and case ID, which is instantaneously matched against Agency Automated Computer System data stored in **SMART**. The identifying information entered must match a non-custodial parent in the **SMART Database**. West Virginia’s **SMART Pay** website is configured to require the payment identifier(s) BCSE requires for non-custodial parent regular payments.

Figure 4-29: **SMART Pay** Fill Out Contact Information. This screen requires the non-custodial parent to provide identifying and contact information.

After remitters enter contact/non-custodial parent information for their profile, they create website login credentials. Additional security features of our website process require the user to



choose a challenge question and answer. The challenge question is used in the case of a forgotten user ID or password. The figure that follows illustrates **SMART Pay** security setup during registration.

The screenshot shows a registration form with a progress bar at the top indicating five steps: 1. Terms and Conditions, 2. Choose Payer Type, 3. Fill out your Contact Information, 4. Fill out Login Information (current step), and 5. Review Your Information. The main content area is titled "Please complete your Login Information below." and includes the following fields: "Username *" with a green checkmark and the message "Username is available!"; "Password *" and "Confirm Password *" fields with asterisks; a note "Must contain at least 6 letters and 2 numbers with no special characters."; "Challenge Question *" with the prompt "What is the first name of one of your friends?"; and "Challenge Answer *" with a text input field. "Back" and "Next" buttons are at the bottom.

Figure 4-30: **SMART Pay** Fill Out Login Information. Non-custodial parents/other parties select and enter a user ID, password, and challenge question for security purposes.

Upon completing the easy-to-follow website registration steps, non-custodial parents are prompted to review their registration information and, if correct, click Create Account to complete registration. The Review Your Information page in the following figure is presented to a remitter who registered as a non-custodial parent.

The screenshot shows the "Review Your Information" page, which is the fifth step in the registration process. It features two summary cards: "Your Contact Information" and "Login Information". The "Your Contact Information" card lists "Name", "Address", "Email", "Home Phone" (+1), and "Cell Phone" (+1). The "Login Information" card lists "Username", "Password" (with asterisks), "Challenge Question" (What is the first name of one of your friends?), and "Challenge Answer". "Back" and "Create Account" buttons are at the bottom.

Figure 4-31: **SMART Pay** Review Your Information. Non-custodial parents review and confirm their website registration information on this screen.

If another party registered to make payments on behalf of a non-custodial parent, the Review Your Information page presented to the remitter also includes non-custodial parent information, as shown below.

Figure 4-32: *SMART Pay* Review Your Information-Other Party. Other-party users review and confirm their website registration information on this screen.

When the user clicks Create Account to confirm the information entered, the website provides a registration confirmation message, and a registration confirmation email is generated to the remitter’s email address. Following is an example of the website’s confirmation message and confirmation number for successful registration.

Figure 4-33: *SMART Pay* Registration Confirmation Page. This screen is presented to the user and can be printed for confirmation of registration.

The newly registered user can then proceed to login and schedule payments, starting on the non-custodial parent landing page illustrated previously.

The figure shown below is the ACH Debit Home page presented to registered non-custodial parents who log in, providing non-custodial parents a dashboard for any currently scheduled ACH debit payments and a history of prior ACH debit payments. From this page, registered non-custodial parents can also change their profile and settings and perform other functions.



ACH Debit Home

Scheduled Payments ? Add +

Next Payment Date	Nickname	Bank Name	Account	Amount	Frequency	Day	Start Date	Action
09/04/2025		Chase	*****	\$1,000.00	Monthly	4th	09/04/2025	
09/09/2025		Chase	*****	\$300.00	Weekly	Tuesday	09/09/2025	

Payment History

Date	Nickname	Bank Name	Case #	Account	Amount	Frequency

My Account

[Redacted]

Phone: [Redacted]
 Email: [Redacted]

[Profile and Settings](#)

Figure 4-34: **SMART Pay** ACH Debit Home-Non-Custodial Parents. **SMART Pay** provides non-custodial parents the ability to easily manage their accounts and payments.

Registered non-custodial parents who wish to remit payments by ACH debit must designate a bank account to be debited. If a registered non-custodial parent fails to complete bank account setup before attempting to schedule payments, the website prompts the non-custodial parent to add bank account information, which is entered on the screen shown below. The step requires the non-custodial parent to key their bank routing and account numbers twice to reduce errors.

Bank Account ? Add +

Name	Type	Account	Status	# of Scheduled Payments	Action

Setup New Bank Account ?

Checking Savings

Bank Name * Bank Phone Number
Must be less than 25 character. (0/25)

Routing Number * Confirm Routing Number *

Account Number * Confirm Account Number *

[Close](#) [Save Account](#)

Figure 4-35: **SMART Pay** Manage Bank Account. Non-custodial parents cannot schedule ACH debits until they set up a bank account to be debited.



If the non-custodial parent’s bank account information is not already in the database, the start date must be at least five business days after the current date. For these new accounts, upon initial registration, a prenote is submitted to the bank to verify the information. If the entered bank account information is in the **SMART Database**, no prenote is required and a payment may be scheduled two business days from the current date.

SMART Pay provides a bank account created confirmation message, and a similar confirmation email is generated to the non-custodial parent’s email address.

The following figure shows how non-custodial parents name their payment schedule, if they wish to, and select/enter the amount, start date, and frequency.

Figure 4-36: **SMART Pay** Complete Payment Detail Information. Non-custodial parents initiate the setup of new payments on this page.

By clicking a drop-down arrow in the Select Frequency field shown in the above figure, non-custodial parents may select from weekly (Monday through Friday), every two weeks (Monday through Friday), semi-monthly, monthly, and non-recurring (one time only).

Upon entering payment detail information and clicking Next, non-custodial parents are prompted to review and verify or go back and correct scheduled payment information before clicking Create Payment to finish scheduling the payment(s). The figure below depicts this final step in the scheduling process for ACH debit payments.



1 Terms and Conditions 2 Complete Payment Detail Information 3 Review Your Information

Scheduled Payment Information

Bank Name: Chase **Total Amount:** \$1,000.00 **Nickname:**
Account Type: Checking **Frequency:** Monthly
Account: ***** **Day:** 4th

Effective Date: 09/04/2025
Next Scheduled Payment Date: 09/04/2025

Payments will post to your child support case on the day money is drafted from your bank account. If the draft falls on a weekend or holiday the payment will be drafted and posted the next business day.

[Back](#) [Create Payment](#)

Figure 4-37: **SMART Pay** Review Your Information for Scheduled Payments. Non-custodial parents review their payment schedule to complete the process of scheduling ACH debit payments

When the non-custodial parent clicks Create Payment to complete the ACH debit scheduling process, **SMART Pay** generates a confirmation message online and sends a confirmation email to the non-custodial parent’s email address.

By clicking the Edit or Trash Can icons shown under the Action field on the ACH Debit Home page shown below, non-custodial parents can edit or delete a payment schedule until two business days prior to the next scheduled payment day, when the payment status becomes pending.

Scheduled Payments ? Add +

Next Payment Date	Nickname	Bank Name	Account	Amount	Frequency	Day	Start Date	Action
09/04/2025		Chase	*****	\$1,000.00	Monthly	4th	09/04/2025	
09/09/2025		Chase	*****	\$300.00	Weekly	Tuesday	09/09/2025	

Payment History

Date	Nickname	Bank Name	Case #	Account	Amount	Frequency
------	----------	-----------	--------	---------	--------	-----------

My Account

Phone: _____
 Email: _____

[Profile and Settings](#)

Figure 4-38: **SMART Pay** ACH Debit Home Page-Edit or Cancel Scheduled Payments. From this page, the non-custodial parent can edit or cancel scheduled payments.



If a non-custodial parent changes a scheduled payment or recurring payment details, **SMART Pay** takes the non-custodial parent through the same review and confirmation steps that occurred for the initial payment setup, presents a Confirmation Page and number for the edited payment, and generates a Payment Updated email to the non-custodial parent.

The day before a successfully scheduled payment is due based on the non-custodial parent's bank draft schedule, an electronic request will be sent to the non-custodial parent's bank to debit the non-custodial parent's account. On the following day, the money will be debited from the non-custodial parent's account and deposited into the State's Fifth Third Bank account. The SDU will receive payment details via the bank's daily ACH file, which will be imported into **SMART** for processing.

SMART Pay generates emails to registered non-custodial parents when demographic information changes; a prenote fails; bank accounts are added, edited, or deleted; or changes are made to scheduled payments. A reminder email will be sent five days in advance of the date a payment is scheduled to be withdrawn from the account.

Non-custodial parents can have only one bank account associated with their **SMART Pay** account. If they wish to change bank accounts to be debited, they edit their bank account information on **SMART Pay**, as illustrated below, and the website then directs them through the payment scheduling steps again, including the prenote process for verifying the new bank account.

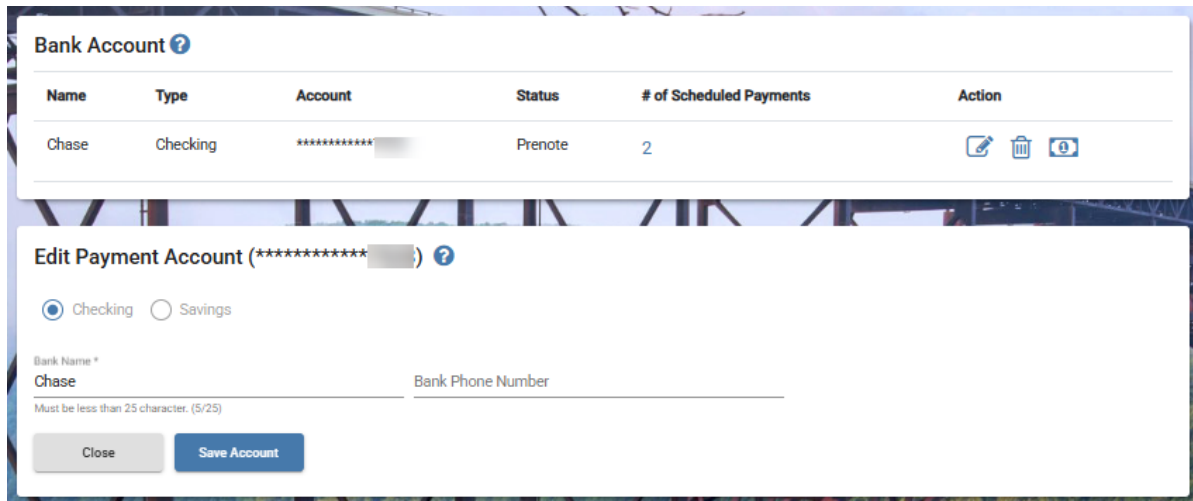


Figure 4-39: **SMART Pay** Edit Bank Account. When non-custodial parents change bank accounts for online payments, **SMART Pay** takes the non-custodial parent through payment scheduling steps again, including the prenote process for verifying the new bank account.

The following figure demonstrates that non-custodial parents may delete scheduled ACH debit payments using the Trash Can icon under the Action heading on their ACH Debit Home page. Non-custodial parents click the Trash Can icon on the row for the scheduled payment(s) they wish to delete.

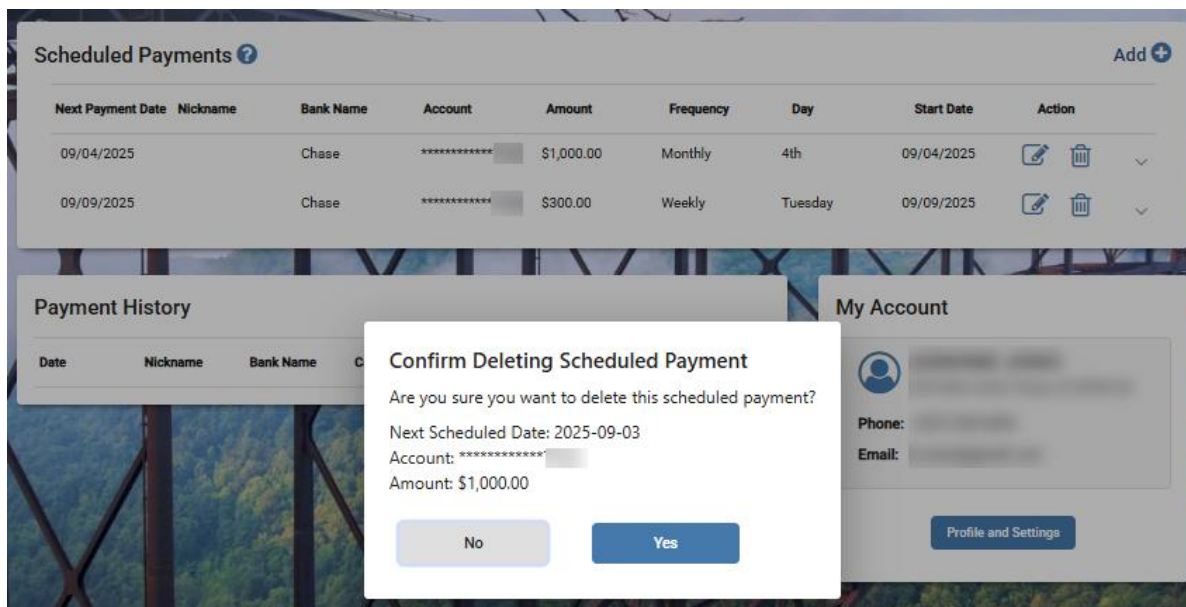


Figure 4-40: **SMART Pay** Delete Scheduled Payment. Non-custodial parents may delete their scheduled ACH debits online at any time.

Upon confirming the cancellation, the non-custodial parent receives an online confirmation message, as shown in the figure below, and a confirmation email generates to the non-custodial parent's registered email address.

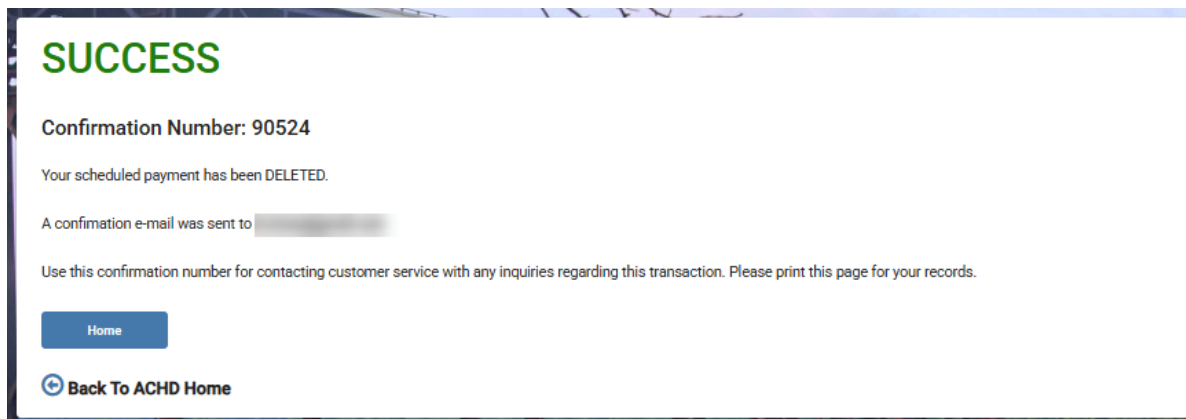


Figure 4-41: **SMART Pay** Cancellation Confirmation. Non-custodial parents who cancel their scheduled ACH debit payments on the website receive both an online confirmation and an emailed confirmation.

With security and ease of use uppermost in mind, we designed our **SMART Pay** ACH debit option to encourage electronic payments from non-custodial parents. Additionally, **SMART Pay**'s ACH debit solution prevents the website's acceptance of unidentified payments and non-guaranteed debits from remitters/accounts associated with a prior bank return. Our SDU staff will assist non-custodial parents in setting up and managing recurring and non-recurring ACH debit payments when needed.



ACH Debit Returns

To limit the occurrence of bank returns for all ACH debit transactions, SMI will import and process a daily ACH return file from Fifth Third Bank. The bank's ACH return file will contain ACH debit payments and prenotes returned by remitters' banks.

The remitter's bank may return an ACH debit transaction for numerous reasons, including insufficient funds. Further, the bank may honor a debit but notify the SDU via the return file that a change to the account information is required before transmitting the remitter's next debit. Based on the reason for the return, importing the ACH return file into the **SMART Database** triggers **SMART** to take no action (e.g., a zero-amount prenote verified bank account information) or take one or more of the following actions automatically:

- Create a **SMART Intercept** hold on the remitter's bank account, as described in Section 4.1.4.6.3.1
- Cancel the bank account and payment schedule
- Resend the bank information
- Generate an email and/or bank return letter to the remitter

At the start of each business day, SMI will use **SMART File Management GoAnywhere** to download and decrypt the ACH return file prior to generating the outgoing ACH debit file to initiate the day's bank drafts. This sequence avoids additional bad debt related to bank returns in case a remitter whose previous debit was returned has another debit scheduled to be on that day's ACH debit file. Importing ACH returns into the **SMART Database** automatically records the returns in **SMART Intercept**, which immediately causes **SMART** to place a hold on processing subsequent debits from that account/remitter.

4.1.1.14.2 **SMART Pay Website Services for Employers**

With West Virginia's requirement that employers with more than 50 employees use EFT to remit payments, it is critical for the State's employers to receive as much EFT support as the SDU Vendor can offer. No Vendor offers more employer support than SMI.

Employers will continue to have access to the following EFT-related information through the **SMART Pay** website, which provides all the information employers need to set up EFT:

- Overview of EFT/EDI
- Steps to implement EFT/EDI
- NACHA record formats
- Downloadable or mailed Employer Reconciliation Sheet

To follow are detailed descriptions of **SMART Pay** services for employers.



4.1.1.14.2.1 **SMART Pay Reconciliation of Employee Information**

The **SMART Pay** online employee reconciliation tool we developed in 2011 has received national recognition for its creativity and ease of use. This tool allows employers to securely upload a Microsoft Excel file or manually enter the information for reconciliation on our website and have their employee information verified. Employers have provided excellent feedback on this reconciliation tool that SMI pioneered for SDUs. Employers also appreciate being able to electronically access information necessary to set up EFT.

SMART uses the Agency Automated Computer System file information imported into the **SMART Database** to reconcile employers' data with valid Agency Automated Computer System identifiers. The data in **SMART** never displays to the employer. If the employer enters/uploads employee information that does not match **SMART Database** information, an error message displays for the employer, and the field that does not match is highlighted. This allows the employer to review the information entered for that employee and resubmit the data if necessary. At any time in the automated reconciliation process, the employer can call the website's toll-free Contact Us telephone number for 24/7 assistance from live CSRs.

To begin the automated reconciliation process, employers register and create a website account to access **SMART Pay** services and, for any ACH payment method selected on **SMART Pay**, the employer selects the option to download and complete the Employer Reconciliation Sheet. Employers initiate employee reconciliation from the Helpful Links menu.

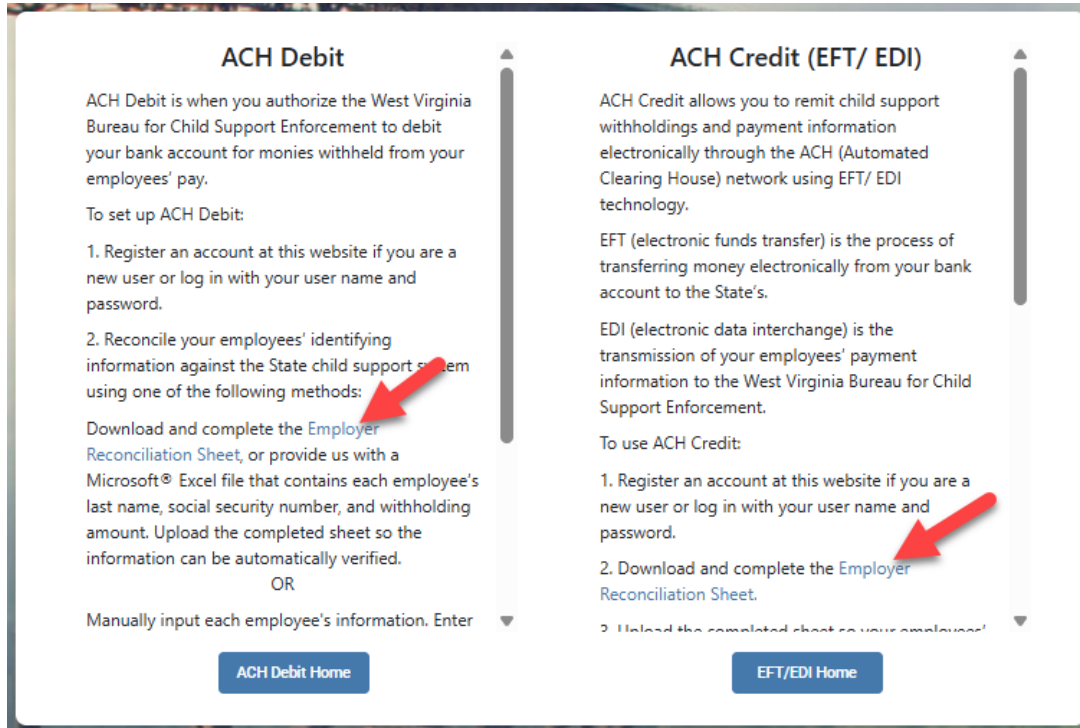


Figure 4-42: **SMART Pay Automated Reconciliation.** Employers can automatically reconcile employee information with Agency Automated Computer System non-custodial parent information in our **SMART Database** through the **SMART Pay** site.

The next figure demonstrates the Complete Payor Information page that displays upon the employer clicking on the option to download and complete the Employer Reconciliation Sheet. Our State partner determines the valid non-custodial parent identifier(s) required for reconciliation and other online services, and we configure **SMART Pay** screens based on the State’s preferences. In the following example, the State requires that a valid non-custodial parent last name and SSN be matched for successful reconciliation. On this screen, the employer can upload a file with all non-custodial parents and amounts or add one non-custodial parent/amount record at a time. Note that on **SMART Pay EFT/EDI** screens, use of “Payor” refers to the non-custodial parent.

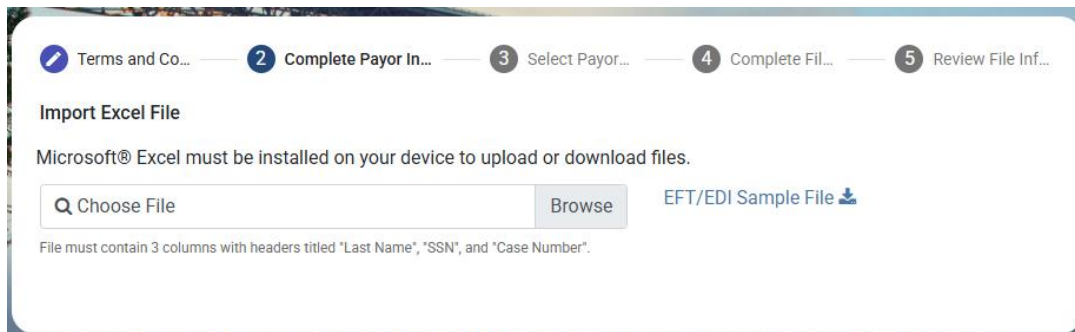


Figure 4-43: **SMART Pay Automated Reconciliation.** Employers receive online access to information needed to set up EFT and the automated reconciliation tool via the site. Instructions for uploading employee information are simple and easy to follow.



After the employer uploads the file, the data is parsed and matched against the **SMART Database** to ensure that EFT or ACH debit payments can be processed automatically and accurately. The matching results display for the employer, but the employer views only information they provided and never information contained in the **SMART Database**. If any records do not match, the matching results page prompts the employer to correct and resubmit the employee data, as shown in the figure below.

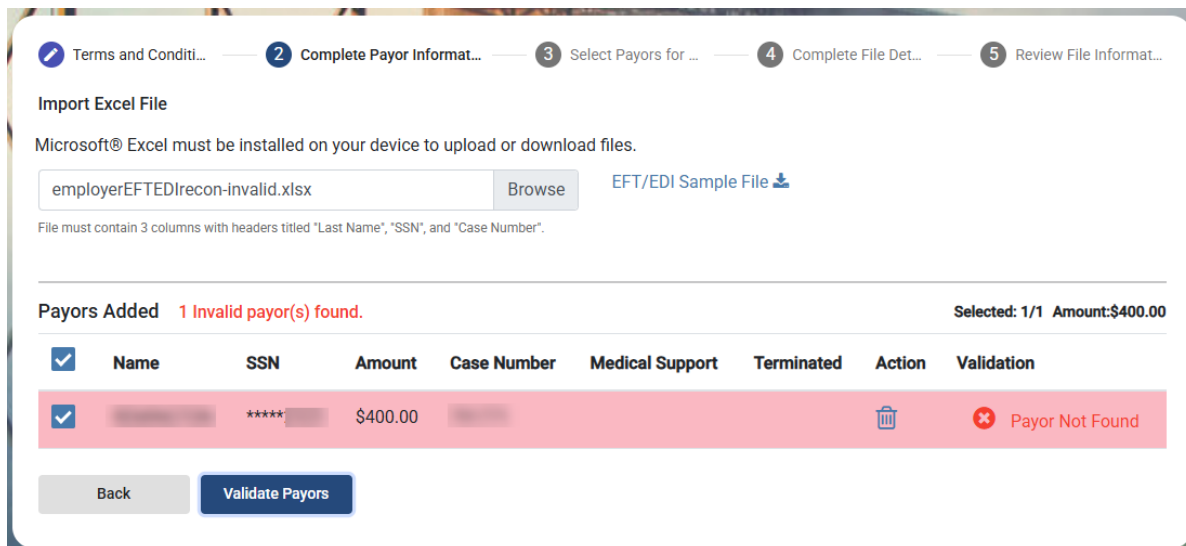


Figure 4-44: **SMART Pay Reconcile Employee Information Page with Invalid Records.** The data matching results display for the employer, who is prompted to correct any unmatched records.

After the employer verifies the data uploaded properly and clicks Next, the uploaded data is matched against the **SMART Database**. The matching results display for the employer.

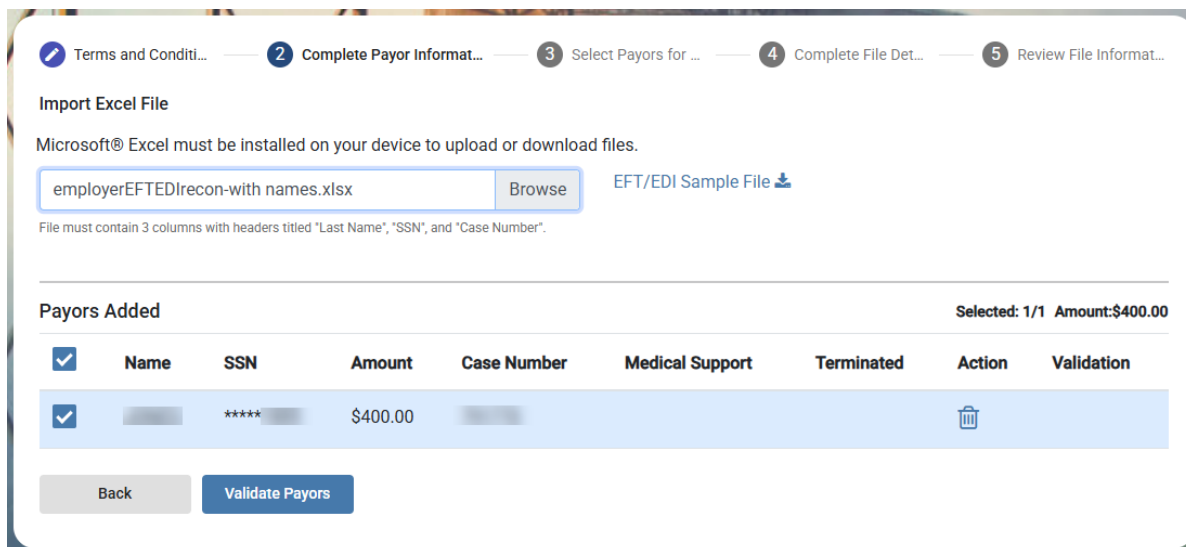


Figure 4-45: **SMART Pay Reconcile Employee Information Page.** Reconciling employee information automatically allows employers to immediately correct errors, which reduces the time they must spend setting up EFT/EDI.

Once all uploaded data matches **SMART** data, a page displays confirming the successful reconciliation and providing the SDU bank account and routing numbers necessary to send the EFT file.

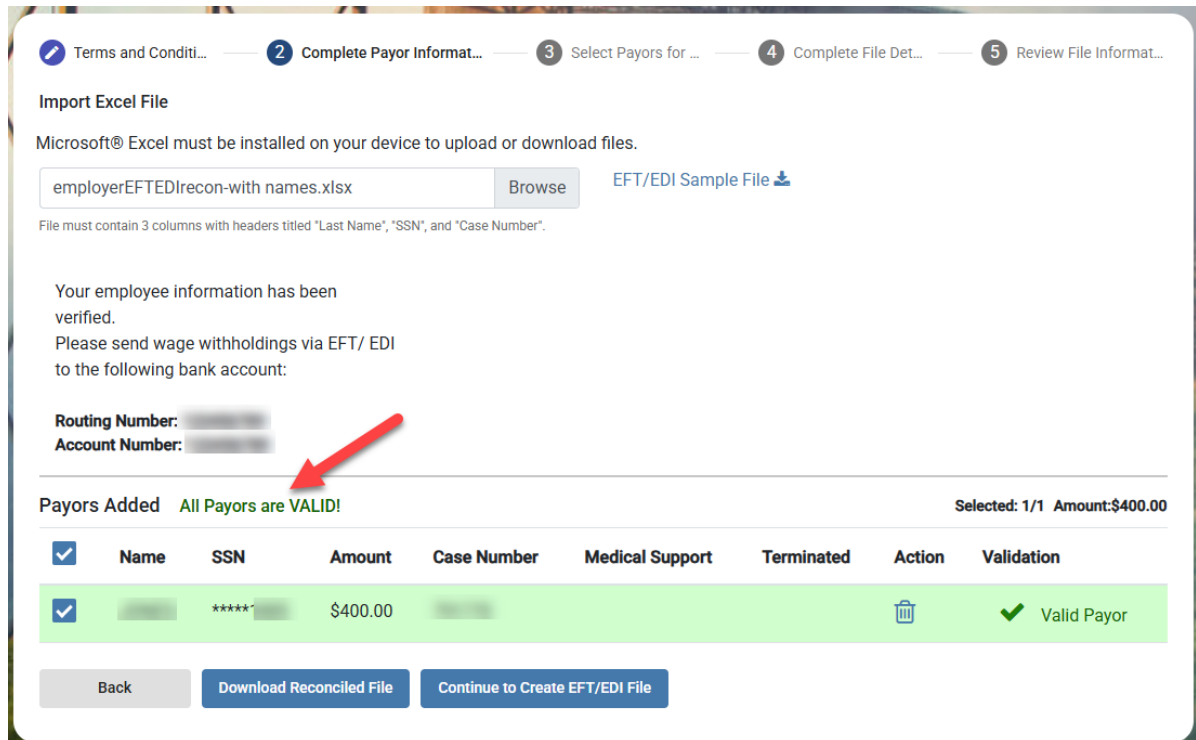


Figure 4-46: **SMART Pay Reconcile Employee Information Page with Valid Records and Bank Account Information.** Upon successful reconciliation of all employees, an information page displays the valid records and SDU bank account information.

After the employee information is successfully reconciled, the employer receives instructions on how to complete the EFT setup.

The automated reconciliation process eliminates the time spent corresponding back and forth with an employer and allows EFT payments to begin sooner than with the manual reconciliation process. Online reconciliation also provides a secure environment for the employee information and eliminates the need to mail or fax reconciliation data.

Reconciliation is one step in the EFT implementation process. SMI staff or the online information will explain the other steps to employers. Other necessary actions may include making sure the employer's payroll or computer system can build the EFT file. This may involve system work on the employer's part before EFT payments can commence. When the employer can create a file, the employer must arrange with their financial institution to authorize the transmission of payments to Fifth Third Bank.



After creating the EFT file, if required by the bank, the employer conducts a test transmission with their financial institution. The employer and financial institution repeat the test until both entities are satisfied that the payment information will transmit completely and accurately.

Once the reconciliation and transmission processes are complete, the employer will complete a prenote EFT transaction with their financial institution for a zero amount to test transmission to Fifth Third Bank. When the prenote is successful, the employer can begin sending EFT payments to the West Virginia SDU.

Our Operations Specialists will be available to assist employers and other remitters with the reconciliation process or any other need related to remitting EFT payments.

4.1.1.14.2.2 *SMART Pay* EFT/EDI File Creation

SMI offers the *SMART Pay* Create an EFT/EDI File feature as an option for West Virginia employers. We first implemented this *Extra Mile Advantage* function for employers in 2013, and we remain the only SDU contractor who has fully developed, tested, and implemented the function.

From our work with employers, we know that many do not have the technical resources needed to create an EFT/EDI file and often do not want to have their bank account debited with an ACH debit transaction. *SMART Pay* eliminates these barriers by providing employers the online ability to create an EFT/EDI file for submission to their bank. Providing this service to the State's employers and making employers aware of our SDU staff's willingness to help them get started will increase EFT submission for the State.



ONLINE EFT/EDI FILE CREATION

- SMI remains the only SDU contractor who has fully developed, tested, and implemented the EFT/EDI File Creation feature
- Eliminates technical barriers to EFT submission, increasing electronic remittance for the State
- Offers file creation in either CCD+ format or CTX format, which is sometimes more cost effective for employers

Before creating an EFT/EDI file on the *SMART Pay* website, employers must register on the website and complete the automated reconciliation process described previously to verify employee information against *SMART* data. They may then select the Create EFT/EDI File option shown in the figure below to initiate file creation.

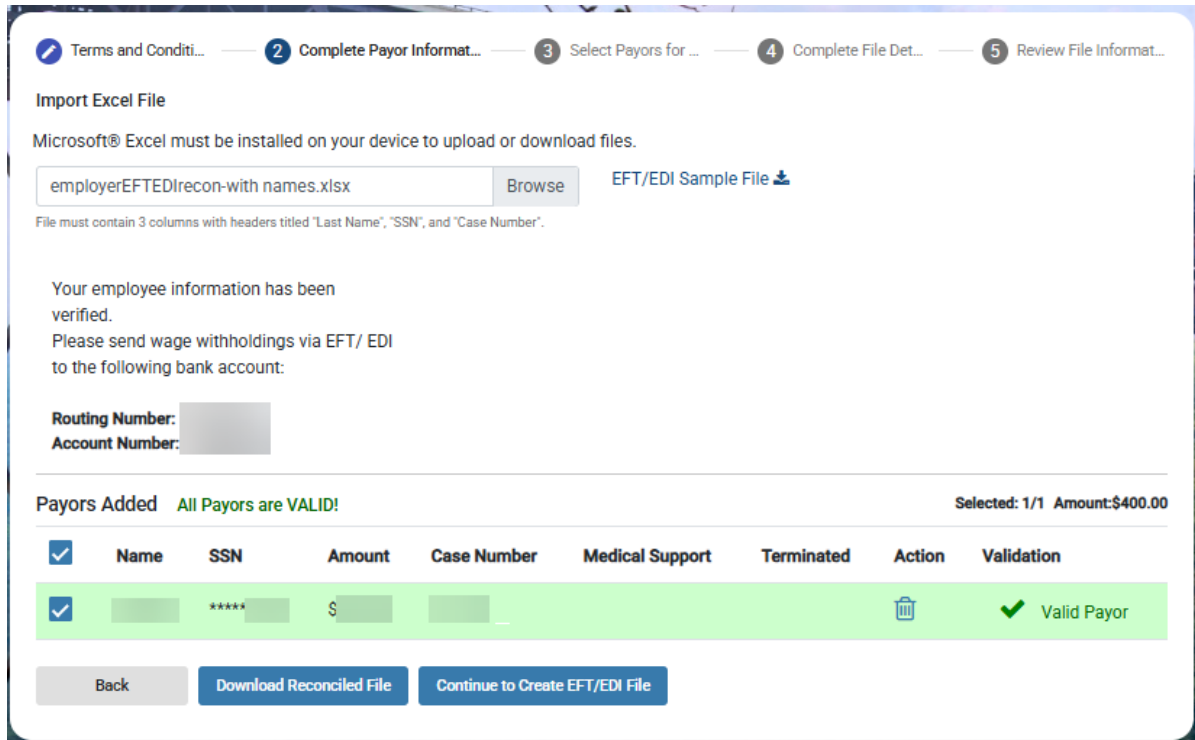


Figure 4-47: **SMART Pay** Create EFT/EDI File. After successfully reconciling employee information, employers may initiate creation of an EFT/EDI file directly on the **SMART Pay** website.

Employers are prompted to enter their employer identification number (EIN) and bank’s routing number. Additionally, employers select their preferred NACHA-approved file format from two file options. This is a feature we added for employers to reduce their EFT/EDI-related costs and make our innovative file creation tool even more flexible and convenient to use. The figure below illustrates these file creation steps.



Figure 4-48: **SMART Pay** Create EFT/EDI File, Add EIN and Bank Routing Number, and Select File Format. During the file creation process, employers choose their preferred NACHA-approved file format.

SMART Pay requires the employer to choose a start date for the next payment date. The calendar **SMART Pay** presents to employers forces the employer to select a valid banking business day. The figure below illustrates this step.

Terms and Condi... — Complete Payor Informat... — Select Payors for ... — **4 Complete File Det...** — 5 Review File Informat...

The ACH Credit file can be generated in either CCD+ or CTX format. Depending on how your bank processes EFT/EDI payments, submitting the file in the CTX format could result in a lower cost to you. You will need to discuss with your bank whether they accept the CTX format and how it may impact your cost.

Please choose the file format. Enter your EIN and bank's routing number and select a starting date.

CTX
 CCD+

EIN Number *

Routing Number *
_____ ?

08/27/2025

Aug 2025						
Sun	Mon	Tue	Wed	Thu	Fri	Sat
27	28	29	30	31	1	2
3	4	5	6	7	8	9
10	11	12	13	14	15	16
17	18	19	20	21	22	23
24	25	26	27	28	29	30
31	1	2	3	4	5	6

Start Date must be at least 1 day after today.

Figure 4-49: **SMART Pay** Create EFT/EDI File-Choose Start Date. The employer selects a next payment date that is a banking business day for payments on the file.

After selecting the next payment date, the employer reviews the created file information. Employers have the options of exiting the Create EFT/EDI File process, navigating back to a previous page to change information, or clicking Create File to confirm the created file information. The figure below provides an example of the review step.

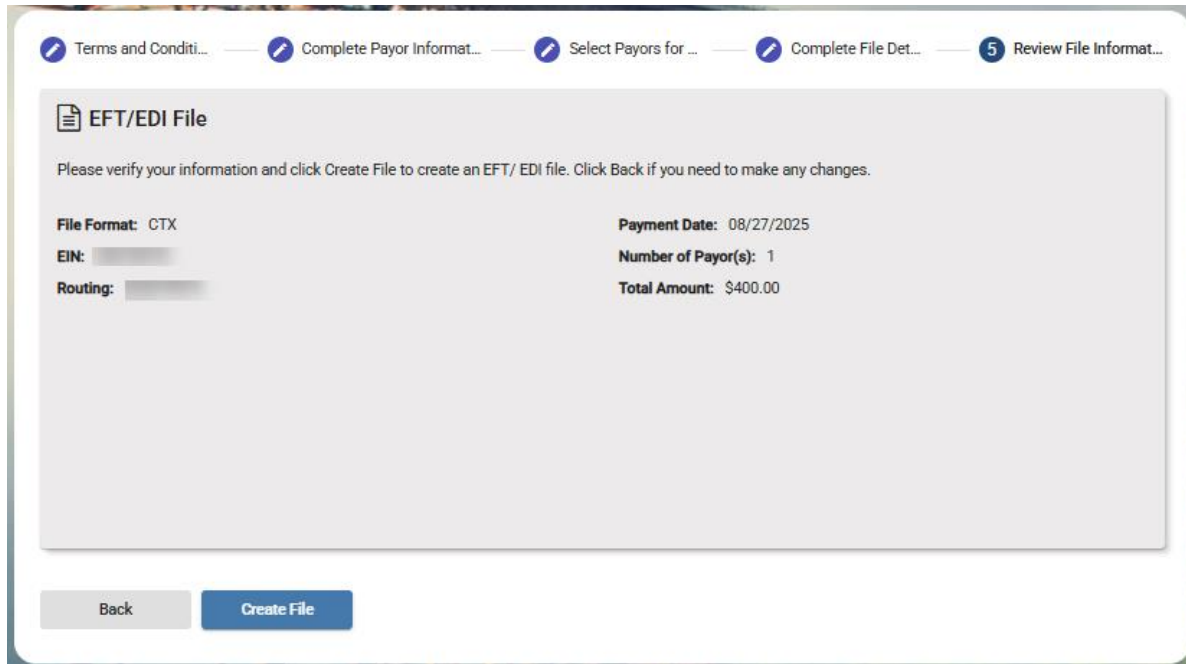


Figure 4-50: **SMART Pay** Create EFT/EDI File-Confirm File Information. Employers review and confirm the file information on this page.

When the file information is confirmed, the file create process is complete, and the employer may download the file for transmission to their bank, as shown below.

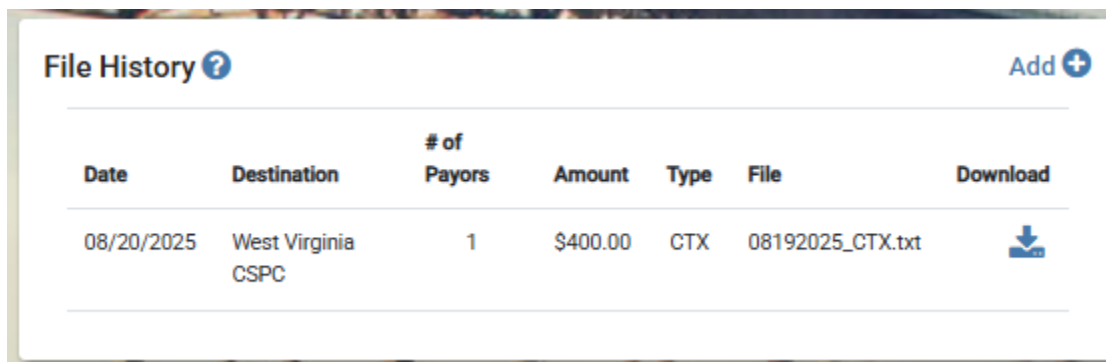


Figure 4-51: **SMART Pay** Created EFT/EDI File Available for Download. After creating the EFT/EDI file on **SMART Pay**, employers may download the file for transmission to their bank.

Employers may create multiple files on the website, so **SMART Pay** prompts the employer to select the EFT/EDI file they wish to download, as shown in the figure below.

Date	Destination	# of Payors	Amount	Type	File	Download
08/20/2025	West Virginia CSPC	2	\$800.00	CTX	[Redacted].txt	
08/20/2025	West Virginia CSPC	1	\$400.00	CTX	[Redacted].txt	

Figure 4-52: **SMART Pay** EFT/EDI File Download-Select File. Employers must choose the EFT/EDI file they wish to download from the website and transmit to their bank.

The following figure demonstrates that selection of the EFT/EDI file displays the file details and provides the employer another opportunity before completing the download to review and verify the file content, including employees, individual payment amounts, total payment amount, and date.

Progress: 1 Terms and Condi... 2 Complete Payor Informat... 3 Select Payors for ... 4 Complete File Det... 5 Review File Informat...

Import Excel File

Microsoft® Excel must be installed on your device to upload or download files.

employerEFTEDIrecon-with names.xlsx [EFT/EDI Sample File](#)

File must contain 3 columns with headers titled "Last Name", "SSN", and "Case Number".

Payors Added Selected: 1/1 Amount:\$400.00

<input checked="" type="checkbox"/>	Name	SSN	Amount	Case Number	Medical Support	Terminated	Action	Validation
<input checked="" type="checkbox"/>	[Redacted]	*****	\$400.00	[Redacted]				

Figure 4-53: **SMART Pay** EFT/EDI File Download-Selected File Information Review. This page provides the employer with the selected file’s information to review and validate prior to downloading.

SMART Pay provides employers the ability to create a file in the NACHA-approved Cash Concentration and Disbursement (CCD)+ format, which has a 6 and 7 record for each payment, as well as the NACHA-approved Corporate Trade Exchange (CTX) format. Banks charge employers in some instances for each 6 record. The CTX format has one 6 record and multiple 7 records, which is less costly for employers. SMI goes the extra mile to make electronic child support remittance as convenient and cost effective as possible for employers.



The EFT/EDI file created through **SMART Pay** will include the appropriate Fifth Third Bank routing and account number for electronic child support collections. Our functionality assists the employer with creating the EFT/EDI file. The employer then works with their bank to determine the best method for transmitting the EFT/EDI file securely to their bank for processing through the ACH network for submission to Fifth Third Bank. Our Operations Specialists will be available to assist employers with all things EFT-related.

4.1.1.14.2.3 **SMART Pay Employer ACH Debit Payments**

Registered employers will be able to log in anytime to schedule, view, edit, or cancel ACH debit payments on **SMART Pay**.

Employers select the ACH debit option on the Review Payment Options page shown previously for EFT/EDI (ACH Credit) payment functions. They can then easily navigate through scheduling ACH debit payments using **SMART Pay's** ACH Debit Menu that is intuitively organized by function. Website screens for the selected function guide the employer through each step in the process, showing progress on completing the function.

Following is the ACH debit home page for registered employers, which provides the employer a dashboard for any currently scheduled ACH debit payments and a history of prior ACH debit payments. From this page, registered employers can also change their profile and settings and add a secondary **SMART Pay** user who is authorized to schedule one-time and recurring ACH debits on the company's behalf.

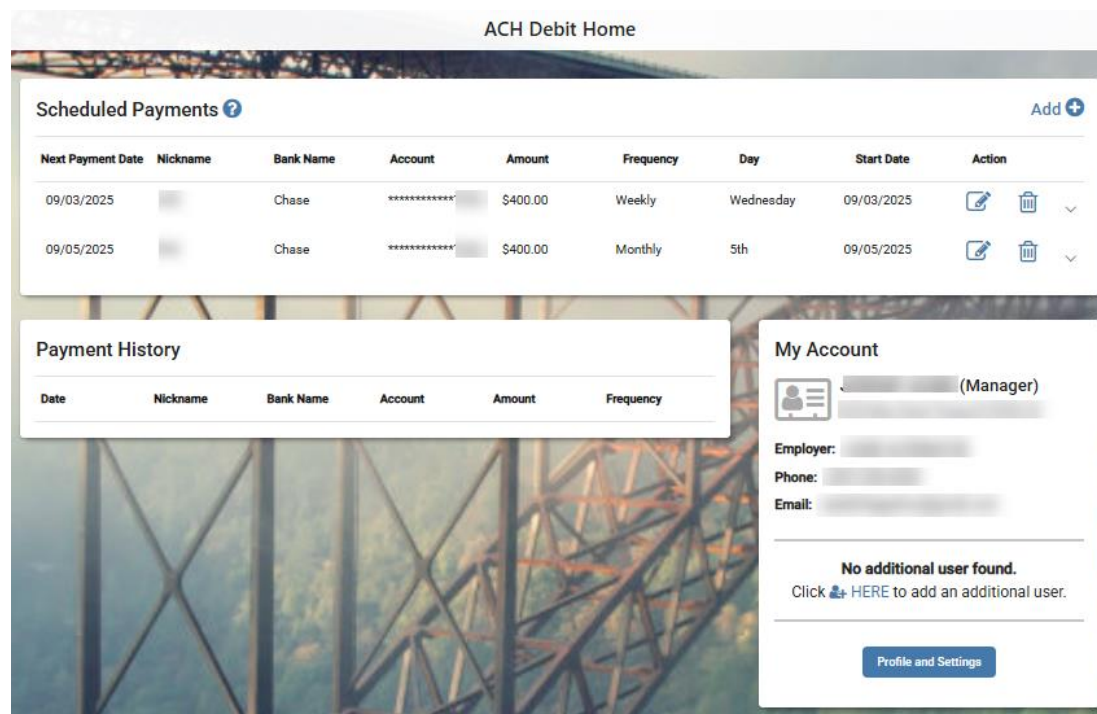


Figure 4-54: **SMART Pay Employer ACH Debit Home**. This screen provides registered employers with a company dashboard for ACH debit payments.



For each employer function on our website, we provide an overview of the process, as illustrated below for an employer who selects the ACH debit payment method.

ACH Debit

ACH Debit is when you authorize the West Virginia Bureau for Child Support Enforcement to debit your bank account for monies withheld from your employees' pay.

To set up ACH Debit:

1. Register an account at this website if you are a new user or log in with your user name and password.
2. Reconcile your employees' identifying information against the State child support system using one of the following methods:

Download and complete the [Employer Reconciliation Sheet](#), or provide us with a Microsoft® Excel file that contains each employee's last name, social security number, and withholding amount. Upload the completed sheet so the information can be automatically verified.

OR

Manually input each employee's information. Enter

[ACH Debit Home](#)

Figure 4-55: *SMART Pay* Employer ACH Debit Overview. For each *SMART Pay* employer function, our website provides an overview of the process.

The main menu for employers provides helpful “How to” links for navigating through each function on the site, as shown in the following figure.

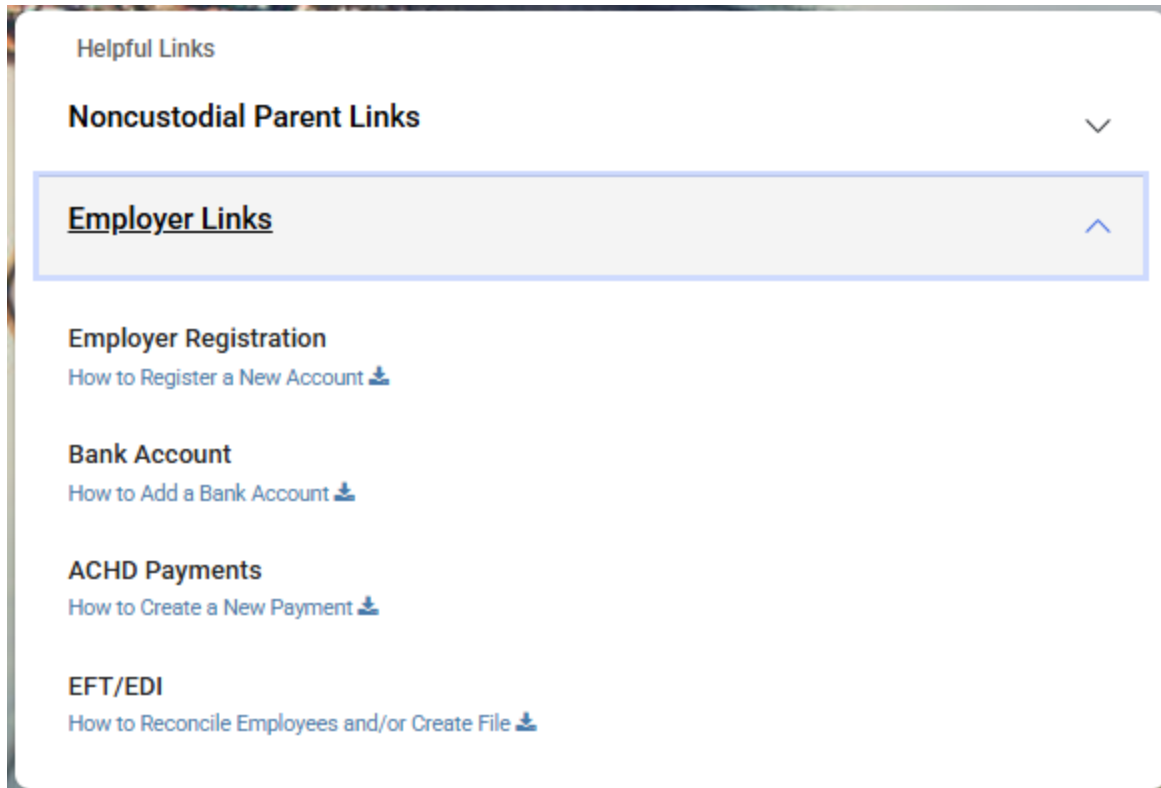


Figure 4-56: **SMART Pay** Employer Website Help. We provide helpful links that guide employers through the process of completing functions on our website.

Each of the links shown above opens a portable document format (PDF) document that demonstrates for employers how to complete the desired function one step at a time. Following is an excerpt from our West Virginia website’s help links for employers.

WEST VIRGINIA CHILD SUPPORT

Instructions for Employers

How to Register a New Account

Step 1: To sign up for Online Child Support just click on "Create Account" on the main page



Step 2: Select the "Employer" account type.

Select New Account Type



Step 3: Read and accept the Terms and Conditions and select "Next".

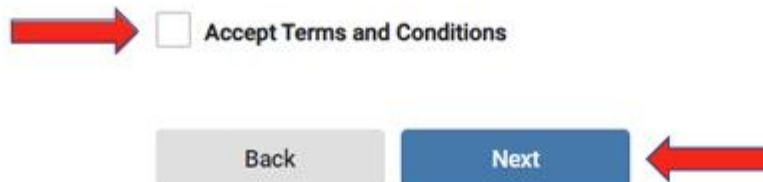


Figure 4-57: *SMART Pay* Instructions for Employers. This example demonstrates how our help links for employers guide them through completing *SMART Pay* functions one step at a time.

SMART Pay's Account menu below provides employers the tools needed to effectively manage their website account.



Contact Details Sign-in Security Manage Users

Your Contact Details

Update your email, phone or address, and more.

Edit Your Contact Information

First name * Middle name Last name *

Address * Line 2

City * State * Zip *

Country *
United States

Phone * Phone Ext
+1 Ex. (201) 555-0123

Email *

Cancel Save

Figure 4-58: **SMART Pay** Account Menu for Employers. The website’s Account menu provides employers the means to effectively manage their account.

When registering to create an account on **SMART Pay**, employers must accept the website’s Terms and Conditions, as illustrated in the following figure.

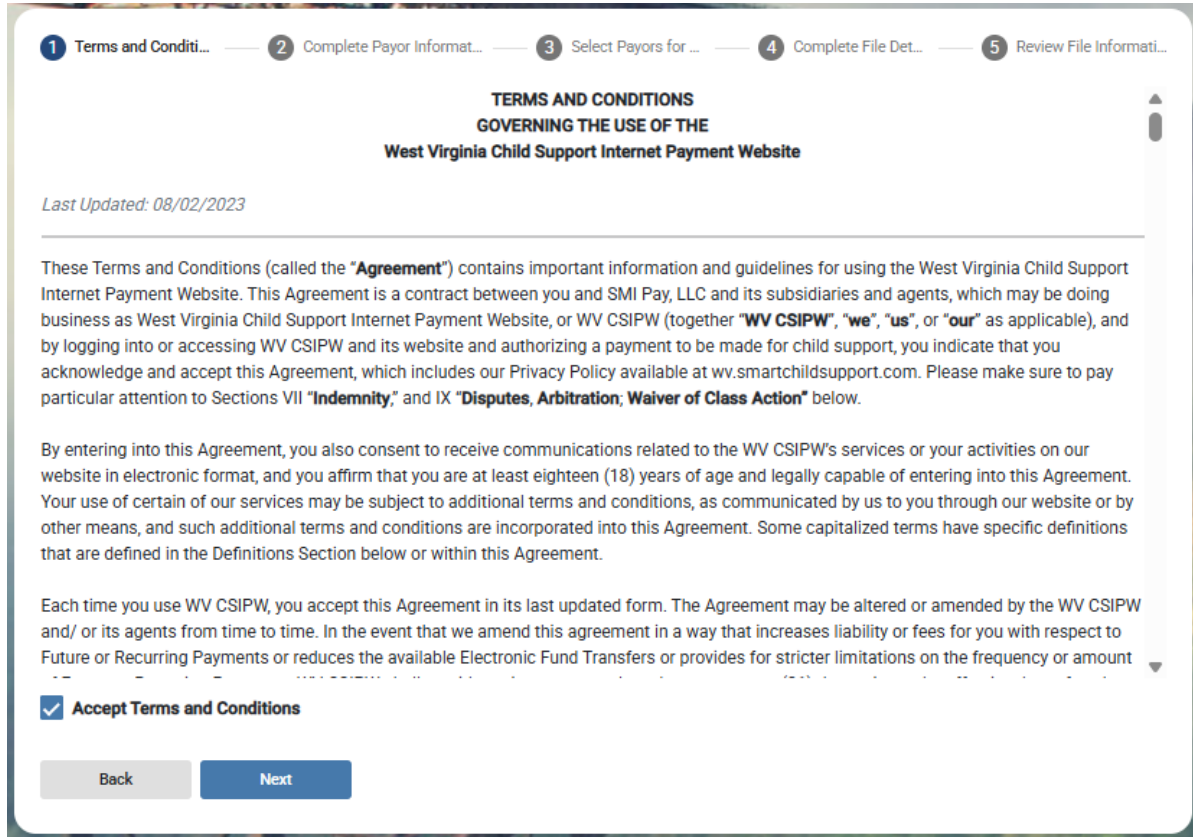


Figure 4-59: **SMART Pay** Terms and Conditions. Employers registering to create a **SMART Pay** account must accept the Terms and Conditions governing the website’s use.

To register, employers enter their company name and then click Search, as illustrated below. **SMART Pay** will perform a search of Agency Automated Computer System employer data stored in **SMART** and return a matched employer record the employer may click to select. This process for employers to search in **SMART Pay** for a matching record based on stored Agency Automated Computer System data, rather than allowing employers to enter their data in **SMART Pay**, ensures that our system’s employer data is always in sync with the Agency’s employer data.

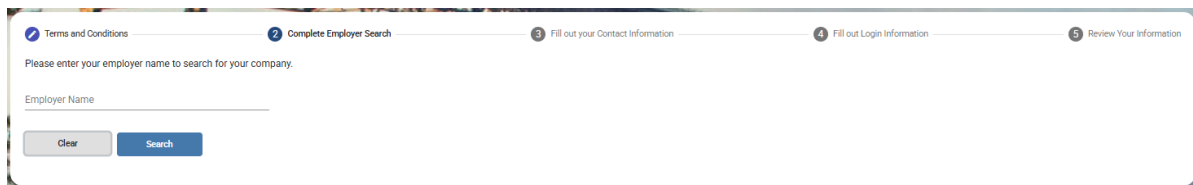


Figure 4-60: **SMART Pay** Complete Employer Search. This **SMART Pay** registration step ensures the registering employer is matched to a valid Agency Automated Computer System employer record stored in the **SMART Database**.

Once the registering employer record is matched, the employer enters contact information for their **SMART Pay** profile. The following figure illustrates this step.



The screenshot shows a registration form with five steps: 1. Terms and Conditions, 2. Complete Employer Search, 3. Fill out your Contact Information (current step), 4. Fill out Login Information, and 5. Review Your Information. The form is titled "Please enter your Contact Information below." and includes fields for: First name, Middle name, Last name, Address (Line 1 and Line 2), City, State, Zip, Country (set to United States), +1 Phone (with area code 001), Phone Ext, +1 Cell Phone (with area code 001), and Email. There are "Back" and "Next" buttons at the bottom.

Figure 4-61: **SMART Pay** Fill Out Your Contact Information. Registering employers enter contact information for their **SMART Pay** profile.

After employers enter contact information for their profile, they create website login credentials that include a challenge question and answer in the event of a forgotten user ID or password, as shown below.

The screenshot shows the same registration form with step 4, "Fill out Login Information", highlighted. The form is titled "Please complete your Login Information below." and includes fields for: Username (with a help icon and a note: "Must contain at least 6 letters and 2 numbers with no special characters."), Password (with a help icon and a note: "Must contain at least 6 letters and 2 numbers with no special characters."), Confirm Password, Challenge Question (dropdown menu), and Challenge Answer. There are "Back" and "Next" buttons at the bottom.

Figure 4-62: **SMART Pay** Fill Out Login Information. Employers registering on **SMART Pay** create login credentials to access secure parts of the website for managing their account and completing payment functions.

Upon completing the easy-to-follow website registration steps, employers are prompted to review their registration information and, if correct, click Create Account to complete registration, as illustrated in the following figure.



The screenshot shows a registration review page with a progress bar at the top indicating five steps: 1. Terms and Conditions, 2. Complete Employer Search, 3. Fill out your Contact Information, 4. Fill out Login Information, and 5. Review Your Information. The 'Review Your Information' step is active. Below the progress bar are three summary cards: 'Employer Information' with fields for Employer Name and Address; 'Contact Information' with fields for Name, Home Phone, Address, Cell Phone, and Email; and 'Login Information' with fields for Username, Password, Challenge Question, and Challenge Answer. At the bottom left, there are 'Back' and 'Create Account' buttons.

Figure 4-63: *SMART Pay* Review Your Information. Employers review information they entered to create their website account and click Create Account to complete the registration process.

The website provides a registration confirmation message, and a registration confirmation email is generated to the employers' email address. Following is an example of the website's confirmation message and confirmation number for successful registration.

The screenshot shows a confirmation message with a blue border. At the top, the word 'SUCCESS' is written in large green letters. Below it, the text reads: 'Confirmation Number: 1436926'. The next line says: 'Account for [redacted] has been created.' The following line says: 'A confirmation e-mail was sent to [redacted] [redacted]'. Below that, it says: 'Use this confirmation number for contacting customer service with any inquiries regarding this transaction. Please print this page for your records.' At the bottom left, there is a blue button labeled 'Login'.

Figure 4-64: *SMART Pay* Registration Confirmation Message. Employers receive an online and emailed confirmation of their successful website registration.

Registered employers who wish to remit payments by ACH debit must designate a bank account to be debited for payments. If a registered employer fails to complete bank account setup before attempting to schedule payments, the website prompts the employer to add a bank account, as shown below.



Name	Type	Account	Status	# of Payments	Action
------	------	---------	--------	---------------	--------

Setup New Bank Account

Checking Savings

Bank Name * Bank Phone Number
Must be less than 25 character. (0/25)

Routing Number * Confirm Routing Number *

Account Number * Confirm Account Number *

Figure 4-65: **SMART Pay** Prompt to Add Bank Account. **SMART Pay** prompts registered employers to add information for the bank account to be debited prior to scheduling ACH debit payments.

Upon the employer adding bank account information for their profile, **SMART Pay** provides a bank account created confirmation message, and a similar confirmation email is generated to the employer’s email address. Following is a website confirmation example for this step.

SUCCESS

Confirmation Number: 1436927

New bank account has been created!

A confirmation e-mail was sent to [redacted].net

Use this confirmation number for contacting customer service with any inquiries regarding this transaction. Please print this page for your records.

Figure 4-66: **SMART Pay** Bank Account Setup Confirmation. **SMART Pay** generates online and emailed confirmations when employers add bank account information.

If the employer’s bank account information is not already in the database, the start date must be at least five business days after the current date. For these new accounts, upon initial registration, a prenote is submitted to the bank to verify the information. If the entered bank account information is in the **SMART Database**, no prenote is required and a payment may be scheduled two business days from the current date.

Select	Name	Type	Account	Status
<input checked="" type="checkbox"/>	Chase	Checking	*****	Prenote

Figure 4-67: **SMART Pay** Select Payment Account. Employers select the bank account to be debited for payments. **SMART Pay** displays an account status of “Prenote” if the process is pending to validate the selected account.

As with the EFT/EDI payment method, employers remitting payments by ACH debit choose between manually inputting employee information or completing reconciliation by uploading a Microsoft Excel spreadsheet into **SMART**, along with the payment amount. If the employer has previously scheduled payments through **SMART Pay**, the employer can access a list of employees associated with the selected bank account or a list of non-custodial parents (employees) associated to all registered bank accounts. The following figure depicts the Complete Payor Information step by uploading a non-custodial parent file.



Terms and Con... — Select Payment A... — **3 Complete Payor Infor...** — 4 Complete Payment Detail Inf... — 5 Review Your Infor...

Please Import an Excel file or enter the payor details individually below.

Import Excel File ^

Microsoft® Excel must be installed on your device to upload or download files.

EFT_ED1 Payor Example 5-5-25.xlsx [Sample File](#)

File must contain 4 columns with headers titled "Last Name", "SSN", "Case Number", and "Amount"

Enter Payor Detail v

Get Previous Payment Payors

Get ALL Previous Payors

Payors List Selected: 1/1 Amount: \$500.00

<input checked="" type="checkbox"/>	Name	SSN	Case Number	Amount	Action	Validation
<input checked="" type="checkbox"/>		*****		\$500.00		

Figure 4-68: **SMART Pay** Complete Payor Information. Employers upload employee/non-custodial parent data files or add non-custodial parent data one at a time on this Complete Payor Information screen.

After the employer uploads or adds non-custodial parent information and clicks Validate Payors, as demonstrated in our previous EFT/EDI payment discussion, our automated reconciliation process will match non-custodial parent information uploaded/entered on the website to Agency Automated Computer System file data stored in the **SMART Database**. The employer will then be provided an opportunity to correct non-custodial parent data if it does not match. No information from the **SMART Database** will be displayed to the employer. A message will display showing the data that does not match and requires correction. Once all non-custodial parent information has been validated through the instantaneous matching process, which prevents the acceptance of unidentified payments via our website, the Next button on the screen is activated, as shown below, allowing the employer to proceed with scheduling payments.

Terms and Con...
 Select Payment A...
 3 Complete Payor Infor...
 4 Complete Payment Detail Inf...
 5 Review Your Infor...

Please Import an Excel file or enter the payor details individually below.

Import Excel File

Microsoft® Excel must be installed on your device to upload or download files.

[Sample File](#)

File must contain 4 columns with headers titled "Last Name", "SSN", "Case ID", and "Amount"

Enter Payor Detail

Get Previous Payment Payors
 Get ALL Previous Payors

Payors List All Payors are VALID! Selected: 1/1 Amount: \$400.00

<input checked="" type="checkbox"/>	Name	SSN	Amount	Action	Validation
<input checked="" type="checkbox"/>	[REDACTED]	*****	\$400.00	<input type="button" value="Edit"/> <input type="button" value="Delete"/>	✓ Valid Payor

Figure 4-69: **SMART Pay** Successful Validation of Payor Information. **SMART Pay** will not allow employers to schedule ACH debit payments until all non-custodial parent information uploaded/entered has been successfully matched against Agency Automated Computer System data stored in **SMART**. This prevents the acceptance of unidentified payments via our website.

Next, the employer is prompted to provide a name for their payment schedule, select the payment frequency, and choose a payment start date, as illustrated below. **SMART Pay** displays a message indicating the earliest date a payment may be scheduled based on the status of the employer’s bank account to be debited. If the payment will be debited from a newly added bank account with a status of Prenote, **SMART** displays an earliest start date based on the prenote verification period.



Figure 4-70: **SMART Pay** Complete Payment Detail Information. After automated reconciliation of non-custodial parent information uploaded/entered on the website, employers can proceed with completing payment detail information.

Upon entering payment detail information and clicking Next, employers are prompted to review and verify or go back and correct scheduled payment information before clicking Create Payment to finish scheduling the payment(s). The figure below depicts this final step in the scheduling process for ACH debit payments.

Figure 4-71: **SMART Pay** Review Your Information for Scheduled Payments. Employers review their payment schedule and employee information to complete the process of scheduling ACH debit payments.

When the employer clicks Create Payment to complete the ACH debit scheduling process, **SMART Pay** generates the following confirmation message and generates a similar confirmation email to the employer's email address.

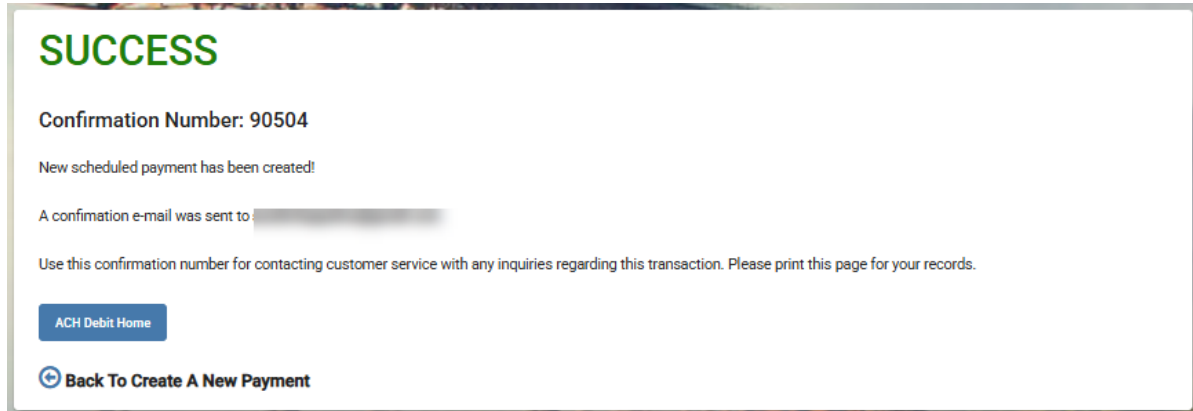


Figure 4-72: **SMART Pay** Confirmation Message for Successfully Scheduled Payment. The website generates a confirmation message and email for ACH payments successfully scheduled.

By clicking the Edit or Trash Can icons shown in the screen below, employers can edit or delete a payment schedule until two business days prior to the next scheduled payment day, when the payment status becomes pending.

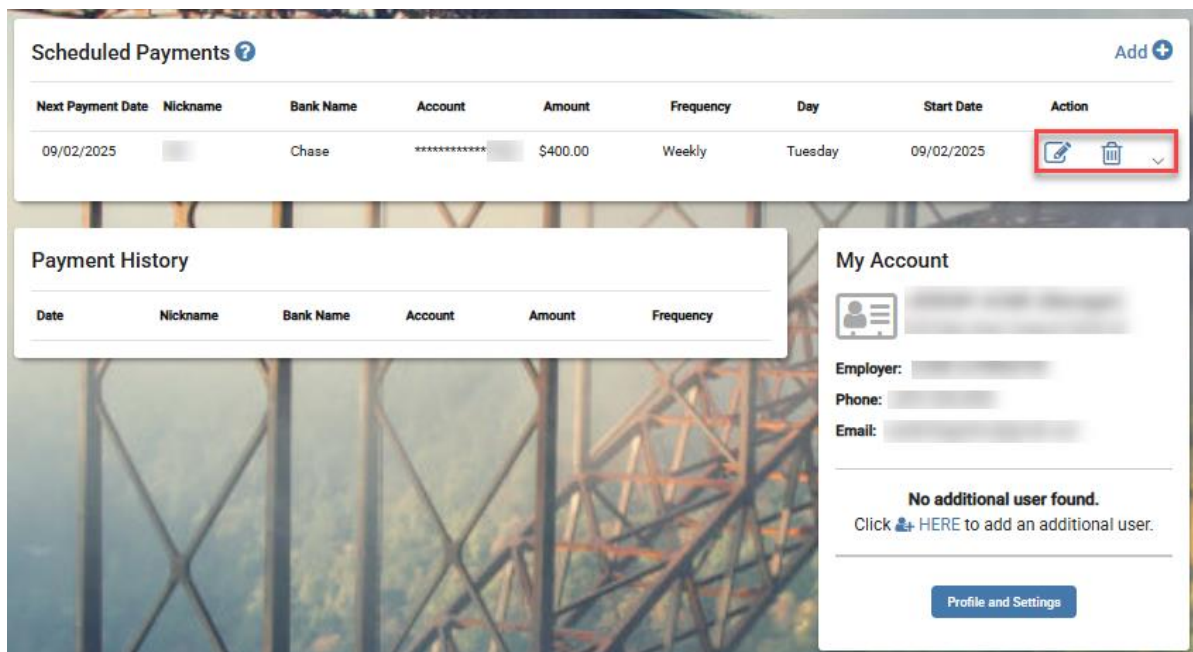


Figure 4-73: **SMART Pay** Edit or Delete Scheduled Payments. Until two business days before a scheduled payment, employers can edit or delete a scheduled payment.

SMART Pay's ACH debit option provides West Virginia employers with an alternative to EFT/EDI and encourages employers to remit withholding payments electronically. All our electronic payment options for employers will offer employers the online reconciliation tool and access to SDU support.



Employers who remit ACH payments through **SMART Pay** will also be able to update their user profile, manage their registered bank accounts, and submit and view credit/debit card, PayPal, Venmo, Apple Pay, and Google Pay payments on our site.

Employer ACH debit returns follow the same process described for non-custodial parents previously in Section 4.1.1.14.1.1.

The aim of our model for online employer services is to provide everything necessary for remitting electronic payments to the SDU in one location on the web. SMI goes the extra mile to reduce employers' time devoted to child support withholding responsibilities.

4.1.1.14.2.4 Employer Credit/Debit Card Payment Submission Process

We will also provide West Virginia employers a credit/debit card payment option for child support payments. To use this option, employers will register and login on the **SMART Pay** website and select the credit card payment method.

As with other **SMART Pay** payment methods for employers, the employer is instructed to reconcile employee information, automatically or through manual input, prior to submitting a credit/debit card payment. Employee reconciliation options for employer credit/debit card payments are the same as reconciliation options for employer EFT/EDI setup. Reconciliation processes we offer employers increase SMI's efficiency by ensuring that online payments will not result in a suspended/unidentified payment for the SDU.

Other steps in the credit/debit card payment process for employers are similar to the steps for non-custodial parents and other remitter credit/debit card payments as described in response Section 4.1.1.14.4.

4.1.1.14.3 Customer Support for Web-Based and Telephonic Payments

Providing SDU customers with superior, consolidated support for online services and telephone payments is key to encouraging electronic remittance and making the experience easy and pleasant. The following support functions we provide West Virginia SDU customers via **SMART Pay** have a small but positive impact for customers and their interactions with the Agency's family services programs.

4.1.1.14.3.1 FAQs

The West Virginia **SMART Pay** website will provide 24/7 access to FAQs for West Virginia customers.

Following is an example of **SMART Pay** FAQs for non-custodial parents, who click on a topic to expand the FAQs and scroll down on the website page or device screen to read the entire FAQs.

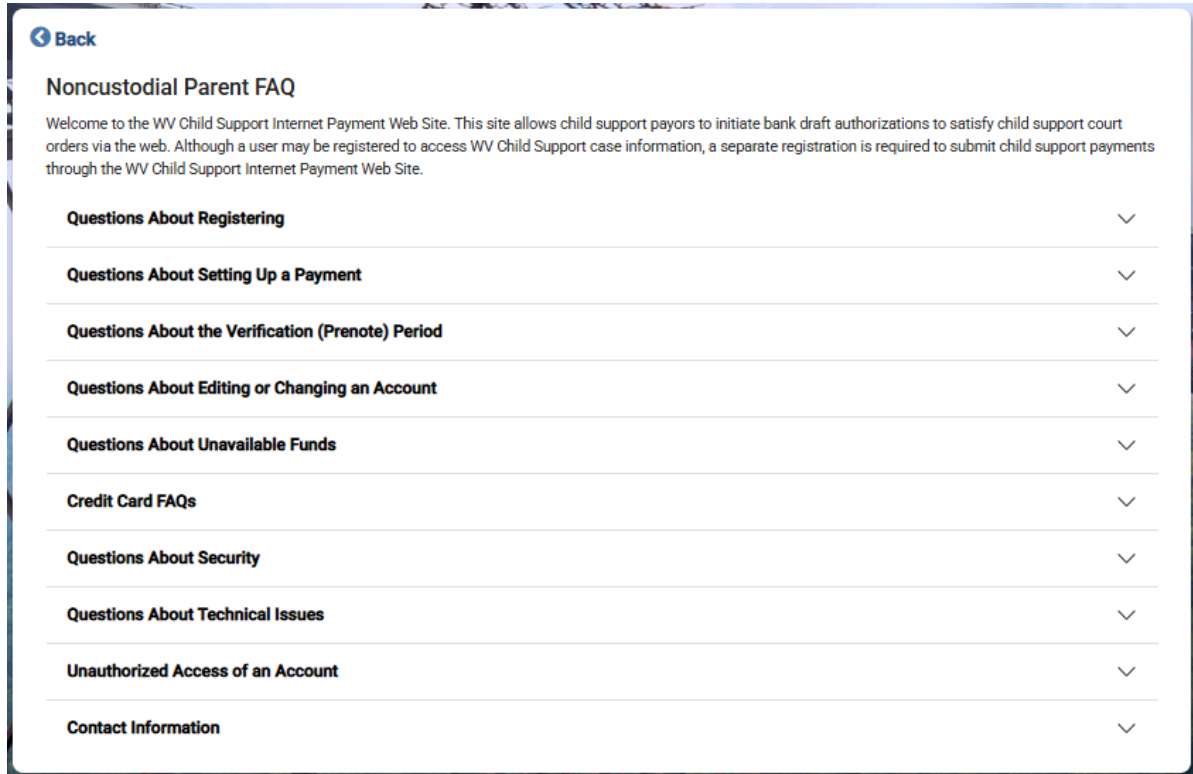


Figure 4-74: *SMART Pay* FAQs for Non-Custodial Parents. SMI will provide online FAQs specific to West Virginia non-custodial parents and payment options.

The figure below depicts *SMART Pay* FAQs for employers.

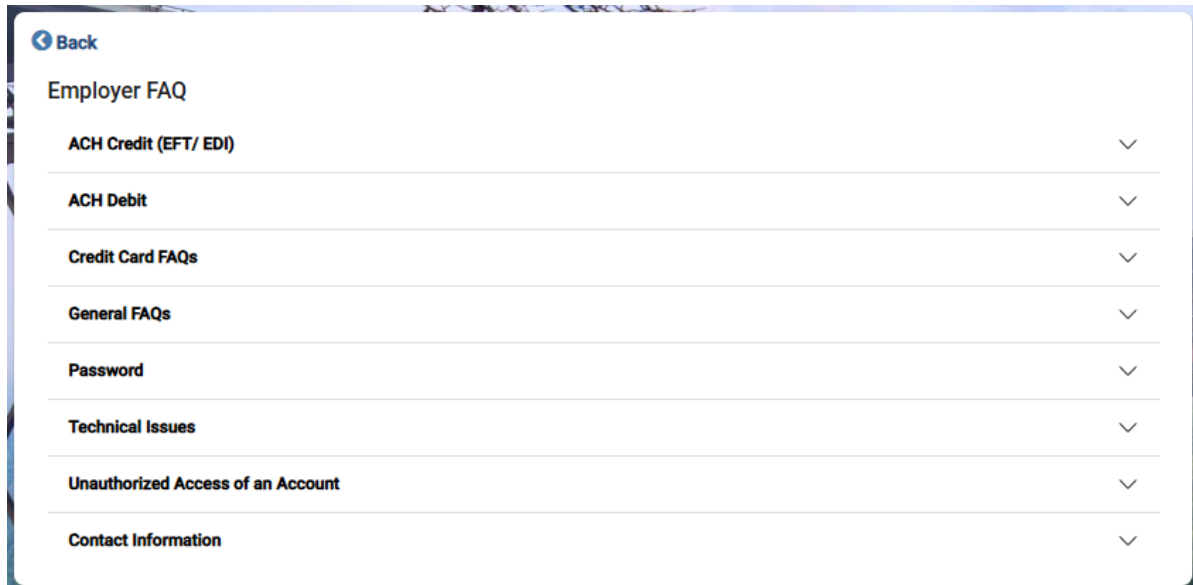


Figure 4-75: *SMART Pay* Employer FAQs. All the information West Virginia employers need to set up EFT/EDI, schedule ACH debit payments, and submit payments by credit/debit card or payment platform will be available through the West Virginia *SMART Pay* website.



Online FAQs make critical information available to SDU customers at all times and may reduce costs related to customer calls to BCSE during normal business hours.

4.1.1.14.3.2 Automated 24/7 Assistance

SMI's IVR platform is available 24/7. The platform requires the use of a touch-tone phone to access menu options and follow easy-to-understand voice prompts that make paying by phone fast and easy. Our IVR solution is outlined in Section 4.1.1.14.4.3.

4.1.1.14.3.3 Toll-Free Customer Service

SMI will continue to provide our toll-free customer service contact information on the **SMART Pay** website for West Virginia non-custodial parents and employers.

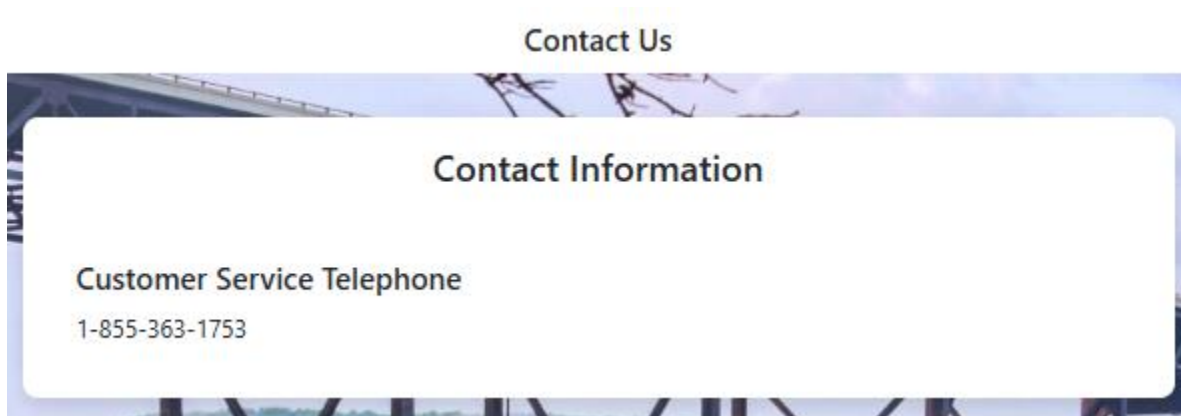


Figure 4-76: Live Customer Service Representatives. Through the toll-free number we provide on the West Virginia **SMART Pay** website, live customer service representative assistance will continue to be available 24/7.

Non-custodial parents and employers can contact our customer service line 24/7 for live customer service representative assistance, exceeding the Agency's requirement for live customer service between 7 AM and 5 PM Eastern Time. All customer service options will continue to be provided at no cost to the Agency's customers.

4.1.1.14.4 Credit/Debit Card Payments

SMI will provide West Virginia non-custodial parents and other remitters on behalf of non-custodial parents a convenient online option to submit credit/debit card payments for child support payments.

Our payment solution for the Agency will accept the following card types:

- American Express
- Discover
- JCB
- Maestro



- Mastercard
- Visa

We will provide the credit/debit card option through the West Virginia **SMART Pay** website.

SMI will assume all risks and liability associated with chargebacks for credit/debit card payments submitted by West Virginia remitters through **SMART Pay**. SMI's assumption of chargeback liability ensures no liability or related costs for the Agency.

SMI monitors authorized payments for fraud red flags. Through our **SMART Intercept** component described previously, we can place a credit/debit card block at the non-custodial parent level to prevent processing of payments if fraud is confirmed or suspected.

The SMI **SMART Pay** solution will operate in compliance with Payment Card Industry (PCI) standards for the payment website, IVR, and customer service that provides remitter support for credit/debit card payments.

4.1.1.14.4.1 Non-Custodial Parent/Other Remitter Credit/Debit Card Payment Submission Process

Non-custodial parents and other remitters on behalf of non-custodial parents will access the West Virginia **SMART Pay** website to submit payments online. We do not make remitters visit multiple websites to submit credit/debit card versus ACH debit payments online.

Non-custodial parents may make payments once logged into **SMART Pay**, or pay directly from the site's home page, bypassing the website registration and login process. The following figure illustrates the home page option to make a credit/debit card payment without creating a website account or logging into an account.

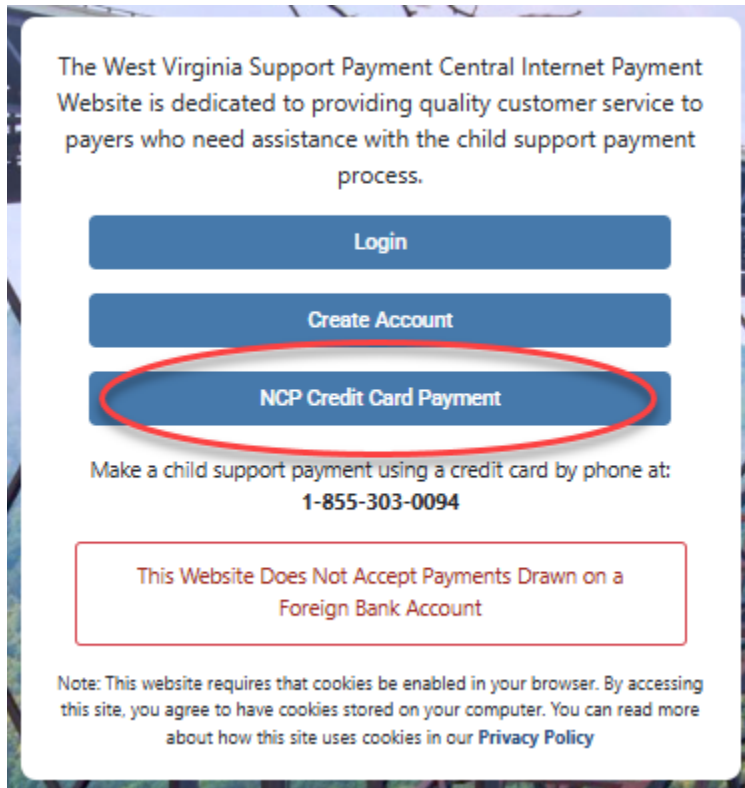


Figure 4-77: **SMART Pay** Home Page. Non-custodial parents can select the credit card payment option directly from the site's Home page.

The ability to bypass website registration and login makes using this remittance option especially convenient for parties making payments on behalf of non-custodial parents and non-custodial parents who are not registered but need to quickly submit and provide proof of a child support payment to prevent an enforcement action or avoid a penalty in a civil or criminal court proceeding.

Non-custodial parents who visit **SMART Pay** to submit a credit/debit card payment must first accept the website's Terms and Conditions, as illustrated previously for the ACH debit process. Next, the non-custodial parent is presented with the Complete Noncustodial Parent Information page shown below for entry of the non-custodial parent's identifying information. As with ACH debit payments, the identifying information is immediately matched against Agency Automated Computer System data stored in the **SMART Database** to ensure the non-custodial parent information is valid and the payment can be properly identified. This immediate validation prevents suspended/unidentified collections via the website.

Progress: 1 Terms and Conditions, 2 Complete Noncustodial Parent Information, 3 Complete Payment Amount, 4 Submit Your Payment

Please validate the Noncustodial Parent Information

First Name * _____ Last Name * _____

Social Security # * _____ Case ID _____

xxxx-xx-xxxx

Back Next

Figure 4-78: **SMART Pay** Credit/Debit Card Payment-Complete Noncustodial Parent Information. Non-custodial parents must enter valid non-custodial parent information to proceed with making a credit/debit card payment via **SMART Pay**.

The Agency’s required identifier(s) are configured for the West Virginia **SMART Pay** website. Non-custodial parents are required to enter their first name, last name, and social security number to continue.

Next, the non-custodial parent enters the payment details. This step is illustrated in the following figure.

Progress: 1 Terms and Conditions, 2 Complete Noncustodial Parent Information, 3 Complete Payment Amount, 4 Submit Your Payment

Amount *
\$ 500.00

Back Next

Figure 4-79: **SMART Pay** Credit/Debit Card Payment-Complete Payment Details. The non-custodial parent enters the amount of the payment.

Upon the non-custodial parent entering an amount and clicking Next, the Review Credit Card Payment Information page displays and provides the amount that will be charged to the non-custodial parent’s card.



First Name	Last Name	SSN	Amount
[redacted]	[redacted]	*****	\$500.00

Payment Amount: \$500.00
Service Fee %: [redacted]
Service Fee Amount: [redacted]
Total Credit Card Amount: [redacted]

A service fee of [redacted] will be assessed. Only Discover®, MasterCard®, Visa®, American Express®, Maestro®, and JCB® cards are accepted. Completion of a credit card payment transaction is contingent upon the authorization of payment by your credit card company. Your payment will be applied to the child support account in 2 to 3 business days.

For security reasons, we do not collect credit card information. By clicking 'Continue' you are leaving the West Virginia SDU Internet Payment Web Site and will be taken to our credit card processor's web site to pay with your credit card.

Back Continue

Figure 4-80: **SMART Pay** Review Credit Card Payment Information Page. The non-custodial parent views information associated with the payment and confirms by clicking Continue.

By clicking Continue, non-custodial parents proceed to the Payment Method Selection Page, where they are presented with options for making their payment. These options are shown in the following figure.

Total payment: \$[redacted]
Choose a way to pay

Credit/Debit card

Mobile Payment Methods

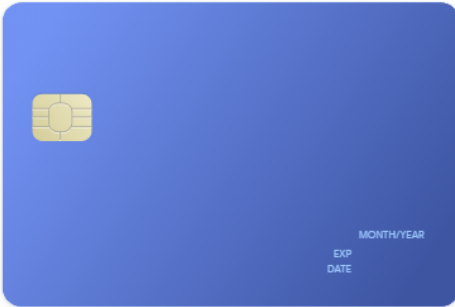
Figure 4-81: **SMART Pay** Payment Method Selection Page. The noncustodial parent selects payment by credit/debit card or by digital wallet payment methods.

Clicking on the Credit/Debit card path will take non-custodial parents to the Make a Card Payment page to enter credit or debit card information, as shown in the following figure.



Make a Card Payment

Please enter your payment information below

<input type="text" value="First Name"/>	<input type="text" value="Last Name"/>			
<input type="text" value="Card Number"/>	<input type="text" value="MM/YY"/>			<input type="text" value="CVV"/>
AMOUNT \$500.00	SERVICE FEE			<input style="width: 20px;" type="text" value="%"/>

Total payment: \$






Figure 4-82: **SMART Pay** Make a Card Payment-Enter Card Information. The non-custodial parent enters information about the credit or debit card being used for the payment.

The Make a Card Payment page presents the option to cancel the transaction instead of proceeding.

Non-custodial parents who click Continue to proceed with the payment enter contact and billing information, including address, as shown in the following figure.



Make a Card Payment

Please enter your payment information below

Contact Information

<input type="text" value="Name"/>	<input type="text" value="Email"/>	<input type="text" value="🇺🇸 ▼ +1"/>
-----------------------------------	------------------------------------	--------------------------------------

Billing Information

Country	Address	
<input style="width: 100%;" type="text" value="Search Country"/>	<input style="width: 100%;" type="text" value=""/>	
Address Line 2		
<input style="width: 100%;" type="text" value=""/>		
City	State	ZIP
<input style="width: 100%;" type="text" value=""/>	<input style="width: 100%;" type="text" value="Select state"/>	<input style="width: 100%;" type="text" value=""/>

Total payment: \$

<input type="button" value="Cancel"/>	<input type="button" value="Back"/>	<input type="button" value="✓ Make Payment"/>
---------------------------------------	-------------------------------------	---



Figure 4-83: *SMART Pay* Make a Card Payment-Contact and Billing Information Page. The non-custodial parent enters contact and billing information associated with the card.

On the Contact and Billing Information Page, the non-custodial parent is again presented with the option to cancel the transaction.

To submit the payment, the non-custodial parent clicks the Make Payment button shown in the above figure. When the non-custodial parent submits a payment, the system electronically verifies the credit/debit card information provided, a process that is virtually instantaneous. Multiple security features are utilized to ensure the non-custodial parent is in physical possession of the card and is the authorized user.

If sufficient credit is not available or the card was reported as lost or stolen, the transaction is declined, and a “declined” message is displayed to the non-custodial parent. If sufficient credit is available, a successful transaction is completed. Authorization of payment occurs within seconds of payment submission, and a confirmation message and confirmation ID display for the non-custodial parent, as shown in the following figure. An email confirmation is also generated to the non-custodial parent.

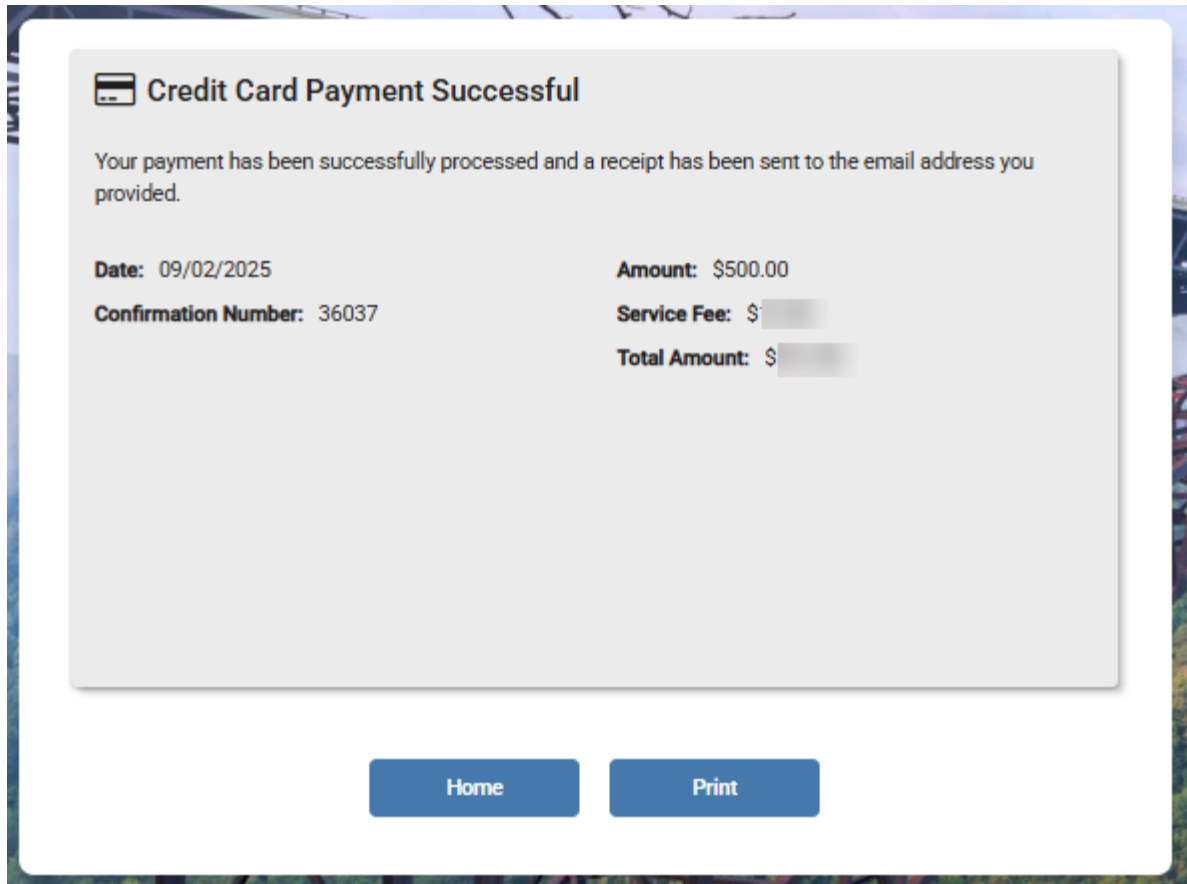


Figure 4-84: **SMART Pay** Credit Card Payment Confirmation Page. The confirmation of the processing of the credit/debit card provides a transaction total and reference ID.

The Credit Card Payment Confirmation page displays the date of the payment, Confirmation Number, and transaction total.

A post-authorization transaction is returned to the card-issuing bank, which then charges the card. SMI will maintain the information for all authorized credit/debit card payments, excluding the card number, and at the scheduled time each business day, will create payment transactions in the **SMART Database** for transmission to the Agency Automated Computer System on the Receipts File. Online payments submitted by the daily cutoff time will be processed and sent on the Receipts File the same business day. The money for credit/debit card transactions will be submitted to Fifth Third Bank via a standard CCD ACH transaction.

4.1.1.14.4.2 **SMART Pay** Digital Wallet Payment Options

SMI will provide West Virginia non-custodial parents and other remitters on behalf of non-custodial parents with PayPal, Venmo, Apple Pay, and Google Pay options via the West Virginia **SMART Pay** website. SMI assumes all risks associated with chargebacks related to these transactions.



West Virginia non-custodial parents will access these options in the same way they will access the online credit/debit card option on the **SMART Pay** website, detailed in the preceding section.

The process for submitting PayPal, Venmo, Apple Pay, and Google Pay payments through the **SMART Pay** site is like the process for submitting a credit/debit card payment, demonstrated previously. After accepting the website's Terms and Conditions and entering non-custodial parent and payment details, remitters select the desired payment method path, which is Mobile Payment Methods for any of the four digital wallet platforms we offer, as shown in the following figure.

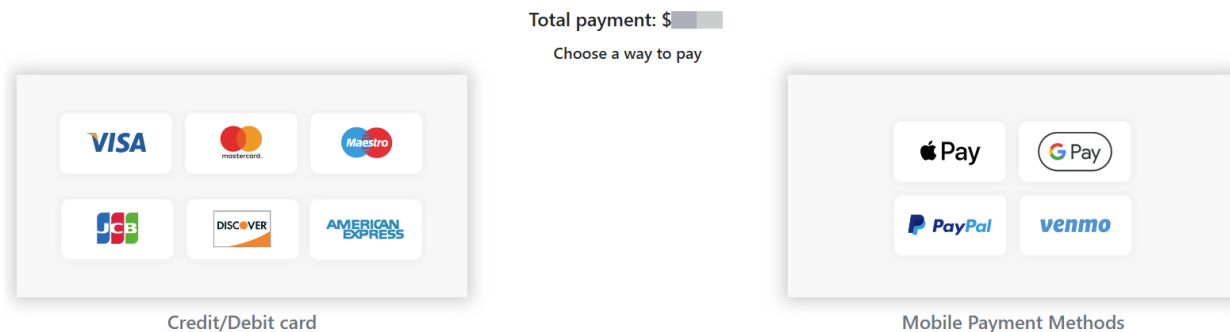


Figure 4-85: **SMART Pay** Payment Method Selection Page. Remitters may pay by an Apple Pay, Google Pay, PayPal, or Venmo account linked to a credit/debit card.

Selection of the Mobile Payment Methods path takes non-custodial parents to the **SMART Pay** page shown below, for entry of their contact and billing information before clicking Continue to proceed.

Contact Information

Billing Information

Country: Address:

Address Line 2:

City: State: ZIP:

Total payment: \$

Figure 4-86: **SMART Pay** Contact and Billing Information Page. Remitters enter their contact and billing information to submit a payment using the PayPal, Venmo, Apple Pay, or Google Pay platform.

Next, the remitter chooses the specific payment platform they wish to use for payment submission, as illustrated in the following figure.

Choose a way to pay

	PayPal
	Google Pay
	Venmo

Total payment: \$

Figure 4-87: **SMART Pay** Choose a Way to Pay Page. Remitters choose the digital wallet payment platform they wish to use for payment submission.

The Apple Pay option is only presented to remitters using an Apple device, as demonstrated below.

[← Back to select a payment method](#)

Choose a way to pay

	PayPal
	Google Pay
	Venmo
	Apple Pay

Total payment: \$

Figure 4-88: **SMART Pay** Choose a Way to Pay Page-Apple Device. Remitters using Apple devices see the option to pay by Apple Pay.

Upon selecting a payment platform, the non-custodial parent is seamlessly transferred to the secure payment site for the selected option, as illustrated in the following example for a PayPal selection. On the PayPal site, non-custodial parents log in if they have an account or they can complete a guest transaction. A remitter who logs into their PayPal account selects the preferred PayPal method for the child support payment, as shown below.

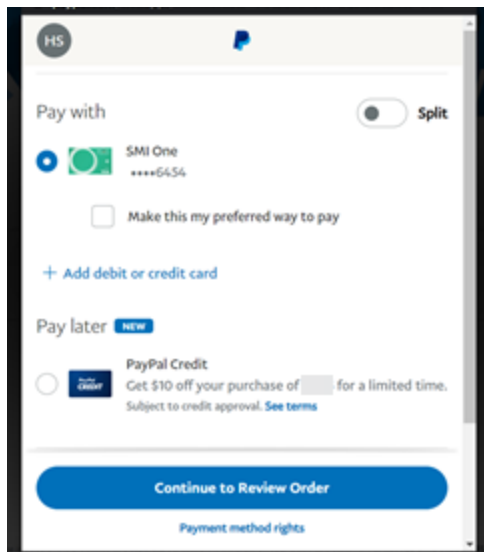


Figure 4-89: Selection of PayPal Payment Method. West Virginia remitters will choose the method by which they want to make their payment.

Remitters who click Continue on the payment platform’s site are returned to the **SMART Pay** site to review the selected payment method and amount and submit their payment, as shown below for the PayPal example.

[← Back to select a payment method](#)

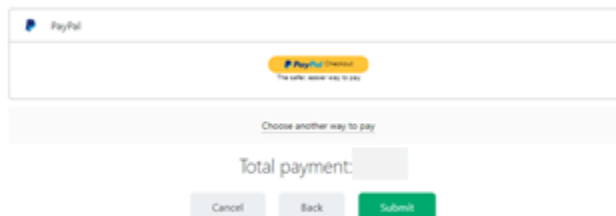


Figure 4-90: Submission of PayPal Payment. West Virginia remitters will click the Submit button on **SMART Pay** to submit their payments.

After the remitter submits the payment, the **SMART Pay** website presents a payment confirmation message and confirmation ID, as illustrated previously for a credit/debit card payment. **SMART Pay** also generates a confirmation email and ID to the remitter.

Remitters who select the Venmo option on the Payment Method Selection page previously shown are taken to the Venmo site, where they generate and scan a quick response (QR) code with their device to proceed, as shown in the following figure.

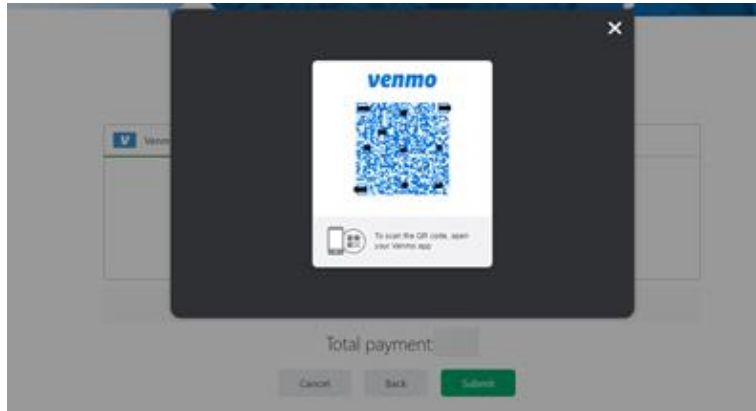


Figure 4-91: **SMART Pay** Venmo QR Code Page. Remitters scan their QR code with a mobile device to proceed with the payment.

Once the QR code is scanned, the non-custodial parent is returned to the **SMART Pay** site to review their selected payment method and amount and click the Submit button to complete their payment, as illustrated below.

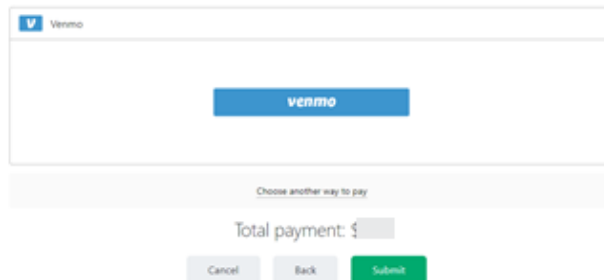


Figure 4-92: Submission of Venmo Payment. After scanning a QR code for their Venmo payment, remitters are returned to the **SMART Pay** site where they click the Submit button to complete their payment.

Upon payment submission, **SMART Pay** presents an online confirmation message and confirmation ID and generates an email confirmation to the remitter.

Google Pay and Apple Pay payments are similarly initiated on the **SMART Pay** website and routed through the secure website of the selected payment service. For all these payment platform transactions, the remitter receives an online confirmation message and ID and an email confirmation through **SMART Pay**, immediately following successful payment submission.

4.1.1.14.4.3 **SMART Pay** IVR Payments

SMI provides a credit/debit card IVR payment option to West Virginia non-custodial parents, other remitters on behalf of non-custodial parents, and employers, including prompts in Spanish. American Express, Discover, JCB, Maestro, Mastercard, and Visa credit card and PIN-less debit card



payments will be accepted through a toll-free IVR system. Our toll-free number and payment option information are publicized on the West Virginia **SMART Pay** website.

The IVR platform will require the use of a touch-tone phone to access menu options and follow easy-to-understand voice prompts that make paying by phone fast and easy.

The following graphic outlines the process for IVR credit/debit card payment submission.

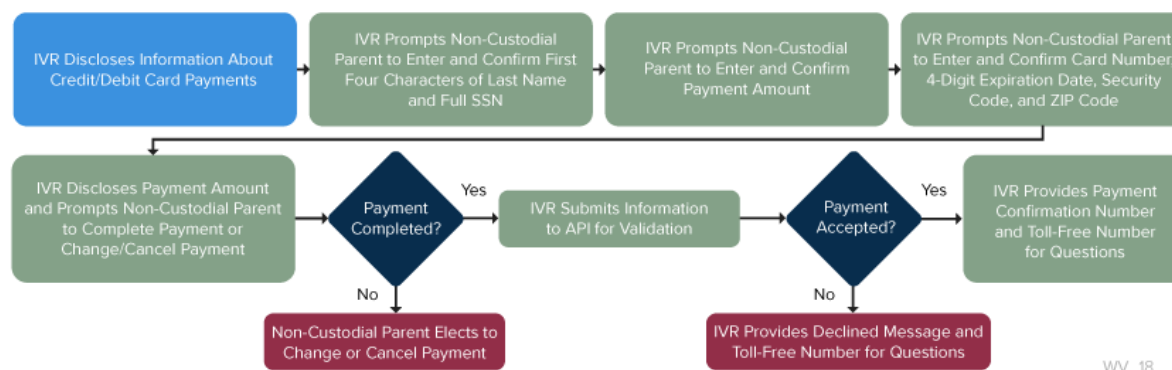


Figure 4-93: Credit/Debit Card Payment by IVR. Making payments by telephone is managed through an IVR.

The IVR discloses information about credit/debit card payments. The IVR prompts the non-custodial parent to enter and confirm the first four characters of their last name as it appears on their child support case. The non-custodial parent is then prompted to enter and confirm the full nine digits of the social security number associated with the case. The non-custodial parent is then prompted to enter and confirm the payment amount. Next, the non-custodial parent enters and confirms the credit or debit card number, four-digit expiration date, security code, and ZIP code associated with the card. The IVR then discloses the payment amount to the non-custodial parent and prompts the non-custodial parent to complete the payment or change/cancel the payment.

Once the payment is completed, the IVR submits the information to an API for validation in real time against Agency Automated Computer System data stored in the **SMART Database**. If the payment is successfully validated and accepted, the IVR provides a payment confirmation number and toll-free number for the non-custodial parent to call with questions. If the payment is not validated, the IVR informs the non-custodial parent that the payment was declined and provides a toll-free number for the non-custodial parent to call with questions.

IVR payments submitted prior to the cutoff time on a business day will be processed and sent on the Receipts File the same business day. The money for IVR credit/debit card transactions will be submitted to Fifth Third Bank via a standard CCD ACH transaction.

4.1.1.14.5 **SMART Pay Cash Retail Payments**

SMI is pleased to provide West Virginia with an easy to use, convenient, and secure way for cash-preferred non-custodial parents to make payments by leveraging our digital and physical barcode

technology to make cash payments. Our newest **SMART Pay** Cash Retail Payment option allows payments at over 40,000 participating stores nationwide, including Walmart and Dollar General, and an extensive list of other convenient retail locations.



Figure 4-94: **SMART Pay** Cash Retail Payment Participating Retailers. The **SMART Pay** Cash Retail Payment network provides 40,000 plus retail locations nationally.

SMI has designed a **SMART** workflow for cash payments submitted through **SMART Pay**, allowing us to prevent unidentified payments from being accepted via the service and then suspended for research to identify the non-custodial parent.

The non-custodial parent enters identifying information into **SMART Pay** to generate a digital or physical barcode. When a remitter is generating a digital or physical barcode for the West Virginia SDU via the **SMART Pay** website, our Participant Validation API matches identifying information entered for the barcode, such as non-custodial parent social security number and case ID, against Agency Automated Computer System file data stored in **SMART**.

SMART Pay makes a Hypertext Transfer Protocol Secure (HTTPS) request to a web service, providing the data collected from the non-custodial parent, and **SMART** provides a response that allows the non-custodial parent to proceed with creating the barcode. Once the non-custodial parent's data is compared, a decision is passed by **SMART** within the HTTPS response, indicating a successful or declined result.

If the information entered for the non-custodial parent is validated by **SMART**, **SMART Pay** creates the payment slip containing the barcode image and readable barcode number and provides it to



the non-custodial parent. If the non-custodial parent-identifying information cannot be validated, **SMART Pay** invites the non-custodial parent to try again. The matching and response processes occur within seconds and are virtually seamless for the remitter.

SMART's secure validation of information entered to create a barcode before the non-custodial parent presents the barcode to a retail location ensures that we do not have to suspend processing of **SMART Pay** cash payments while we identify the associated non-custodial parent.

Once created, the barcode may be presented at a participating retailer digitally from a mobile device or physically from a printed document. Once scanned, the barcode initiates the payment transaction.

CASH PAYMENT



BARCODE INFORMATION

You may pay from \$1.00 up to and including \$500.00.

A \$2.00 service fee will be collected when you make your payment. This fee is separate from your child support obligation and is not applied to it.

Payment Instructions

1. Print this page which includes your barcode.
2. Click [here](#) to locate retail stores where you can make a cash payment.
3. Visit a participating retail store. Be sure and have your printed barcode with you.
4. Present your printed barcode to the cashier and ask them to scan it.
5. Pay for the transaction and collect a receipt.



This barcode can be reused for future child support payments.

By accepting or using this barcode to make a payment, you agree to the full terms and conditions, available at www.vanilladirect.com/pay/terms.

After successful payment using this barcode, you may retrieve your full detailed e-receipt at www.vanilladirect.com/pay/ereceipt.

[ePay Home](#) | [Contact Us](#) | [Privacy Policy](#) | [Security](#) | [FAQs](#)

Please read our [Terms and Conditions](#) and our [Web Accessibility Policy](#).

Figure 4-95: **SMART Pay** Cash Payment-Barcode. A custom barcode is generated and can be reused by the non-custodial parent.

This screen also includes a link to locate retail stores that accept cash payments. Non-custodial parents can search by location to find a payment location, as shown below.

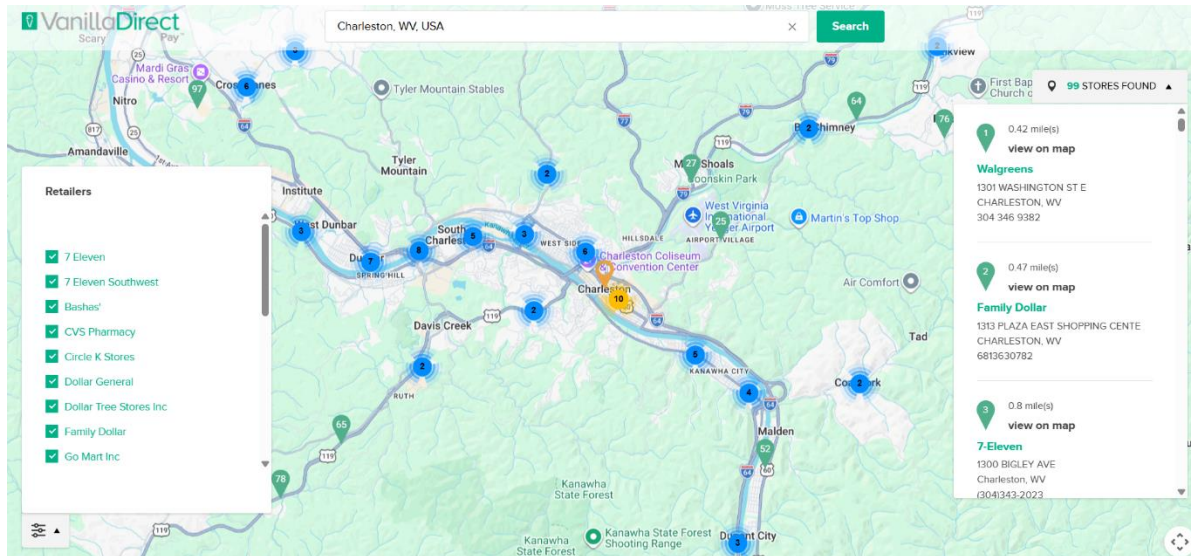


Figure 4-96: **SMART Pay** Cash Retail Payment-Location Map. Remitters use the search function to locate retail stores accepting cash payments.

SMART Pay Cash Retail provides an easy-to-use customer experience as shown in the following figure.

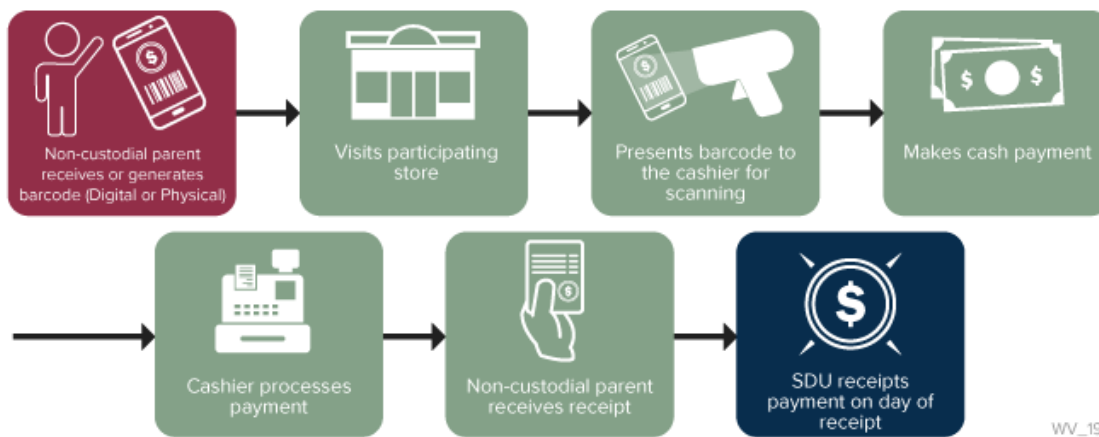


Figure 4-97: **SMART Pay** Cash Retail Easy-to-Use Customer Experience. **SMART Pay** is extremely easy to use, enabling non-custodial parents to make cash payments with ease while receiving prompt and accurate credit for their payments.

Once the cashier scans the barcode to complete the transaction and provides a receipt to the non-custodial parent, the payment is received by **SMART** within approximately 15 minutes of the transaction being completed. The in-store payment process typically takes less than 60 seconds, and all receipted funds are guaranteed.

SMI will also process any cash payments submitted through other retailer platforms, such as PayNearMe, TouchPay, or MoneyGram.



4.1.1.15 The Vendor shall maintain such records a minimum of five (5) years and make available all records to Agency personnel at Vendor's location during normal business hours upon written request by Agency within ten (10) business days after receipt of the request.

4.1.1.15 Maintenance and Access to Records

SMI will continue to maintain all records generated under the contract for a minimum of five years. In response to a written request from the Agency, we will make these records available to authorized personnel at our facility during normal business hours within 10 business days.

Physical records are stored in a secure, environmentally controlled area and retained according to the records retention schedule developed in coordination with the Agency. Remittance documents are securely stored for 60 days and then destroyed on-site in accordance with all applicable standards, including IRS Publication 1075.

Through the *SMART Image Viewer*, SDU documentation related to collections and disbursements is available to Agency-designated staff within 15 minutes of imaging. These images are retained for a minimum of five years, enabling timely support for audits and case research.

Key contract documentation, including deliverables, change orders, meeting notes, design session minutes, and the Project Schedule, is stored on the West Virginia SDU Project Management Portal and is available to authorized Agency users.

Documentation related to the State's debit card program is accessible through the CST platform, which restricts access based on user roles.

To support State and federal audits, we maintain a comprehensive suite of audit and verification reports. The *SMART Audit History* application offers a detailed trail of all transactions, capturing activity at each processing stage, including each envelope, payment batch, credit, debit, and scanned document.

4.1.1.16 Vendor should provide with their bid a copy of any hardware or software licensing and/or support terms and conditions to which the State of West Virginia or the Agency must agree to or accept, either in writing or digitally, in order to order and receive the commodities or services offered as part of this contract. Written terms will be required prior to the award of any contract resulting from this solicitation. Failure to provide additional terms and conditions may result in disqualification of the vendor's bid.

4.1.1.16 Hardware or Software Licensing and/or Support Terms and Conditions

SMI has no hardware or software licensing and/or support terms and conditions to which the State of West Virginia or the Agency must agree to or accept in order to order and receive the commodities or services offered as part of this contract.



4.1.2 Access Requirements:

4.1.2.1 To insure compliance with the contract and for any other reason the Agency deems appropriate for the effective and continuing operation of the centralized collection and distribution process, the Agency and its authorized representatives and designees shall at all times have the right to enter any premises of the Vendor used in the performance of the contract, including the centralized collection and distribution operations site, or such other place where duties of the contract are being performed. The Agency's right of access shall be exercised in order to inspect, monitor, or otherwise evaluate the work performed or being performed therein, or to elicit information concerning the operation of the centralized collection and distribution function. All such instances of access shall be undertaken in such a manner that will not unduly disrupt the Vendor's operations or performance under the contract, and shall be coordinated through the responsible Vendor representative and account officer.

4.1.2 Access Requirements

SMI fully supports the Agency's right to enter and inspect any premises used in the performance of the contract, consistent with our established practices as the current provider. Throughout the current contract term, we have maintained a strong collaborative relationship with the Agency and its authorized representatives and designees, who are welcome to access the West Virginia SDU facility.

SMI has consistently accommodated such visits with or without prior notice, ensuring Agency personnel are able to inspect, monitor, or evaluate operations without disruption. Our West Virginia SDU Project Manager remains the designated point of contact for coordinating and facilitating access. Agency visitors are required to present valid government-issued identification, sign in upon arrival, and wear an SMI-issued visitor badge throughout the duration of their visit.

All visits are conducted in compliance with established facility security protocols, which include adherence to IRS Publication 1075 and other applicable federal and State standards. This approach ensures transparency, operational continuity, and protection of sensitive data, while upholding the Agency's oversight responsibilities.

4.1.3 Confidentiality of Respondent and Client Information

4.1.3 Confidentiality of Respondent and Client Information

SMI brings decades of proven experience supporting human services agencies in child support and broader social services programs. As a trusted partner for these sensitive operations, we understand the critical importance of protecting the confidentiality of all information accessed in the course of service delivery. Safeguarding client and program data is a core tenet of our operations. From the outset of SMI staff employment, SMI sets clear expectations regarding confidentiality. These expectations are reinforced through comprehensive orientation and ongoing training, ensuring that all employees uphold the highest standards for data protection and privacy.

4.1.3.1 The Vendor, its officers, agents, employees, and subcontractors shall treat all information and must adhere to all requirements listed, including Federal and State tax information, with



particular emphasis on information relating to customers and litigants, which is obtained through performance under the contract, as confidential information to the extent required by the laws of the State of West Virginia and of the United States, as well as any regulations promulgated thereunder (WV Code Chapter 48-18-131; CFR 303.21; and IRS Publication 1075.)

4.1.3.1 Confidentiality Required by Laws and Regulations

SMI fully understands and complies with the confidentiality requirements outlined in WV Code Chapter 48-18-131, 45 CFR 303.21, and IRS Publication 1075. SMI treats all customer, litigant, and tax-related information obtained through contract performance as confidential and uses such information solely for the administration of the program. We have instituted robust internal controls, technical safeguards, and organizational policies to ensure compliance with all applicable federal and State confidentiality laws and regulations. Key elements of our confidentiality program are detailed in the table below.

Table 4-4: Key Confidentiality Program Elements. SMI’s confidentiality safeguarding practices are detailed in the table below.

Confidentiality Control Area	SMI Practice
Pre-employment Screening	Background checks are performed for all employees prior to hire
Employee Agreements and Training	Employees sign a Confidentiality/Non-Disclosure Agreement and complete initial and annual IRS-related training
Controlled Access	Access to systems and data is role-based and secured through unique credentials and timeouts
Facility Security	Entry to the SDU and secure zones is governed by proximity card access controls Surveillance covers critical areas
System Controls	SMART access is credentialed and restricted System use is monitored and auditable
Performance Oversight	Supervisory reviews and QA processes ensure compliance with confidentiality protocols
Bonding and Accountability	All SMI employees are bonded Annual performance plans reinforce confidentiality obligations

SMI’s safeguards ensure the integrity, confidentiality, and security of information entrusted to us under this contract. We remain vigilant in monitoring, auditing, and updating our security measures to address emerging threats and ensure full compliance with evolving regulatory requirements.



4.1.3.2 All personal identifiable information relating to any customer and litigant shall be held confidential and shall not be disclosed by the Vendor, its officers, agents, employees, or contractors without the prior written approval of the Secretary of the Department of Health and Human Resources or his/her designee.

4.1.3.2 Confidentiality of Personal Identifiable Information

SMI understands and upholds the responsibility of protecting all personal identifiable information (PII) relating to customers and litigants. We recognize that such data must remain strictly confidential and shall not be disclosed by SMI, including its officers, agents, employees, or contractors, without the prior written approval of the Secretary of DHHR or his/her designee.

SMI uses PII solely for the administration of this project and employs a comprehensive, multi-layered security framework to safeguard all sensitive information from unauthorized access, disclosure, sabotage, or manipulation. Our Security Plan, which aligns with federal and State requirements, including IRS Publication 1075 and National Institute of Standards and Technology (NIST) standards, outlines the following key protections.

- Access and Control – Users are granted access on a need-to-know/ need-to-share basis, as determined by job duties and management
- Identification and Authentication – System uniquely identifies and authenticates users with a combination of username and password
- Maintenance – Scheduled maintenance to apply security patches and updates
- Media Protection – Forms of media are stored in secured areas of the facility that are closely monitored using the alarm system and each entry attempt, whether successful or not, is logged to the facility access control system
- System and Communication Protection – Perimeter routers, firewalls, and internal routers all run software that is capable of mitigating risks associated with denial-of-service (DoS) attacks
 - ✓ Application user interfaces are stored and managed separately from related back-end data
 - ✓ A multi-layer network defense strategy is used, combining routers, firewalls, virtual private network (VPN), and other security appliances
 - ✓ Encrypted network protocols are used for a high level of integrity and confidentiality
 - ✓ Web applications use TLS 1.2 encryption with minimum 2048 RSA certificate encryption
 - ✓ Network sessions time out at 15 minutes
- System and Information Integrity – Enterprise anti-malware software is used to protect endpoint computers against malicious code
- Physical Security – Access to SMI’s facility is permitted only to individuals who have been issued an access card
 - ✓ Facility Access Control
 - ✓ Access card control system based on High Intensity Discharge (HID) technology
 - ✓ Alarm System
 - ✓ Video Surveillance



These safeguards are reinforced through employee training, annual security refreshers, and active monitoring of system access and user behavior. SMI's West Virginia SDU Security Plan provides further technical details on our physical, logical, and administrative controls for PII protection.

By maintaining a secure, compliant environment, SMI ensures that personal information remains protected and confidential throughout all phases of contract performance.

4.1.3.3 The Vendor may not at any time furnish case file information or documentation to any requesting customer or litigant.

4.1.3.3 Case File Information

SMI fully complies with the requirement that prohibits the release of case file information or documentation to any requesting customer or litigant. SMI does not, and will not, furnish case file information directly to customers or litigants at any time.

4.1.3.4 The use of information obtained by the Vendor in the performance of its duties under any contract resulting from this RFQ shall be limited to those purposes directly connected with such duties.

4.1.3.4 Use of Information Obtained by the Vendor

SMI strictly limits the use of all information obtained through contract performance to purposes directly related to fulfilling our contractual duties. We do not use, share, or retain information for any purpose outside the scope of our responsibilities under this contract, in full compliance with State and federal requirements.

4.1.3.5 The Vendor shall advise the Agency within 48 hours of any and all requests received for information described in this RFQ.

4.1.3.5 Requests for Information

SMI will advise the Agency within 48 hours of all requests received for information described in the RFQ.

4.1.3.6 The Vendor shall be responsible for assuring that any agreement between itself and any of its officers, agents, employees, or subcontractors contains a provision which strictly adheres to the provisions of confidentiality as described in this section,

4.1.3.6 Confidentiality and Vendor's Officers, Agents, Employees, and Subcontractors

SMI ensures that all agreements with its officers, agents, employees, and subcontractors include provisions that strictly adhere to the confidentiality requirements outlined in this section. We are fully responsible for enforcing these provisions and maintaining compliance with all applicable State and federal confidentiality standards throughout the term of the contract.



4.1.4 Payment Processing

The Vendor shall provide the following services in relation to processing payments, which are received by mail, electronically through the ACH network, through the Web-based payment option, or through any other means or medium.

4.1.4 Payment Processing

SMI has the resources and experience to effectively deliver the scope of work encompassed in West Virginia’s child support payment processing requirements. During calendar year 2025, we processed more than 60 million child support payments totaling \$12.4 billion for 16 SDU operations. Corporate-wide for the same period, we maintained a combined payment processing accuracy rate of 99.997%. Our reputable processing solution is both cost-effective and accurate. We provide all ancillary functions required to maintain security and control over the entire process for our State partners.

Our **SMART** solution provides West Virginia with the most advanced payment processing services in the industry. Our processes are automated to the extent possible to maximize efficiency and accuracy for the payment processing workflow. SMI is raising the bar in the SDU industry by incorporating artificial intelligence (AI)-driven technologies to automatically process collections when technology provides the most efficient and accurate results.

We offer a plethora of payment method choices, which we provide and support as part of our standard services offering. As illustrated in the following figure, our offering for West Virginia’s payment processing services provides new payment methods for the State’s non-custodial parents and will ensure the State’s SDU services are the best available in the industry.



WV_20

Figure 4-98: SDU Payment Options. SMI proposes payment methods/remittance options for the West Virginia SDU that include paper and electronic options.

The table below summarizes the child support payment methods SMI will accept on behalf of the State through the remittance options and platforms listed.



Table 4-5: Payment Methods and Remittance Options/Platforms. SMI will accept child support payments in a variety of methods through these remittance options and platforms.

Payment Method	Remittance Options	Remittance Platforms
ACH Credit	<p>Occurs via EFT/EDI file transmission through the ACH network</p> <p>SMART Pay website provides:</p> <ul style="list-style-type: none"> EFT/EDI instructions, specifications, and access to customer service support Online employee reconciliation Online CCD+ and CTX file creation in National Automated Clearing House Association (NACHA)-defined formats 	<p>Non-custodial parent’s bank or employer’s bank through the ACH network</p>
ACH Debit	<p>Occurs through scheduled bank draft (automatic withdrawal)</p> <p>Remittance Options:</p> <ul style="list-style-type: none"> SMART Pay website 	<p>Non-custodial parent’s bank through the ACH network</p>
Credit/PIN-less Debit Card	<p>Remittance Options:</p> <ul style="list-style-type: none"> SMART Pay website IVR 	<p>SMART Pay website and IVR will accept the following cards:</p> <ul style="list-style-type: none"> American Express Discover JCB Maestro Mastercard Visa <p>For non-custodial parents who do not wish to provide bank account or credit/debit card information to the SDU, SMART Pay website will accept the following payment methods:</p> <ul style="list-style-type: none"> PayPal Venmo Apple Pay Google Pay
Cash	<p>Mailed to SDU Retailer</p>	<p>SMART Pay cash retailer platform currently offering cash payment acceptance at 40,000+ stores nationwide</p> <p>SMI will also process any cash payments submitted through other retailer platforms, such as</p>



Payment Method	Remittance Options	Remittance Platforms
		PayNearMe, TouchPay, or MoneyGram
Personal Check/Employer Check/Cashier's Check/ Certified Check/Interstate Check/Foreign Check/Bank Bill Payment Check	Mailed to SDU	N/A
Money Order	Mailed to SDU	N/A

Our online solution for West Virginia includes a **SMART Pay** website. SDU customers will have online access to:

- Automated employee reconciliation and EFT/EDI file creation for employers
- Instructions for setting up and remitting EFT/EDI payments
- ACH debit payment options
- Credit/debit card payment options
- Digital wallet payment methods including PayPal, Venmo, Apple Pay, and Google Pay
- Information on IVR, **SMART Pay** Cash Retail payment options, and mailing payments to the SDU
- Contact information for website assistance
- Live customer service toll-free phone number
- FAQs for non-custodial parents and employers

SMI offers West Virginia and its customers the most comprehensive menu of payment methods and remittance options today from any contractor.

4.1.4.1 Vendor shall provide solutions to receive and process digit wallet service payments – ie : Apple Pay, Google Pay, Venmo and Paypal

4.1.4.1 Digital Wallet Payments

SMI will provide West Virginia non-custodial parents and other remitters on behalf of non-custodial parents with PayPal, Venmo, Apple Pay, and Google Pay options via the West Virginia **SMART Pay** website. SMI assumes all risks associated with chargebacks related to these transactions.

Our digital wallet payment options are described in Section 4.1.1.14.4.2.

4.1.4.2 Vendor shall provide solutions to receive and process Cash Retail payments at participating stores nationwide – ie: Walmart, Dollar General, Kroger, and CVS

4.1.4.2 Cash Retail Payments

SMI is pleased to provide West Virginia with an easy to use, convenient, and secure way for cash-preferred non-custodial parents to make payments by leveraging our digital and physical barcode technology to make cash payments. Our **SMART Pay** Cash Retail Payment option allows payments



at over 40,000 participating stores nationwide, including Walmart and Dollar General, and an extensive list of other convenient retail locations.

Our **SMART Pay** Cash Retail Payment solution is described in Section 4.1.1.14.5.

4.1.4.3 Mail Extraction and Scanning Equipment: The Vendor shall be responsible for supplying, programming, and implementing Mail Extraction Equipment. This equipment must provide scanned electronic images that will be transmitted to a workflow environment for processing.

4.1.4.3 Mail Extraction and Scanning Equipment

SMI processed 9 million paper payments totaling \$1.9 billion during calendar year 2025 for our SDU operations combined. For West Virginia during the same year, we processed 202,028 paper payments totaling \$33,535,835. We implemented the first iteration of our solution for child support payment processing in 1999, when nearly all payments were submitted by mail. Although the percentage of paper payments has decreased over the years, SDUs will receive paper payments for the foreseeable future. We continue to develop our **SMART** solution to incorporate new technology for validating payment instruments and automating their processing as new technology becomes available.

SMART—our nationally recognized solution for child support payment receipting and other critical SDU functions—was developed with the direct involvement of child support professionals. The following table provides descriptions for the **SMART** core processing modules that support the SDU’s payment processing, disbursements, reconciliation, debit card services, and other functions.

Table 4-6: **SMART** Solution Core Processing. The following table describes our solution’s core processing modules.

SMART Solution	Description
<i>Scan</i>	Provides a complete image-based solution where all images of the contents of the physical envelope and the envelope itself are captured and stored in the SMART data environment that includes a combination of container/file storage for the image files and database storage for metadata associated with each image file
Image QA (<i>IQA</i>)	Provides image quality verification of scanned images through two independent Optical Character Recognition (OCR) engines and two different parts of documents
<i>Workflow Manager</i>	Routes payments to the next appropriate component within the system and provides a dashboard tracking system for monitoring work progress
<i>Credit MICR Profile</i>	Validates payment instrument MICR and creates profile with payment method and source/type for use in future automated payment posting
<i>Credit Courtesy Amount Recognition/Legal Amount Recognition (CAR/LAR) with AI</i>	Automated process that uses payment instrument-reading technology integrated with the SMART system to review elements on an instrument for the purpose of assessing its deposit-worthiness and initially capturing the credit amount



<p><i>Credit</i> <i>OCR Credit Amount</i></p>	<p>Work item is processed through SMART's <i>OCR Credit Amount</i> application, which is a proprietary OCR-driven process we built to independently provide a second, automated read of the credit amount</p>
<p><i>Credit</i> <i>Credit Entry</i></p>	<p>Requires manual review and verification of the payment instrument by an Operations Specialist when automated and OCR processes do not provide double verification of the credit amount or when credit worthiness requires manual review</p>
<p><i>Debit</i> <i>Transaction Manager with AI</i></p>	<p>Uses AI along with proprietary business rules and OCR to analyze each payment instrument and the contents of the envelopes—including remittance documents—to determine if the transaction(s) can be automatically identified</p> <p>Identifies a payment to the appropriate SSN or case ID automatically if the payment data meets proprietary business rules and confidence levels for automated posting</p>
<p><i>Debit</i> <i>Debit Entry</i></p>	<p>Built in OCR/intelligent character recognition (ICR) capability for on-demand use</p> <p>Allows manual validation for payments not automatically identified by <i>Transaction Manager</i> by verifying the payment using approved identifiers with the aid of extensive search capabilities, including historical MICR information</p>
<p><i>Exception Processing</i></p>	<p>Encompasses queues for researching and/or resolving suspense and exception items, including:</p> <p><i>Returns</i>—processing non-negotiable and other items that meet Agency requirements for returning a payment</p> <p><i>Out of Balance</i>—allows payments from employers to be segregated for research and employer contact if the payment (credit amount) is not equal to the amount of the remittance information (debit amount)</p> <p><i>Exceptions</i>—payments requiring special handling based on West Virginia-specific situations that do not meet criteria for other <i>Exception Processing</i> queues</p> <p><i>Unidentified Pending</i>—payments for which the non-custodial parent is not identified in SMART Debit Entry; requires research in the Agency Automated Computer System and SMART</p> <p><i>Unidentified Reviewed</i>—unidentified payments that have been reviewed and searched in the Agency Automated Computer System and SMART and contact with the remitter is needed</p> <ul style="list-style-type: none"> ▪ Maintains a record of all contacts and contact attempts with the remitter ▪ Tracks payments that remain unidentified after searches and remitter contact attempts, allowing further research and reporting until the payment is sent as unidentified on the Receipts File to the Agency Automated Computer System
<p><i>Correspondence</i></p>	<p>Enables automated handling of correspondence received with and without payments at the SDU</p> <p>Provides electronic notification of the location of images to the appropriate office via email</p> <p>SMART Image Viewer and SMART Reports allow staff the ability to access correspondence items within the system while protecting confidential information</p>
<p><i>Audit History</i></p>	<p>Maintains a complete audit trail that tracks all activity on each payment from the time it is scanned or imported into the system until the time it is deposited into the SDU account at the end of the day and sent on the Receipts File</p>



	Provides an excellent tool for formal audits as well as for resolution of inquiries from stakeholders related to a specific item received at the SDU
<i>Image Viewer</i>	<p>Provides access to data and images of payments and correspondence processed at the SDU</p> <p>Assists Agency-designated staff with payment-related research and inquiry resolution</p> <p>Provides access over a secured internet connection that is password protected and encrypted</p>
<i>Quality Assurance (QA) with AI</i>	<p>Provides a comprehensive QA queue for another level of quality determination of work processed</p> <p>Using AI and parameters that are specific to West Virginia SDU-identified high-risk work items, allowing for targeted audits</p> <p>Produces a daily random sampling of payment transactions using standard statistical sampling techniques</p> <p>Enables the completion of QA processes and correction of errors before items are transmitted on the Receipts File to the Agency Automated Computer System</p>
<i>Intercept</i>	<p>Allows a hold to be placed on a bank account (MICR) or non-custodial parent (participant) SSN when a payment is returned for insufficient funds, stop payment, closed account, or credit card chargeback</p> <p>Allows a hold to be placed on a federal employer identification number (FEIN) if an employer ACH debit payment is returned for insufficient funds, stop payment, or closed account, or when the SDU is notified by the Agency or the remitter not to process a payment upon receipt</p> <p>Includes special handling rules that allow users to associate special instructions to a MICR or a participant</p>
<i>Deposit</i>	<p>Creates Image Cash Letters (ICLs) for Check Clearing for the 21st Century Act (Check 21) electronic deposit processing to the bank account designated by the Agency</p> <p>Validates images are acceptable for ICL deposit to reduce the number of rejects</p> <p>Provides for processing of rejected and other items that must be physically deposited</p>
<i>Receipt File Generator</i>	Gathers processed payments for balancing against deposits and transmission on the Receipts File to the Agency Automated Computer System
<i>Data Exchange Engine</i>	<p>Allows us to exchange data with the Agency and other entities using any exchange method the entity prefers, including:</p> <p><i>File Management</i> [secured file transmission by Secure File Transfer Protocol (SFTP) or File Transfer Protocol Secure (FTP-S)]—operates in conjunction with our Managed File Transfer (MFT) service, GoAnywhere®, which:</p> <ul style="list-style-type: none">▪ Uses file and database processing actions, managed through scheduled workflows and triggers▪ Retrieves, tracks, and manages all incoming files for both test and production environments▪ Sends, tracks, and manages all outgoing files for both test and production environments



	<ul style="list-style-type: none"> Validates and imports files into the SMART Database Includes validations that prevent creating or importing duplicate files Uses only encrypted transmission protocols Provides automatic notification to SDU management and SMI Information Technology Services (ITS) staff on file activities and issues <p>Web Service and API—used for purposes such as transmitting payment and correspondence data and images to the Agency, if desired</p> <p>Message Queue—used for purposes such as updating the Agency Automated Computer System with notes and other information, if desired</p>
<i>Reports</i>	<p>Provides a reports management system for SDU staff and designated State staff to access reports and data online and on demand</p> <p>Makes reports accessible online via a secure internet connection</p>
<i>Disbursements</i>	<p>Retrieves and imports disbursement-related files from the Agency Automated Computer System; creates and/or manages file transfers for check disbursements, ACH/direct deposit disbursements, and debit card enrollment, disbursements, demographic updates, and exceptions</p>
<i>CheckPrint</i>	<p>Provides for secure production, reconciliation, and mailing of checks</p>
<i>Pay</i>	<p>Delivers an online services solution via a website</p> <p>Provides remitters the ability to schedule/edit/cancel ACH debit payments; submit Visa, Mastercard, Discover, American Express, JCB, and Maestro credit/debit card payments; submit PayPal, Venmo, Apple Pay, and Google Pay payments; manage their account; view their payment history; obtain SDU contact information; and access customer support</p> <p>Enables employers to reconcile employee information; create and download a Corporate Trade Exchange (CTX) or CCD+ Electronic Funds Transfer (EFT)/Electronic Data Interchange (EDI) file to use the EFT/EDI payment method; and schedule/edit/cancel ACH debit payments</p>

Discussions and demonstrations on each of the core **SMART** modules, as they relate to specific requirements, are provided throughout our response.

SMART tracks every receipt through our payment processing workflow. The following table describes our paper payment processing workflow for the West Virginia SDU.

Table 4-7: **SMART Payment Processing Components.** Our payment processing solution is built to provide fast and accurate processing of payment instruments received in the mail.

<i>SMART Solution</i>	Paper Payment Processing
<i>Scan</i>	Scan and batch
<i>IQA</i>	Image quality verification of scanned images through two independent OCR engines and two different parts of documents



	<i>SMART</i> Solution	Paper Payment Processing
	<i>Workflow Manager</i>	Routes payments to the next appropriate component within the system and provides a dashboard tracking system for monitoring work progress
<i>CAR/LAR, MICR Profile, and Credit Entry are components of SMART Credit</i>	<i>CAR/LAR with AI</i>	Automated Verification of Payment Instrument
	<i>MICR Profile</i>	Validation of payment instrument MICR and profile creation with payment method and source
	<i>Credit Entry</i>	Double Verification of Credit Amount and Item Deposit Worthiness
<i>Transaction Manager and Debit Entry are components of SMART Debit</i>	<i>Transaction Manager with AI</i>	Automated Processing
	<i>Debit Entry</i>	Identification of payment to SSN, case ID, or provider number by OCR/ICR or Manual Entry
	<i>Exception Processing</i>	Research and resolution for unidentified, exceptions, out of balance, returns, and over the threshold
	<i>QA with AI</i>	QA review of daily processing
	<i>Deposit</i>	Transmits image file to bank for deposit
	<i>Receipt File Generator</i>	Gathers processed payments for balancing against deposits and transmission on the Receipts Files to the Agency Automated Computer System
	<i>File Management</i>	Transmits data file to the Agency to provide payment data to the Agency Automated Computer System

SMART is driven by an upfront imaging process that sprays a unique scan number on the back of each paper document received at the SDU. **SMART** then assigns each document and work item a unique system audit number that is stored in the **SMART Database** and associated to the unique scan number sprayed on the back of each document. This allows the system to track the document and work item throughout the processing cycle.

In addition, **SMART** provides access to payment documents and correspondence that includes full notation on all actions needed and/or taken to ensure acceptability. All imaged payment instruments and correspondence are available to Agency staff through an easy-to-use, web-based search screen. **SMART Image Viewer** makes images available for viewing within approximately 15 minutes of scanning, making it easy to research the status of support payments even on the day of receipt.

SMI's **SMART** solution provides West Virginia with the most advanced child support payment processing technology in the industry today. Through our 14 years of processing for West Virginia and 26 years of processing in other States, we have continually refined our workflows to maximize



payment processing efficiency and accuracy by staying abreast of new technology and addressing staff feedback on what slows them down or causes errors. SMI is committed to ongoing payment processing improvement efforts to ensure the West Virginia SDU has the most effective technology and processes.

SMI's mail extraction is handled as part of the imaging process, which translates into significantly less paper handling, fewer labor-intensive tasks, and improved quality. **SMART Scan** combines mail opening and extraction with image capture and classification. Our Scanning Operator touches the envelope only once to extract the contents, capture data and images, and for most mail, to open the envelope as well. **SMART Scan's** in-line processing also prints an audit trail and classifies mail contents without a separate preparation process that decreases processing efficiency.

4.1.4.3.1 Equipment

We will install two of the revolutionary OPEX's Falcon+[®]RED[™] scanning workstations, which combine the most efficient envelope opening and extraction unit on the market, the OPEX Model 72[™] Rapid Extraction Desk Mail Opener, with OPEX's latest high-volume production scanning technology. Falcon+RED is designed to attack the most difficult and daunting digital mail center workflow challenges.

SMI was the first SDU provider in the nation to use OPEX scanners and to fully integrate the scanners within a child support payment-processing system. SMI will provide the SDU with our most advanced equipment and technology to comply with the requirements for scanning and providing images of mail received at the SDU.



Figure 4-99: OPEX Falcon+RED. In West Virginia, SMI will use two of the world's most efficient scanning platforms: the OPEX Falcon+RED high-volume production scanners with integrated mail extraction. We will procure full maintenance contracts to ensure timely imaging of SDU mail.



The Falcon+RED combines OPEX's innovative one-step drop feed scanning with the performance of a high-capacity production scanner, providing the only universal document scanning workstation on the market.

The OPEX Falcon+RED is a high-speed scanner with a unique drop feeder. Falcon+RED operates with an Integrated Rapid Extraction Desk for quick and easy mail handling without damaging the contents. Integrating the Falcon+RED with the rapid extraction desk allows the Scanning Operator to open, extract, identify, prep, capture, orient, read, sort, create an audit trail, and output mail content in one step. OPEX has moved away from the sensor-type candling technology to an improved mechanical thickness verifier, assuring that no item is left in the envelope.

Falcon+RED provides efficient envelope opening with a milling cutter that produces a soft feathered edge, eliminating potential paper cuts. The envelopes are thinly sliced on the top and sides and are then separated by a suctioning device on the conveyor. This process ensures all contents of the envelope are removed. The contents of the envelope and the envelope are individually placed on the conveyor. **SMART Scan** automatically identifies the payment instrument MICR to create the record in **SMART** where all information associated with the payment instrument is stored.

OPEX's specialized feeder provides a dynamic process proven to reduce prep time and increase scanning accuracy. Patented drop-feed technology allows for efficient scanning directly from envelopes, while intelligent packet-sensing capabilities adjust track speed for optimal throughput. The high-capacity feeder handles large stacks of mixed document types, making the need for additional high-volume production scanners unnecessary. The Rescan Feeder is designed for fast and efficient rescans without disrupting the overall scanning process.

Falcon+RED comes equipped with a 22-inch touchscreen monitor for enhanced viewing of scanned images and easy one-touch, page-type classification. Utilizing OPEX's feature-rich Falcon+RED, SMI will continue to customize **SMART Scan** to provide auto-classification and the most intuitive way to visually classify documents as they are scanned. The versatility of this platform allows the Scanning Operator to maximize the many features of their OPEX scanner and minimize the preparation of documents prior to scanning. SMI's approach is to incorporate quality assurance throughout our processes to detect issues at the earliest possible step.

An important quality assurance measure is the color coding visually displayed on the 22-inch monitor. Based on the document type, the OPEX thumbnail on the monitor screen is surrounded by a configurable colored background. Checks are green, coupons and remittance documents are blue, lists are tan or gray, regular envelopes are pink, and flat envelopes are purple. If the document is not recognized by OPEX, the color changes, thus instantly alerting the Scanning Operator to the possible absence of an important document within that envelope. The following illustrates the clear delineation of each document type displayed on the screen.

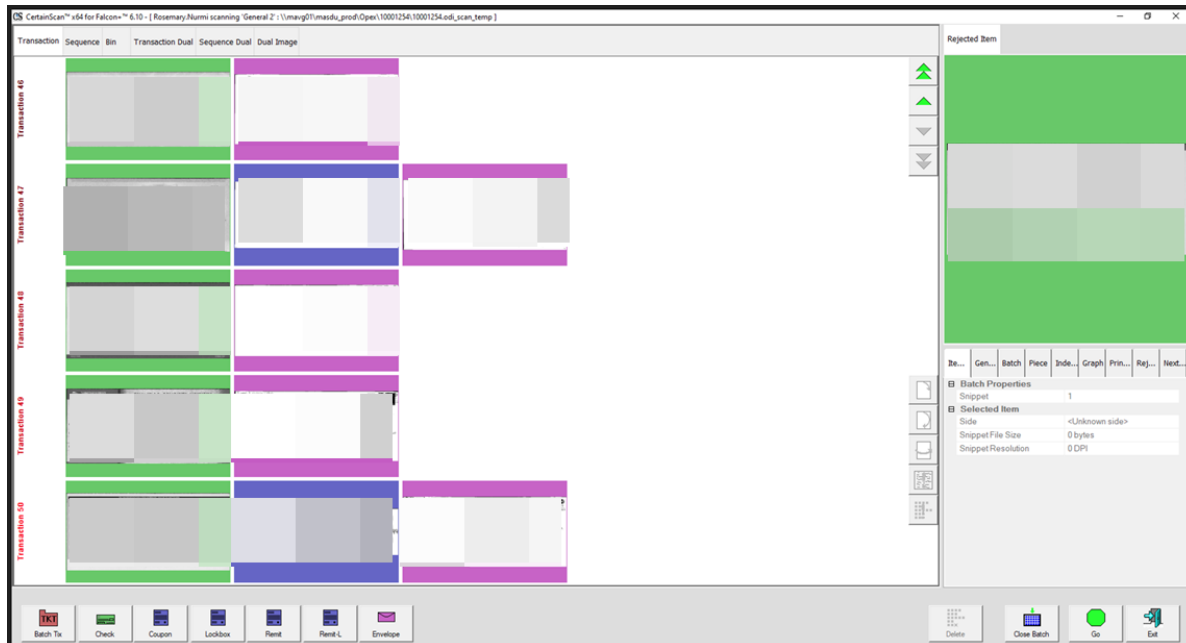


Figure 4-100: Falcon+RED Image Capture. Designed to provide image capture for a variety of mail, the Falcon+RED processes clean payments, exception mail, and full-sized documents.

Falcon+RED provides the Scanning Operator maximum flexibility to handle virtually any document scanning task while practically eliminating prep, jams, and rescans. Key features and advantages of the Falcon+RED are further detailed in the table that follows.

Table 4-8: OPEX Falcon+RED Features. Key features and advantages of the Falcon+RED are included in the following table.

OPEX Falcon+RED Feature	Function Advantage
Mail Opening, Sorting, and Imaging	<p>Falcon+RED allows the Scanning Operator to open, prep, and scan the contents of envelopes all on a single platform, and at significantly faster rates than can be achieved using multi-step processes</p> <p>Payments with different sources can be imaged in the same batch while maintaining the correct source type based on the MICR profile</p> <p>Substantially increases the integrity and security of the documents being processed</p> <p>Unlimited daily cycle duty</p>
Versatile Document Feeding	<p>Specialized feeder provides a dynamic process proven to reduce prep and increase scanning accuracy</p> <p>Drop-feed technology allows for efficient scanning, while intelligent packet sensing capabilities adjust track speed for optimal throughput</p> <p>High-capacity feeder handles large stacks of mixed document types</p> <p>Rescan Feeder is designed for fast and efficient rescans without disrupting the overall scanning process</p>
Multiple Document Sizes and Types	Can handle a wide range of intermixed envelope sizes and thicknesses



OPEX Falcon+RED Feature	Function Advantage
	<p>Processes everything from checks and single sheets to multiple stacks of documents, any style or type of document can be scanned</p> <p>Document sizes ranging from 2" x 3.5" to 12.25" x 18.25"</p>
22" Touch Screen Display	<p>The Scanning Operator visually examines the contents of an envelope and make adjustments by using the touch screen controls</p> <p>Automatically detects the document types, such as payment instrument, envelope, and remittance documents; based on the document type, the thumbnail displays a configurable colored background</p> <p>Quality assurance is done at the front-end allowing errors to be corrected early in the process</p> <p>An item not recognized by Falcon+RED alerts the Scanning Operator that there may be an error</p>
Duplex Scanner up to 300 dots per inch (DPI)	<p>The front and back of all documents are captured and high-quality images are created</p> <p>With only one scan of the payment instrument, SMI creates two images: the first in 300 dpi for payment processing and optimal image viewing and the second in 200 dpi for electronic deposit with ICLs</p>
In-Line Recognition, Capture, and Storage	<p>In-line recognition of barcode, MICR, Optical Mark-Sense Recognition (OMR) and Optical Character Recognition (OCR)</p> <p>Using MICR, OMR or OCR, data is captured, associated with the images of each of the documents within the envelope, and stored in the SMART Database</p>
Restrictive Endorsement and Unique Scan ID	<p>A restrictive endorsement is added to each payment instrument</p> <p>A unique scan ID—including scan date, number assigned by the OPEX machine, batch number, envelope number, and sequential number assigned to each item in the envelope—is sprayed on the back of the envelope and each document within the envelope, including the payment instrument, for the audit trail</p>
Envelope Contents Verification	<p>OPEX has replaced the old sensor-type candling technology with a mechanical thickness verifier that has proven to be more reliable in assuring the contents of the envelope are removed and the envelope is empty</p>
Audit Trail	<p>SMART Scan assigns the unique number that when imported into the SMART Database is used to create the audit number that allows SMART Audit History to capture and record every step of the process, including the date, time, machine, process step, and Operator</p> <p>Produces independent reports detailing items opened and scanned by Operator</p>

With the work extracted and prepared, the Scanning Operator can image the contents and begin the process using **SMART Scan**. This allows all envelope contents to be read by the same scanner, eliminating the need to out-sort payment instruments from other contents and use a separate check scanner for the instruments. Additionally, this same scan is used to create the image for



electronic deposit of the payment instrument, preventing the need to re-image the payment instrument during the deposit process.

4.1.4.3.2 *SMART Image Quality Assurance (IQA)*

Image scanning quality can deteriorate over time, from physical changes, like the scanner back-light, or digital changes, like the machine configuration parameters. To ensure optimum image scanning quality is sustained consistently across all physical scanners, and over time, SMI has developed a proprietary **SMART IQA** system.

4.1.4.3.3 Envelope Inspections

SMI will process all child support mail received on the day it is received and perform 100% quality assurance inspections of the previous day's source documents and checks. Our envelope inspections, along with other controls we maintain in all our SDU operations, ensure that payments are not left in source documents, scanning machines, shred bins, trash cans, or elsewhere. Further, our controls ensure that mail contents are properly safeguarded and processed while avoiding risk of theft, being left in source documents, and/or being lost.

For mail opened and scanned with OPEX mail extraction and scanning equipment, envelopes are thinly sliced on the top and sides and are then separated by a suctioning device on the conveyor. This is the first automated process to ensure that all contents of the envelope are removed.

To ensure that all envelopes are empty prior to destruction and the entire contents of envelopes were removed and scanned, it is SMI's practice in all our operations to manually check 100% of envelopes, after opening/extraction, to confirm no contents. We won't rely on technology alone for the SDU's mail opening and extraction controls.

4.1.4.3.4 *SMART Scan*

SMART is an image-based system that increases workflow efficiency by eliminating the need to move paper from one station to another, and reliance on paper documents that may be lost, misplaced, or destroyed in the workflow process. **SMART Scan** combines mail opening and extraction with image capture and classification. The Scanning Operator touches the envelope only to sort out regular and irregular mail envelopes and to extract the contents and capture data and images. **SMART Scan's** in-line processing also prints an audit trail and classifies mail contents without a separate preparation process.

Using **SMART Scan**, we immediately open and image all envelope contents on the day received, including the front and back of the payment instruments, remittance documents, and correspondence, along with the envelope itself. During the scanning process, a unique scan ID is physically sprayed on the back of each envelope and each item in an envelope. The scan ID includes the:



- Date the work item was scanned
- Number assigned by the OPEX machine
- Batch number
- Envelope number
- Sequential number assigned to each item in the envelope

A restricted endorsement is also imprinted on the back of payment instruments during scanning.



Figure 4-101: *SMART Scan* Unique Scan ID and Restricted Endorsement. The unique scan ID is used to create the unique system audit number maintained in the *SMART Database*.

The unique scan ID is imported into the *SMART Database* and used to create the unique system audit number in the *SMART Database*. This allows SMI to provide a more complete audit trail that links the paper documents received to the images stored electronically.

SMART Scan benefits to the Agency include:

- Envelope integrity by immediately scanning the envelope and all its contents upon opening
- Audit trail immediately and automatically established
- Restricted endorsement immediately and automatically added without a separate process
- No doubt as to when the mail was received
- Immediate image availability

The Scanning Operator selects the appropriate batch header for the batch of envelopes to be scanned. While some mail types are universal for all States (e.g., correspondence), *SMART Scan* batch types can be added as needed to meet the unique needs of the Agency. Our process ensures that payments are in separate batches from other mail. The scanner automatically takes each document as it is presented by the Scanning Operator, feeds it past the camera, and stacks it in the



output tray. This process improves the flow of work at the scanning stations (described below) and reduces errors.

The restricted endorsement and unique scan ID automatically sprayed on the back of each payment instrument and used to create the unique system audit number are part of SMI's internal controls and initiate the item's audit trail. **SMART Scan** technology ensures check security and establishes an audit trail, without the need for a second process or piece of equipment. **SMART Scan** provides efficiencies for paper payment processing that other contractors' solutions cannot offer.

Even work items that cannot be immediately processed are scanned, sprayed with the unique scan ID that includes the date stamp, and assigned a unique system audit number. Items that cannot be processed are forwarded to special **SMART** queues for research or return, depending on the issue preventing processing. Unprocessed collections are identifiable and tracked automatically through the specialty queues and online reports.

SMART Scan creates an image of all documents received by the SDU including, but not limited to:

- Envelopes
- Payment instruments and foreign items
- Supporting documents, such as Wage Assignment Transmittal forms
- Correspondence

As the envelope and contents are imaged, each image's creation date and time are automatically captured and become part of the audit trail. When there are multiple payment instruments within an envelope, SMI's practice is to image each payment instrument as an individual work item. **SMART Scan** captures the MICR line of each payment instrument and other data during the imaging process, including data from scannable coupons. As soon as the images are uploaded into the **SMART Database**, generally within 15 minutes of scanning, they are available for viewing in the **SMART Image Viewer**. *Agency staff don't have to wait until the payment is posted in SMART on the day of receipt to view the payment, making our document imaging and storage solution more convenient and responsive for West Virginia users.*

As shown in the example below, *Image Viewer* provides Agency staff with the ability to see not only the scanned images, but also the credit and debit data associated with those images and the Document Log showing notes automatically and manually added for the work item (users click the Document Log arrow to display log notes on their screen).

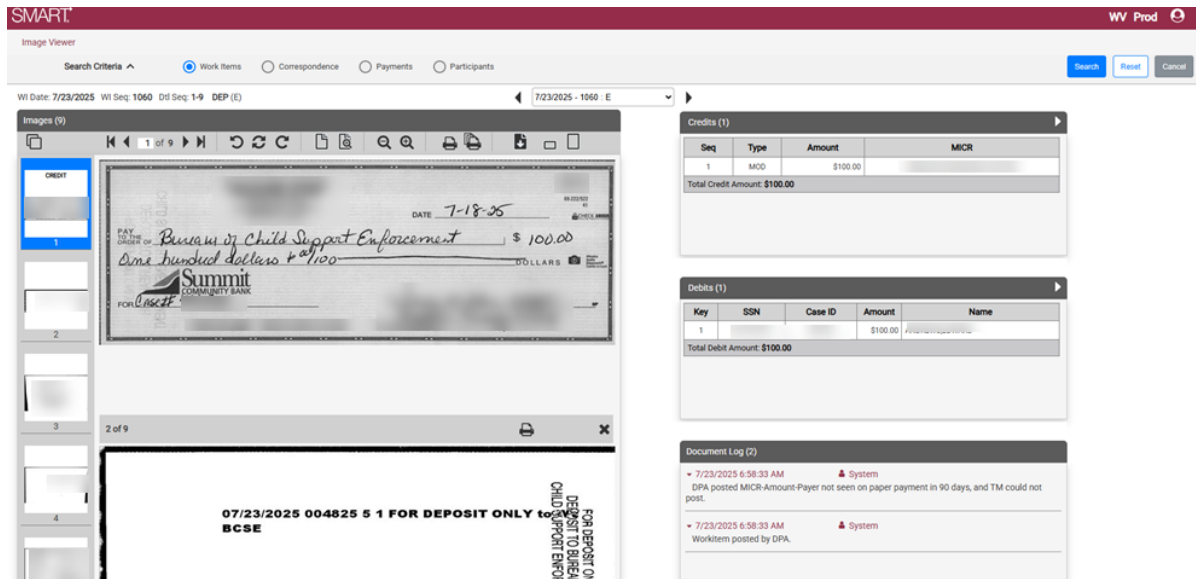


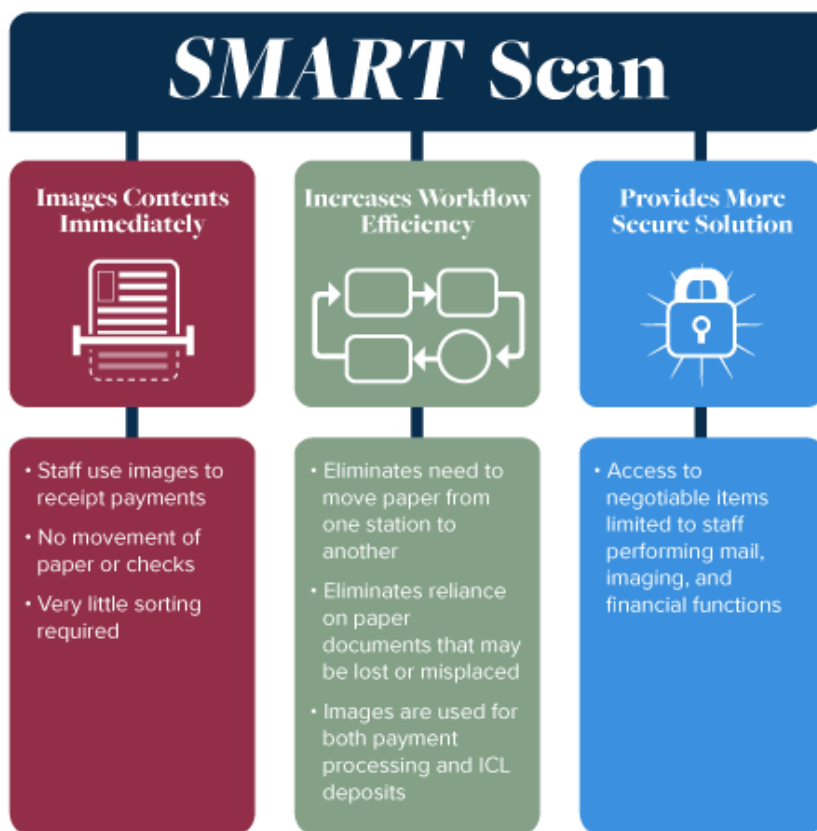
Figure 4-102: *SMART Image Viewer* Search Criteria. *SMART Image Viewer* has multiple search criteria with clear images of payment instruments and all documents contained within an envelope.

All **SMART Scan** images are readable—even checks and money orders that have color logos or busy watermarks. The front and back of all documents are scanned and stored at a 300 DPI resolution for payment processing and image viewing and 200 DPI for electronic deposit. If the back of an imaged document is blank, we do not store the blank page image.

In addition to capturing the MICR line of the payment instrument, **SMART Scan** captures data from barcodes (when used) and can recognize check marks using Optical Mark-Sense Recognition (OMR). All data captured and created through the imaging process is stored in an OpenDocument Image (ODI) file that is imported from the OPEX into the **SMART Database** along with all images. The data and images are then used within **SMART** to process all work items.

Because we image all contents of the envelope immediately, there is no movement of paper documents in our receipting process. The Scanning Operator uses document images to process child support payments and **SMART** uses the same scanned image for electronic deposit submission to the bank.

Using images also provides a more secure solution in which access to payment instruments is limited to staff performing mail extraction, imaging, and financial functions. The following graphic summarizes the benefits of our **SMART Scan** solution for the Agency.



WV_01

Figure 4-103: **SMART Scan Efficiency.** **SMART Scan** technology integrates several features that ensure efficiency and security in payment processing.

Immediately upon scanning, the payment instrument is sent to a pocket on the scanner separate from any other documents. Once a batch has been scanned, the physical payment instruments are bundled and placed in a fireproof safe located within the secure processing area. SMI will retain physical paper payment instruments for a minimum of three months before securely destroying.

4.1.4.3.5 **SMART Workflow Manager: Automated Routed and Tracking**

Once the contents of the envelopes and the envelopes are imaged and work items created, **SMART Workflow Manager** automatically moves the work items via batches or, when necessary, to the next appropriate processing component. **SMART** determines if each payment is deposit worthy, inputs the credit amount, and posts the money to the appropriate identifiers using various automated processes. When automated processes are not successful in processing the mailed payment to completion, the work item is presented to an Operations Specialist for review and data entry.

SMART Workflow Manager is also a key tool for tracking progress to make certain we meet the expected daily outcomes. This component assists in meeting all processing timeframes by tracking workflow through all processes of **SMART**. The automated workflow tool tracks the status of all



payment work items as they progress through the receipting process and facilitates effective management of resources to accomplish same-day processing of all collections. A subcomponent of the *Workflow Manager* tool, the Workflow Status dashboard, is used by SMI's Project Manager and corporate managers to determine potential bottlenecks and assign resources accordingly.

The following figure illustrates the *SMART Workflow Manager's* Workflow Status dashboard as it appears in real time when items still need to be processed, and where in the workflow those unprocessed items exist.

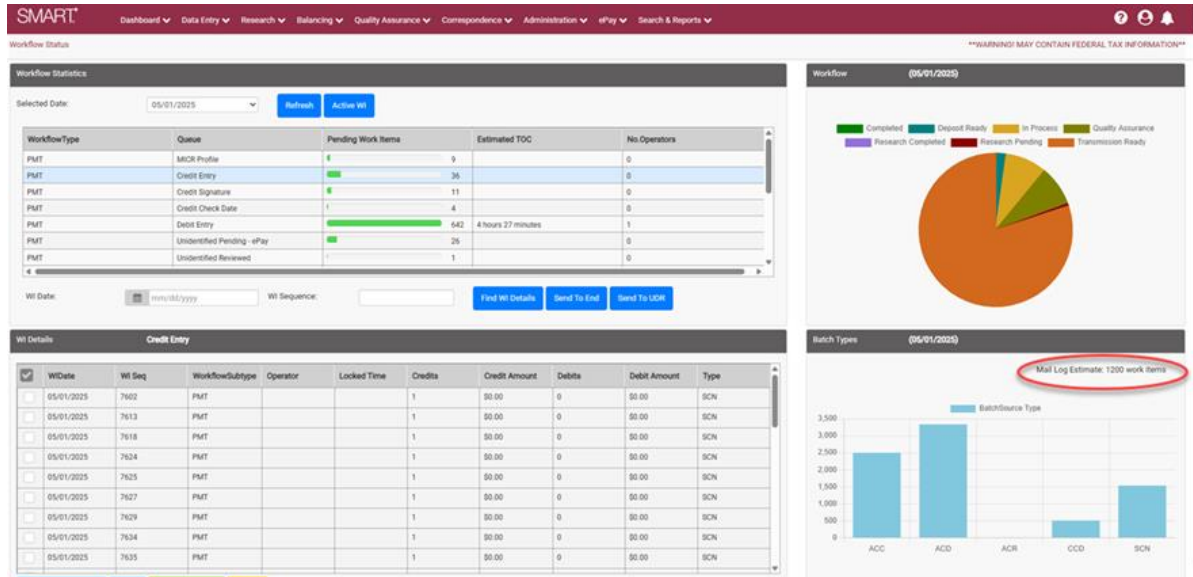


Figure 4-104: *SMART Workflow Manager* Early Day. The Workflow Status dashboard provides real-time access to the status of the day's processing. This example illustrates the workflow before processing is complete.

The top left quadrant of the dashboard includes each work queue and identifies the number of work items in each queue. When a user clicks on one of the work queues, detailed information about each work item in the queue displays in the bottom left portion of the dashboard. The information displayed includes the name of the SDU staff working on the individual item. The right side of the dashboard provides graphical displays that indicate, at a glance, each stage of the process. The example above is early in the workday.

The example that follows shows a Workflow Status dashboard after all work is completed, deposits are made, and payments are successfully transmitted to the Agency's system.

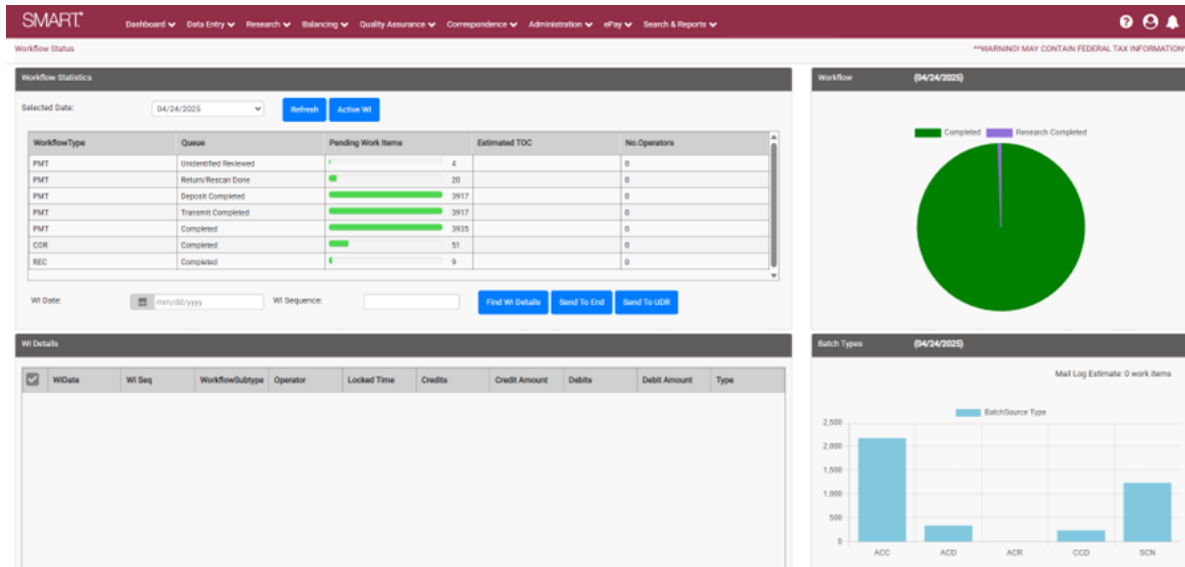


Figure 4-105: *SMART Workflow Manager* End of Day. This Workflow Status dashboard example illustrates the workflow after all work is completed, the deposits are made, and payments are successfully transmitted on the Receipts File.

SMART Workflow Manager is available not only to our SDU management staff, but also to our corporate managers regardless of their locations via their secured access abilities, for an additional level of operations monitoring to ensure processing timeframes are met.

4.1.4.3.6 *SMART Credit: Payment Instrument Validation and Data Capture*

SMART initially routes paper work items to credit queues that focus on the payment instrument, answering several questions either through automated or manual data-capture processes. *SMART Credit* includes components designed to:

- Ensure the payment instrument is acceptable and deposit worthy
- Capture the credit amount
- Validate the check’s MICR line, including capturing the financial instrument number
- Capture the payment method and source

SMART independently records the amount of the payment instrument (credits) for later balancing to the child support payment records (debits). Using CAR/LAR and Operations Specialist validation, if necessary, *SMART Credit* also quickly and accurately validates the deposit-worthiness of the payment instrument and the credit amount of each instrument with at least two separate and completely independent validations. To follow are additional details on *SMART Credit* processing.

4.1.4.3.6.1 *MICR Profile*

After payment instruments and associated documents are imaged into *SMART*, the system verifies that the MICR from the payment instrument was correctly read by the OPEX and the MICR information meets the banking requirements for deposit. *SMART* also checks to determine if the



payment instrument was previously processed and the MICR information is already stored. Rules built into **SMART** determine if the payment instrument meets banking requirements for deposit. If **SMART** determines that the MICR is incorrect, the work item (with all images) is presented to an Operations Specialist in *MICR Profile* for correction.

Another crucial piece of information is the type of payment instrument used to make the payment. If a payment is made by guaranteed funds such as a money order or certified check, the payment can be processed even if the bank previously returned an insufficient funds payment from the same remitter. Correct payment method coding ensures that payments by guaranteed funds are processed without any delays. Additionally, *MICR Profile* is used to capture the payment source for work items and associate the source with the MICR for future automated processing.

Correctly capturing the MICR automatically captures the payment instrument number. In *MICR Profile*, Operations Specialists view “first time” payment instruments for which no MICR record exists in the **SMART Database** and all documents included with the instrument. They determine the payment method and source and enter that data. The following figure illustrates an Operations Specialist’s user interface for capturing the method and source of a payment. **SMART** will be configured to only allow the Operations Specialist to select Agency Automated Computer System payment methods and source types.

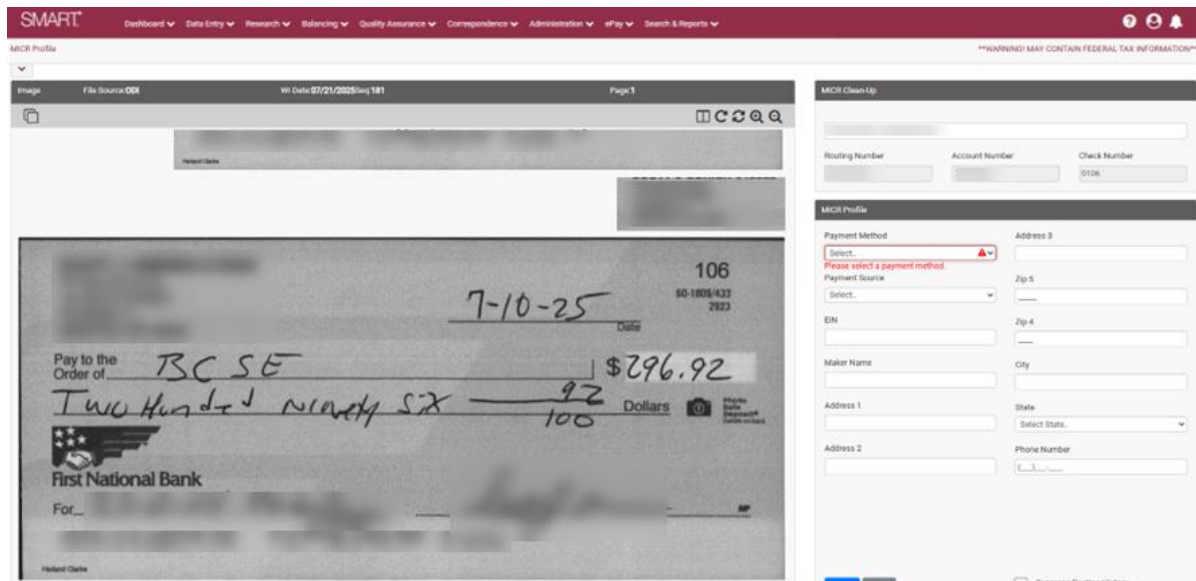


Figure 4-106: *MICR Profile*. Data is entered the first time a check is received and is stored for use in processing future payments, thereby providing efficiencies and reducing errors.

The *MICR Profile* information is stored in **SMART** and assigned to future payments with that MICR unless modified by an authorized manager.

MICR Profile includes a Suppress Posting History check box at the bottom of the screen under MICR Functions. When the check box is not selected, **SMART** uses the MICR’s posting history for



automated processing of future payments received with the same MICR. When the check box is checked, **SMART** does not use the posting history for the MICR. The Suppress Posting History field on the *MICR Profile* interface is automatically selected for money orders to prevent **SMART** from assigning the money order's MICR information to future payments with the same MICR. Managers can also manually select or un-select the Suppress Posting History field for a specific *MICR Profile* when appropriate for unique circumstances.

4.1.4.3.6.2 CAR/LAR Engine

The CAR/LAR engine is an automated process that uses payment instrument-reading technology integrated with the **SMART** system to review elements on an instrument for the purposes of assessing its deposit-worthiness and capturing the credit amount. The amount is independently verified by a separate technology later in the **SMART Credit** workflow.

SMI set a new standard for the SDU industry by being the first to replace A2iA/Mitek CheckReader™ CAR/LAR technology with a CAR/LAR product that leverages decades of experience with rapidly rising AI technology. The quality of **SMART Credit** processing accuracy depends in large part on the quality of the underlying CAR/LAR engine. Our engine, integrated with the **SMART** system, delivers our **Extra Mile Advantage** payment instrument processing performance that cannot be matched by older CAR/LAR engines that use legacy zone-based and rules-based technology. Due to the rapid advancements in AI technology, we expect this new CAR/LAR engine will significantly widen its lead over old, legacy CAR/LAR engines, and eventually render them obsolete.

All payment instruments are processed through the automated CAR/LAR engine in **SMART**.

During that processing, CAR/LAR reads each instrument's data elements and assigns each element a confidence score. If the CAR/LAR engine does not read a data element with a high enough confidence score, the work item is routed to a queue associated with that specific element for Specialist verification. For example, if CAR/LAR cannot detect a signature with sufficient confidence,



CAR/LAR ENGINE

- Raises the bar as the new CAR/LAR benchmark in the SDU industry
- Demonstrates highest levels of accuracy we have ever measured across:
 - ✓ All payment instrument types (check, money order, etc.)
 - ✓ All data elements (amount, date, check number, custodial parent (if applicable), signature, etc.)
- Features highest consistency we have ever measured across:
 - ✓ Printed and hand-written text
 - ✓ Easy and hard to read images
- Allows staff to spend 45% less time in credit processing queues compared to previous A2iA/Mitek CheckReader technology, making SMI's processing significantly more efficient than other solutions that continue to use legacy rules-based technology for CAR/LAR
- Includes technology plan for future quality improvements to be achieved by further increasing scope of what is performed by machine learning (ML) AI models versus legacy rules-based technology



the work item is routed to the Credit Signature queue for verification. The following payment instrument element queues exist for Operations Specialist verification, as needed:

- Credit Signature
- *Credit Entry* (amount)
- Credit Check Number
- Credit Check Date
- Credit Payee Name

These queues for each payment instrument data element, built into **SMART Credit** processing, improve payment processing accuracy and consistency by focusing Operations Specialists on just one data element at a time, for maximum assurance on negotiability and amount.

If the CAR/LAR engine determines that a payment instrument is non-negotiable, the work item containing the payment instrument is marked as a “Return” and forwarded to the **SMART Returns** queue. There the Operations Specialist will review the instrument to confirm it is unacceptable and generate a letter of explanation to the sender to accompany the item being returned.

Once the CAR/LAR engine or an Operations Specialist verifies a negotiable instrument’s data elements, the work item is routed through Credit Amount processing to further verify the payment instrument amount and avoid incorrectly posting payment amounts.

4.1.4.3.6.3 Credit Amount Processing

After the CAR/LAR engine captures the payment instrument amount, the work item is processed through **SMART’s OCR Credit Amount** application, which uses our proprietary OCR-driven process, built to independently provide a second, automated read of the amount. The work item is then routed to **SMART Transaction Manager**, where the payment instrument’s MICR history is used to double-verify the payment amount, if the MICR is not being seen for the first time by **SMART**.

- If the CAR/LAR engine and **SMART’s OCR Credit Amount** application agree on the amount, **SMART** automatically assigns the credit amount to the work item
- If the CAR/LAR engine and **SMART Transaction Manager** agree on the amount, **SMART** automatically assigns the credit amount to the work item
- If neither of the independent, automated comparisons agree on the credit amount, **SMART Workflow Manager** routes the work item to the *Credit Entry* queue for an Operations Specialist to enter the credit amount

For our entire history in the SDU industry, as a best practice, SMI always requires an independent second read or verification of the payment instrument amount.



4.1.4.3.6.4 Credit Entry

When the payment instrument is forwarded to the **SMART Credit Entry** user interface screen shown below, an Operations Specialist reviews the payment instrument image and enters the appropriate credit amount. If the amount captured by an automated process is different from the amount entered by the Operations Specialist, **SMART** cycles the payment back through **Credit Entry** for another Operations Specialist to enter the credit amount. There must be two credit amount entries that match before the amount is accepted. The credit amount is also later verified against the debit amount(s) in an envelope. While processing in **SMART Credit Entry**, the Operations Specialist also reviews the payment instrument to further verify it has the correct payment method and is deposit worthy, including confirmation that the dollar amount is not altered, and the payment instrument is not foreign funds.

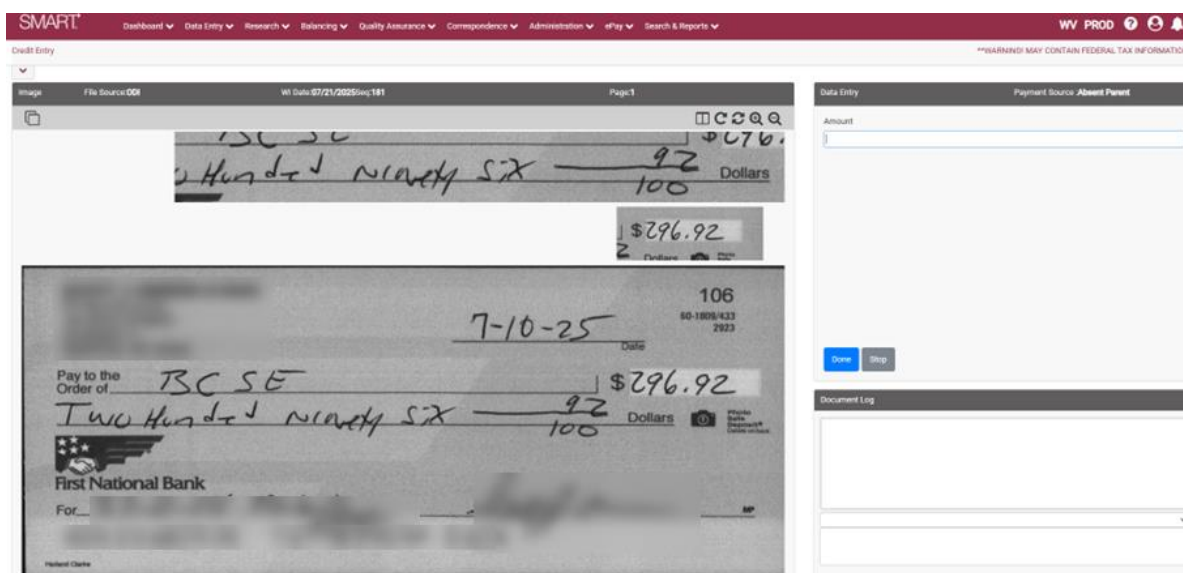


Figure 4-107: **SMART Credit Entry**. This queue ensures the credit amount is accurately captured. The Operations Specialist can also correct the payment method in this queue.

After the credit phase of processing, **Workflow Manager** routes work items that do not require special handling, research, or return to the **SMART Debit** queues for completion of processing for individual payments (debits) associated with the payment instrument.

4.1.4.4 Receipt of Mail:

4.1.4.4 Receipt of Mail

Our West Virginia SDU facility is located .4 miles from the Lee Street Post Office in Charleston.

SMI will collect mail two times per day, Monday through Saturday. We will continue to pick up child support mail at the Charleston Post Office based on the following daily mail collection schedule in Eastern Time.



Table 4-9: West Virginia SDU Child Support Mail Collection Schedule. SMI will maintain the following child support mail pick-up schedule for the SDU.

Day of Week	First Pick-up	Second Pick-up
Monday	4:15 AM	6:30 AM
Tuesday	4:15 AM	6:30 AM
Wednesday	4:15 AM	6:30 AM
Thursday	4:15 AM	6:30 AM
Friday	4:15 AM	6:30 AM
Saturday	4:15 AM	6:30 AM

Given the efficiency of our payment-processing operations, it has not been necessary to pick up and process payments on Saturdays. However, we remain prepared to process payments on Saturday, if necessary to ensure timely processing.

SMI's payment tracking begins with mail pickup. To track the mail from the time it is picked up at the post office until it is delivered to the SDU, our courier completes the following form to record the details of the pickup.

We use bonded SMI employees to collect mail from the post office and deliver it to the SDU. Mail that is sent registered, certified, or insured receives special attention and accommodation. Our mail courier follows strict instructions for handling and accounting for special mail. Our policy requires comparison of the tracking number on each piece of certified, registered, and insured mail to the tracking number on the firm delivery receipt, checking each to verify and signing each with a readable signature or stamped signature. This comparison and signoff ensures adequate tracking for every piece of special handling mail.



Mail Log Tray Count								West Virginia Bureau of Child Support Enforcement
Date	Time	SDU Payments	Repayment/Specialty	Total	Est. Batch	Actual	Certified	Signature
Monday								
Pickup 1								
Pickup 2								
Pickup 3								
Pickup 4								
Tuesday								
Pickup 1								
Pickup 2								
Pickup 3								
Pickup 4								
Wednesday								
Pickup 1								
Pickup 2								
Pickup 3								
Pickup 4								
Thursday								
Pickup 1								
Pickup 2								
Pickup 3								
Pickup 4								
Friday								
Pickup 1								
Pickup 2								
Pickup 3								
Pickup 4								
Saturday								
Pickup 1								
Pickup 2								
Pickup 3								
Pickup 4								

Figure 4-108: **SMART** Mail Log. Tracking of payments begins with mail pickup using the Mail Log.

Upon arrival at the SDU, the mail courier places the mail on the mail table in the secured operations area. Digital cameras are positioned to capture all mail receipt and processing activities. Upon mail arrival, a Supervisor or Manager who did not act as courier verifies the Mail Log and signs the form to complete the audit trail. The Payment Processing Supervisor then sorts the mail for scanning and to identify and out sort misdirected mail for return to the post office and mutilated mail that may not successfully process. The form data is then posted into the Mail Log that is part of **SMART Reports** and is available to the Agency with all the other SDU reports.



Mail Log

This report was generated 08/21/2025 at 09:11:52 by Angela Burgess using the following criteria:

Start Date: 08/21/2025

End Date: 08/21/2025

PO Box: All

Mail Pickup Time	General 900006						Total					
	Full	Half	Qtr	Pc	Bat	Wls	Full	Half	Qtr	Pc	Bat	Wls
8/21/2025 6:00 AM	0	1	0	0	8	400	0	1	0	0	8	400
Total	0	1	0	0	8	400	0	1	0	0	8	400

Figure 4-109: **SMART Reports Online Mail Log.** The online Mail Log provides SMI and designated Agency staff with the number of envelopes received at the SDU. It can be filtered by date range and post office box.

The Mail Log information is maintained for retrieval through **SMART Reports** by date or date range. Mail Log information, including pick-up times and estimated work item counts, is available to designated Agency staff and can be viewed for all post office boxes.

Our **SMART Workflow Manager** extracts estimated work items information from the online Mail Log for display on the day's Workflow Dashboard, as illustrated in the following figure. That work item estimate assists Project Manager Angie Burgess in appropriately allocating resources to ensure timely payment processing.

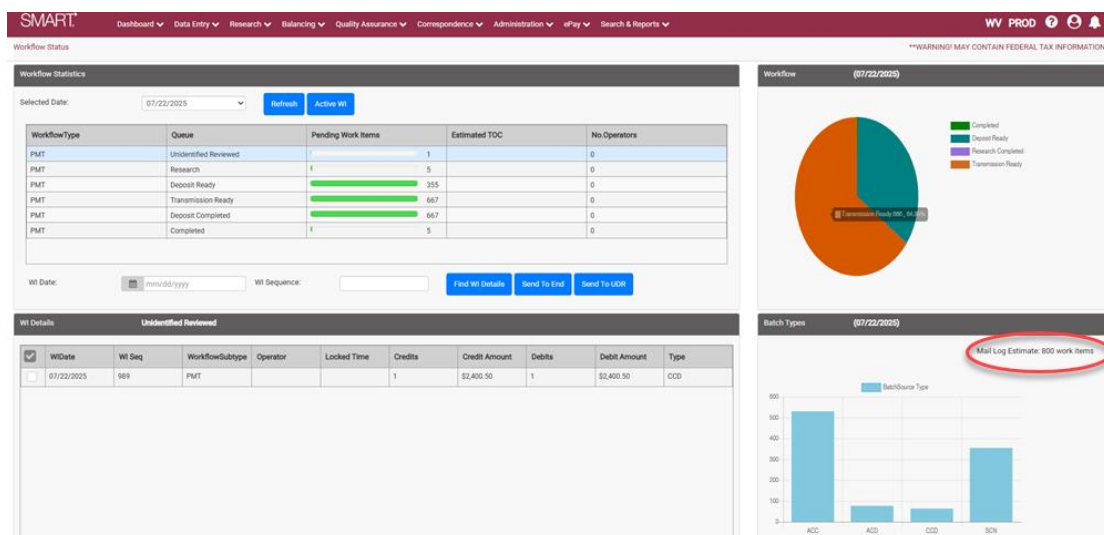


Figure 4-110: **SMART Workflow Manager Mail Log Estimate.** Entry of the Mail Log estimate into the **SMART Database** each morning assists with allocating appropriate resources for payment processing.



SMART Workflow Manager also tracks work throughout the day and provides the actual number of work items for the day.

Any mail and/or packages that require delivery to the SDU are sent through the Post Office and are picked up at the regular mail pickup time. SMI ensures that all specialty mail is picked up, sorted, opened, and scanned for current-day processing.

Mail that is sent registered, certified, special delivery, express mail, overnight, or having other special handling criteria requires special attention and accommodation. SMI's bonded courier follows strict instructions for handling and accounting for special mail. Our policy requires comparison of the tracking number on each piece of certified, registered, and other special delivery mail to the tracking number on the firm delivery receipt, with the courier checking each to verify and signing each with a readable signature. This comparison and signoff ensure adequate tracking for every piece of special handling mail.

Another efficiency we pioneered for the SDU industry and built into **SMART** is our **Extra Mile Advantage** automated capture and tracking of payments by the certified mail tracking number for those remitters who submit payments using certified mail.



AUTOMATED CERTIFIED MAIL TRACKING, REPORTING, AND RETRIEVAL

- OPEX automatically reads the certified mail barcode and captures the USPS tracking number
- Unlike manual tracking logs, provides efficient tool for staff to use in locating and responding to inquiries about payments submitted by certified mail

When the Scanning Operator selects the certified mail scanning template during mail processing, the OPEX automatically reads the certified mail barcode and captures the USPS tracking number, allowing us to store the number as a searchable element with other

payment details in the **SMART Database**. This efficiency provides staff with an easy tool for locating and responding to inquiries about payments submitted by certified mail, as demonstrated in the following figure.

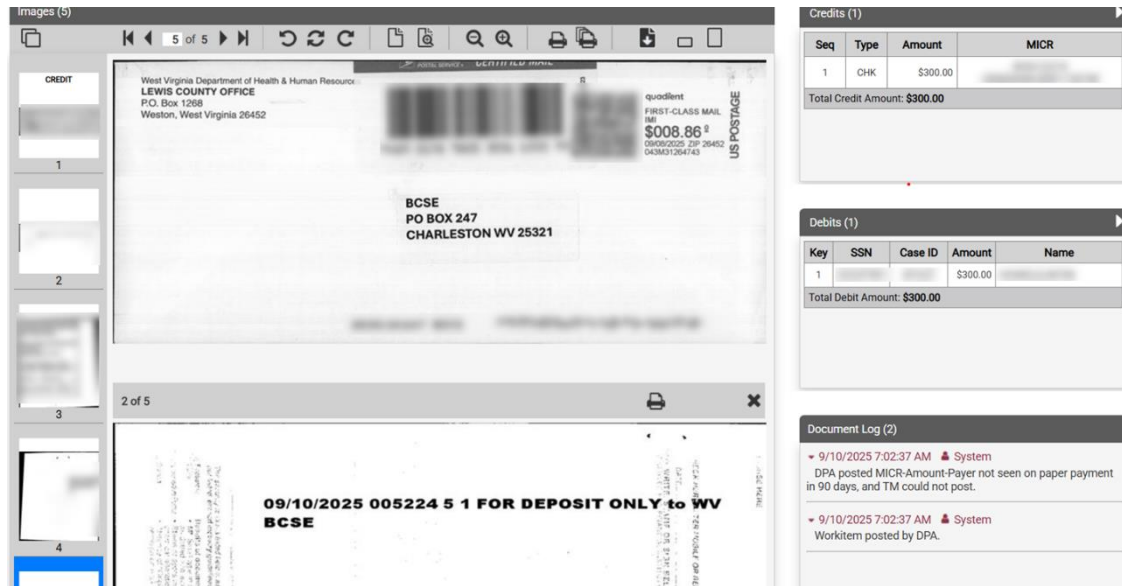


Figure 4-111: Certified Mail Tracking. Automatically capturing certified mail tracking numbers during the scanning process allows **SMART** users to search for payments by tracking number.

Because we automatically capture certified mail information during the scanning process, we can also produce reports on certified mail items when necessary. The figure below provides a report example.

Certified Mail Tracking

Start Date: 09/13/2025
 End Date: 09/13/2025

WI Date	WI Seq	Scanner ID	Credit Instrument	Certified Tracking Number	Credit Amount	Debit Seq	NCP Name	Case	Debit Amount
09/13/25	3483		Money Order		\$ 300.00	1			\$ 300.00
09/13/25	3484		Check		\$ 294.46	1			\$ 294.46
09/13/25	3485		Check		\$ 238.00	1			\$ 238.00
09/13/25	3486		Money Order		\$ 250.00	1			\$ 250.00
09/13/25	3487		Money Order		\$ 600.00	1			\$ 600.00
09/13/25	3488		Money Order		\$ 400.00	1			\$ 400.00
09/13/25	3489		Money Order		\$ 300.00	1			\$ 300.00
Total									\$ 2,144.46

Figure 4-112: **SMART Reports**: Certified Mail Tracking Report. Capturing the certified mail tracking number automatically during scanning aids in customer support and provides the ability to produce related reports.

This SMI innovation has proven valuable in responding quickly to customer inquiries on the receipt of their certified mail. We continually look for opportunities to introduce efficiencies—large scale or



small—into our operations, and certified mail tracking is one such efficiency we have implemented for the SDU.

4.1.4.4.1 Vendor shall maintain control of and maintain the current post office box dedicated to the receipt of child support collections and related activities.

4.1.4.4.1 Maintain Post Office Box

SMI will maintain the current post office box dedicated to the receipt of child support collections and related activities: West Virginia Bureau for Child Support Enforcement, P.O. Box 247, Charleston, West Virginia 25321-0247.

4.1.4.4.2 All mail shall be transported directly to the Vendor's operations center each business day, unopened.

4.1.4.4.2 Transport Mail to Operations Center

SMI's bonded courier will continue to transport all child support mail directly from the downtown Charleston postal facility to our operations center each business day, unopened. Mail will be opened when it is received in the secured operations area of our SDU facility.

4.1.4.4.3 All mail shall be opened on the day of receipt. All envelopes that contain correspondence shall be segregated from the other envelopes for pick up by Agency courier.

4.1.4.4.3 Open Mail

SMI will continue to open and immediately image all mail received for the SDU on the day of receipt. Envelopes containing correspondence will continue to be segregated from other envelopes for pick up by the Agency courier.

4.1.4.4.4 The Vendor shall review each receipt for the following exceptions:

- Amount - When the written amount and the numeric amount disagree, the remittance documents shall be returned to the maker.
- Date- The Vendor shall notify the Agency upon receipt of a post-dated or stale dated check. (A stale dated check is any check that is more than six (6) months old, unless otherwise stated.) The Agency will either approve the check for deposit or instruct the Vendor to return the check to the maker, indicating that it is stale dated or postdated.
- Signature- All checks received which are not properly signed and/or endorsed shall be returned to the maker. The Vendor shall indicate to the maker that the check is being returned because of an illegal or missing endorsement, or other appropriate reason. All legal endorsements shall be honored.
- Payee- Unless otherwise notified by the Agency, any time the payee identified on the check is significantly different from the "Bureau for Child Support Enforcement" the envelope, along with all of the related information, shall be forwarded to the Agency's Receipts and Distribution Unit manager for further processing. After removing the documents from the envelopes and sorting the payments from the correspondence, the Vendor shall immediately endorse each payment: "For Deposit to the Account of the Within Named Payee." The endorsement shall clearly include the date the mail is received by the Vendor.



4.1.4.4.4 Receipt Exceptions and Endorsement

SMART is built to prevent acceptance of checks that are not negotiable for bank processing or that require special handling. As **SMART Scan** images the payment instrument, it detects certain receipt exceptions and outsorts those work items for special handling. The table that follows describes **SMART** modules that automatically detect receipt exceptions addressed in the RFQ, as well as other exceptions.

Table 4-10: **SMART** Detects Receipt Exceptions. SMI developed business rules within **SMART** to detect checks that are not negotiable or that require special handling.

Module	Error Capture Methods
SMART Scan	Images all payments, detects MICRs, out-sorts foreign currency and invalid MICR work items for special handling
SMART Workflow Manager	Routes payments through SMART to the appropriate queue and includes a dashboard that allows the Project Manager to detect backlogs and bottlenecks so resources can be reassigned; helps ensure that identified payments are processed on the day of receipt
CAR/LAR Engine	Reads each instrument's data elements and assigns each element a confidence score. If the confidence score is not high enough, the work item is routed to a queue associated with that specific element for Specialist verification
SMART Credit Entry	Validates the credit amount with at least two separate validations to ensure the payment amount is accurate

In addition to having superior technology, we train our staff to review payment instruments for deposit-worthiness in each of our **SMART** components. Through **SMART** technology and our processes, SMI can detect virtually all receipt exceptions and route the items to the **Returns** component for exception processing. Our customary actions to process the receipt exceptions listed in the RFQ are provided in the following table.

Table 4-11: Processing Receipt Exceptions. **SMART** technology and skilled staff detect payment instruments that require exception processing.

Payment Instrument Issue	Actions
Amount: Written (LAR) and Numeric (CAR) Amounts Do Not Agree	Return the item to the maker with a letter of explanation on the day of receipt
Date: Post-dated or Stale-Dated Check	Notify the Agency on the day of receipt and follow the Agency's directive to either process the check or return it to the maker with a letter of explanation
Signature: Check Not Properly Signed and/or Endorsed	Forward envelope, item, and all related documentation to the Agency on the day of receipt



Payment Instrument Issue	Actions
Payee: Check Payee Significantly Different from Bureau for Child Support Enforcement	Any payment instrument payable to an entity that is not an acceptable payee is returned with a letter of explanation on the day of receipt

SMART has been customized for West Virginia to recognize check payee names that are acceptable to the Agency for processing. This customization enables *Workflow Manager* to automatically detect checks made payable to an unacceptable payee and route those work items directly to the *Returns* queue.

To avoid any unnecessary return of a payment, an Operations Specialist reviews all work items in the *Returns* queue to provide a second validation that a return is appropriate per Agency requirements.

The following figure depicts a payment instrument in the *Returns* component.

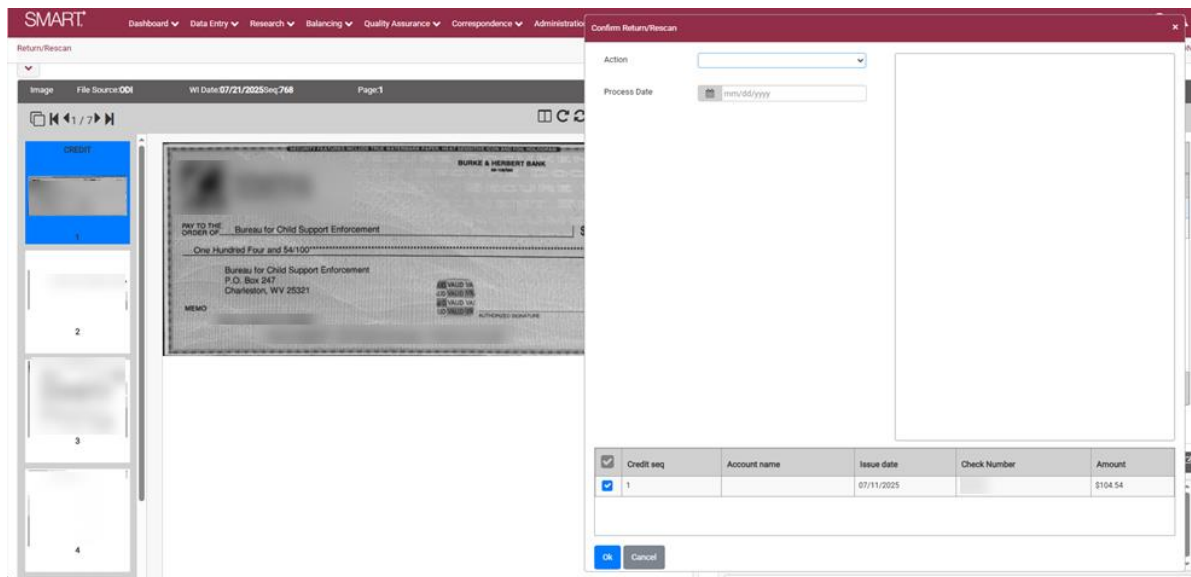


Figure 4-113: **SMART Returns**. This queue allows further review of work items that may need to be returned.

For unacceptable items that cannot be processed and must be returned to the remitter, the Operations Specialist processing in the *Returns* component selects Confirm Return and the appropriate reason for the return. This action triggers **SMART** to generate a letter to accompany the returned check to the remitting party and automatically updates the Document Log with the return reason and date.

Images and Document Logs for all returned checks are stored in **SMART** and are available for Agency staff to view online via the **SMART Image Viewer**. **SMART** also produces the Returned Credit Instrument Report to provide a list of all returned checks for a specified date range.



After documents are removed from envelopes, during the scanning process, a restricted endorsement “For Deposit Only to WV BCSE” is automatically imprinted on the back of each payment instrument using **SMART Scan** technology. Following is an example of the unique scan ID and restricted endorsement sprayed on the back of a payment instrument received by the SDU, as viewed through the **SMART Image Viewer**.



Figure 4-114: **SMART Scan** Restricted Endorsement and Unique Scan ID. The unique scan ID is used to create the unique system audit number maintained in the **SMART Database**.

The endorsement clearly includes the date SMI received the mail.

4.1.4.4.1 Cash Payments

At least two people are always present during mail opening and in the handling of cash. The following table lays out the responsibilities of SDU employees when cash is discovered in the mail.

Table 4-12: Cash Payments. This table includes a description of the duties and responsibilities of SDU staff when cash is discovered during the mail opening and scanning process.

SDU Staff	Cash Handling Duties and Responsibilities
Scanning Operator	<ul style="list-style-type: none"> Immediately notifies the Payment Processing Supervisor that an envelope contains cash Counts the cash received in the presence of the Payment Processing Supervisor Completes a Cash Substitute Ticket indicating the amount of cash received; Scanning Operator and Payment Processing Supervisor record their initials on the Cash Substitute Ticket Scans the Cash Substitute Ticket along with any other contents of the envelope, creating a work item that <i>Workflow Manager</i> will route through SMART components for processing Gives the Cash Substitute Ticket and the cash to the Payment Processing Supervisor for processing
Payment Processing Supervisor	<ul style="list-style-type: none"> Completes the Cash Log with the following information: OPEX and SMART receipt numbers, non-custodial parent’s name and any other identifying information, amount of cash, Scanning Operator’s initials, Payment Processing Supervisor’s initials, and date of deposit



	Attaches the Cash Substitute Ticket to the Cash Log and places the Cash Log with the cash in the safe
Project Manager	<p>With the Payment Processing Supervisor present, retrieves cash from the safe and counts the cash to verify the total amount received</p> <p>Initials the Cash Log</p> <p>Marks the items for physical deposit in SMART</p> <p>Prepares a deposit ticket for each remitter, listing each receipt number and its corresponding amount, and initials the deposit ticket</p> <p>Obtains the Payment Processing Supervisor’s initials on the deposit ticket</p> <p>Gives the cash and deposit ticket to the courier and has the courier initial the deposit ticket</p>
Courier	<p>Takes the deposit to the bank and obtains a receipt</p> <p>Gives the deposit receipt and copies of the deposit ticket to the Project Manager</p>
Project Manager	<p>Verifies that the Cash Log and deposit receipt totals match</p> <p>Makes one copy of the Cash Log and deposit receipt</p> <p>Attaches the copy of the deposit receipt to the copy of the Cash Log and forwards both documents to the Payment Processing Supervisor</p> <p>Attaches the original deposit receipt to the original Cash Log and files the Cash Log</p> <p>Includes the amount of the cash deposit in the Cash Deposits field on the balancing spreadsheet</p> <p>Generates a letter to the remitter with payment instructions that include appropriate forms of payment and information on electronic payment options</p>

As illustrated below, **SMART** uses the imaged Cash Substitute Ticket to process the payment on the day of receipt, and the cash bank deposit also occurs on the day of receipt.

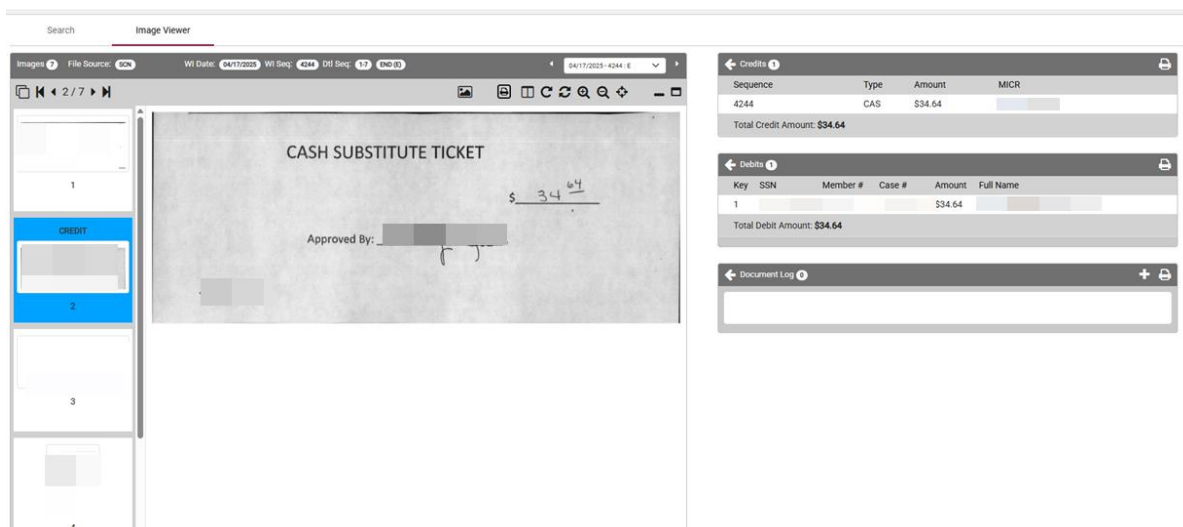


Figure 4-115: Cash Substitute Ticket. Our cash handling procedures involve the use of a Cash Substitute Ticket to process and provide an audit trail for a cash payment received in the mail.

Our cash-handling procedures provide for a complete separation of duties to ensure that all cash is handled appropriately and in compliance with Generally Accepted Accounting Principles (GAAP). Only individuals with proper security clearance have access to the scanning area, which has security cameras above each scanning workstation as an added measure of security.

4.1.4.4.2 Foreign Currency Payments

Our **SMART** solution provides automatic detection and outsourcing of foreign currency work items to the *Returns* queue for special handling. Edits built into **SMART** recognize foreign currency by one or more of the following elements:

- MICR line does not conform to US banking standards [such as a dash (-) in the routing or transit number]
- Payment amount is not in US funds
- Non-English words on the face of the check

The following flowchart provides a high-level overview of SMI’s procedures for handling foreign currency received by the SDU.

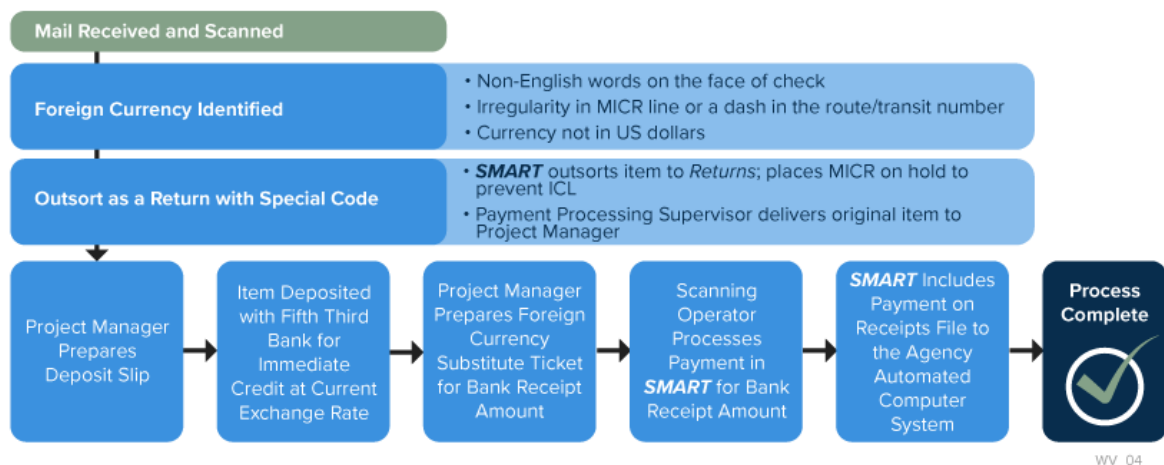


Figure 4-116: Foreign Currency Workflow. Our foreign currency process for the SDU ensures accurate, same-day conversion.

SMI processes a foreign currency payment based on banking requirements and the appropriate currency exchange rate on the same business day the payment is received. Our procedures for obtaining immediate credit at the current exchange rate eliminate the need for a post-deposit update to the payment amount in the Agency Automated Computer System. The following table provides a more detailed description of our procedures.



Table 4-13: Foreign Currency Workflow. This table outlines SMI’s Foreign Currency Procedures for the West Virginia SDU.

SDU Staff	Foreign Currency Processing Responsibilities
Scanning Operator	<p>Via SMART Scan, outsorts the foreign currency work item to the SMART Returns queue for special handling</p> <p>Outsourcing triggers SMART to place a hold on the payment instrument’s MICR, preventing its transmission on an ICL</p>
Payment Processing Supervisor	<p>Collects the foreign currency payment instrument from the Scanning Operator’s station</p> <p>Delivers the payment instrument to the Project Manager</p>
Project Manager	<p>Prepares a bank deposit ticket for the foreign currency</p> <p>Makes a copy of the foreign currency payment instrument</p> <p>Attaches a copy of any remittance documents received with the payment to the copy of the payment instrument and places all the documentation in the Foreign Funds bin</p> <p>Delivers the foreign currency payment instrument to Fifth Third Bank, depositing the payment for immediate credit at the current exchange rate for the applicable country</p> <p>Obtains a bank receipt for the deposit amount</p> <p>Retrieves the supporting documentation from the Foreign Funds bin</p> <p>Fastens together the following items:</p> <ul style="list-style-type: none"> ▪ Bank receipt for deposited amount ▪ Copy of deposit ticket ▪ Any remittance documents received with the payment ▪ Copy of foreign currency payment instrument <p>Prepares a cash substitute ticket, writing “Foreign Currency,” the payment instrument’s check number, and the U.S. dollar amount on the ticket</p> <p>Delivers all documents to the Scanning Operator</p>
Scanning Operator	<p>Scans the cash substitute ticket in the U.S. dollar amount of the deposit</p> <p>Scans the copy of the foreign currency payment instrument and any other documents received with the payment as remittance</p>
Project Manager	<p>Includes the amount of the foreign currency deposit in the Foreign Currency Deposits field on the day’s balancing spreadsheet</p>

SMI determines daily exchange rates on the day of receipt and completes payment processing for the U.S. amount based on the current exchange rate. SMI’s and Fifth Third Bank’s processes allow the foreign currency payment to be processed completely on the day of receipt with no need to update the payment amount in the Agency Automated Computer System on a later date. This process results in the disbursement being issued on the business day following the date of receipt, preventing a delay in getting child support to the family.



4.1.4.5 Document Imaging and Retrieval

4.1.4.5.1 Vendor shall provide a scanning solution to securely transform payments and correspondence into electronically retrievable information which can be accessed same day by the Agency and Vendor's staff.

4.1.4.5.2 Vendor's scanning solution shall provide for the safe and secure electronic capture, storage, retrieval, and distribution of all documents retrieved from the post office box, including checks and payment documentation.

4.1.4.5.3 Vendor shall provide the Agency with electronically imaged information on a daily basis.

4.1.4.5.4 The electronically imaged information shall be provided in a format that allows Agency staff to instantaneously retrieve the secured, electronic documents from their desktops for viewing, annotating, faxing, printing, or emailing.

4.1.4.5 Document Imaging and Retrieval

Our **SMART** document imaging and retrieval solution provides for the safe and secure electronic capture, storage, retrieval, and distribution of all documents received from the child support post office box.

Transforming payments and correspondence into electronically retrievable information that can be accessed the same day is accomplished through **SMART Scan**, as described previously.

Agency staffs' retrieval of scanned work items (payment instrument or correspondence), electronic payment transaction records, and remittance documents, along with the work item's Document Log, will continue to occur through our secure, web-based **SMART Image Viewer**. Images are retrievable for viewing from Agency staffs' desktops within approximately 15 minutes of scanning or processing in **SMART**. We can accommodate *Image Viewer* access by as many users as the Agency wishes to authorize.

Additionally, for each payment transmitted on the Receipts File, SMI will continue to include a Uniform Resource Locator (URL) that allows the Agency to insert a hyperlink from the recorded payment in the Agency Automated Computer System to the location of the payment's images and data in **SMART Image Viewer**.

Following is the *Image Viewer* Search Main Menu.

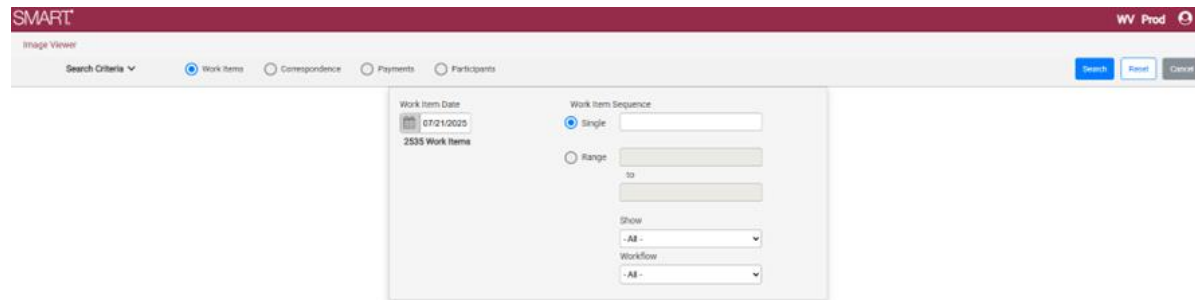


Figure 4-117: **SMART Image Viewer Search Menu.** The *Image Viewer* makes it easy for users to search for payment information by providing a Menu with different search parameters.

As the above figure indicates, search categories include Browse Work Items (no filtering other than by date), Search Correspondence, Search Payments, and Search Participants (non-custodial parents and employers).

The figure below illustrates how *Image Viewer* users can search for payments by transaction number, date, date range, transaction amount, check number, or routing and account number (MICR) of the check or ACH debit payment. Users also have the option of searching by check amount and partial MICR.

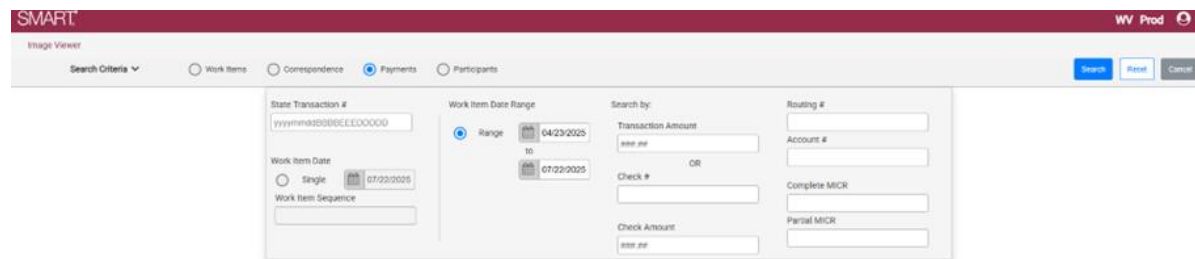


Figure 4-118: **SMART Image Viewer Search Payments.** Users have multiple search options for payments. The more information entered, the more refined the search.

The more information entered on the search screen, the more refined the search results. The Search Payments screen is an excellent tool to use when searching for a specific payment instrument.

The Search Participants screen is helpful for quickly identifying collections associated with a specific non-custodial parent or employer. This search is especially useful to staff conducting research or waiting on a specific payment to avoid proceeding with an enforcement action. *Image Viewer* users



may search for a non-custodial parent by date range and non-custodial parent details or by date range and employer details. Using a combination of search criteria limits the search results. Employer details may include employer name or FEIN. We also provide the ability to search by third-party ID.

After entry of the search criteria, *Image Viewer* returns a list of payments that match the criteria entered. The example below demonstrates information returned when searching by non-custodial parent SSN. All payments associated with the non-custodial parent are returned, and the user can click on the item to retrieve the images and data for the item.

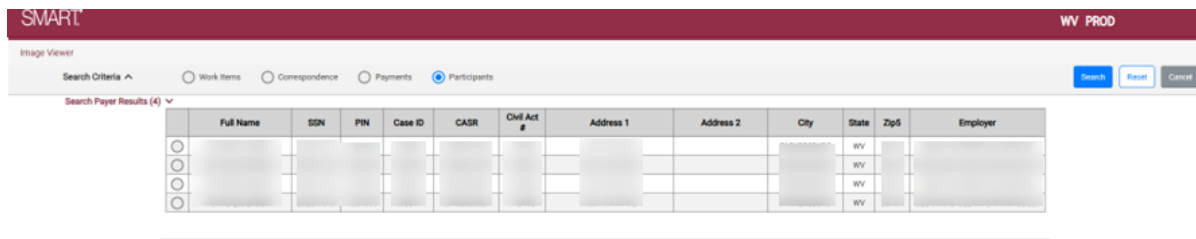


Figure 4-119: *SMART Image Viewer* Search by Non-Custodial Parent SSN. A search by SSN is a convenient way to identify all payments associated with a specific non-custodial parent.

Images and data for EFT/EDI, ACH debit, and credit/debit card payments are also available for viewing. The following is an image of an EFT payment received.

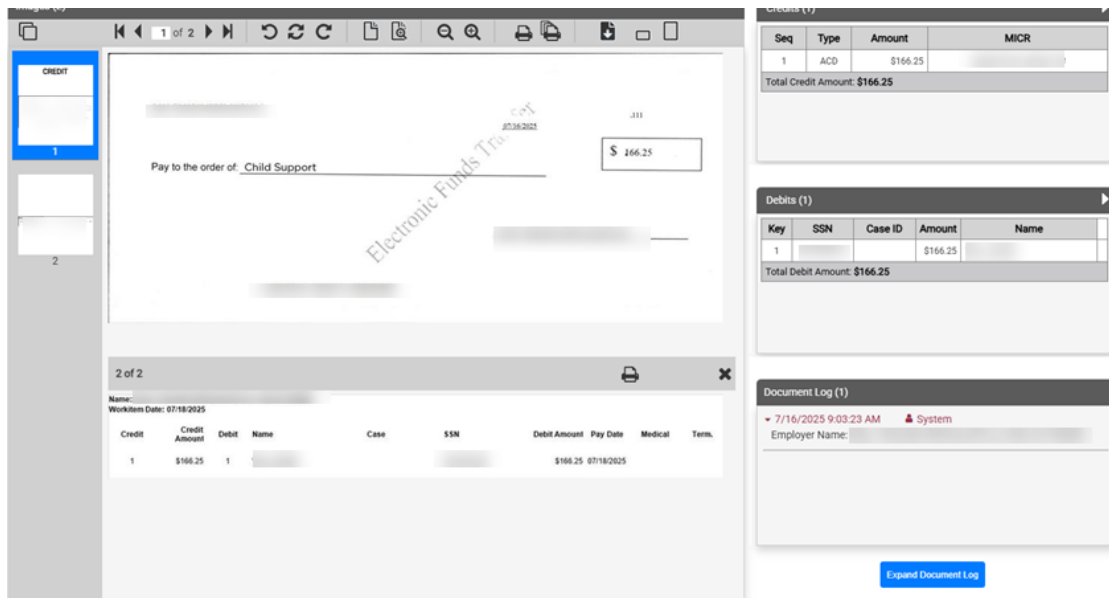


Figure 4-120: *SMART Image Viewer* EFT Payment Image. Agency users can view EFT and other electronic payments received by the SDU.



SMART assigns each electronic payment imported into the database a unique system audit number, just as it does for paper collections.

The Search Correspondence screen allows *Image Viewer* users to retrieve correspondence received with or without a collection, using search parameters like those available on the Search Participants screen. Following is an example of correspondence search results in *Image Viewer*.

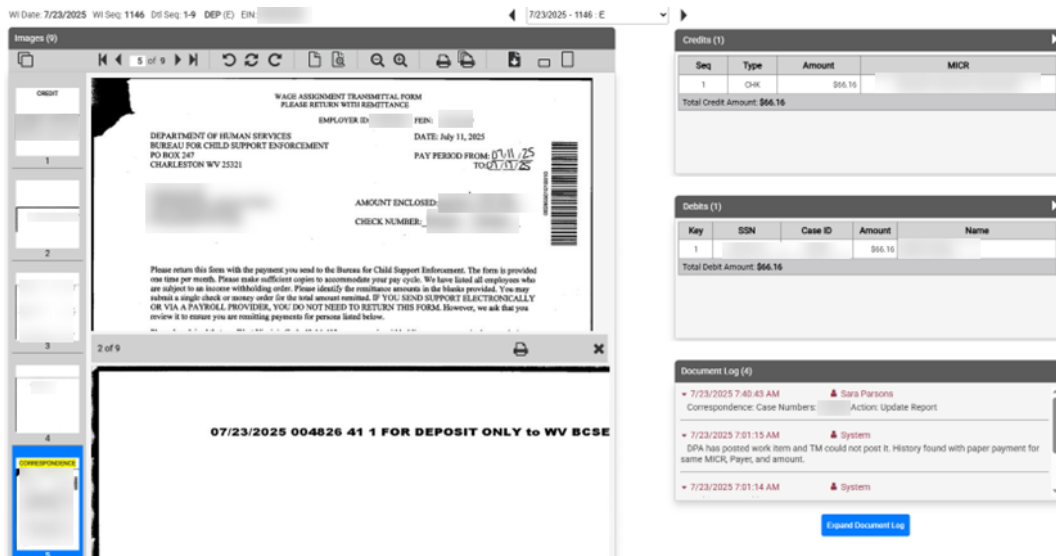


Figure 4-121: *SMART Image Viewer* Search Correspondence. Agency staff may access correspondence via the *Image Viewer*.

For both payment and correspondence work items, Agency staffs' access to an item's images and data include the Document Log in which we capture notes related to the item, as illustrated below.

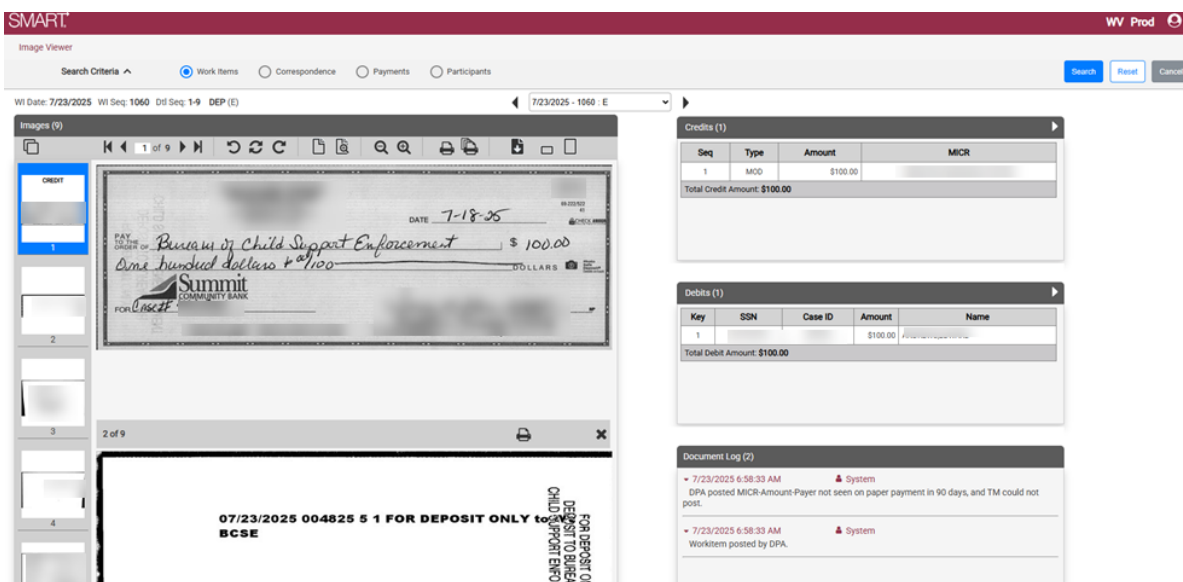


Figure 4-122: *SMART Image Viewer* Document Log. In addition to images, Agency staff have access to a work item's Document Log details.

The **SMART Image Viewer** tool bar allows users to rotate the image, reload the image, decrease or increase the size of the image, move the image down, and print one image or all images in the work item. Following is the tool bar, which displays with every image search.



Figure 4-123: **SMART Image Viewer** Tool Bar. SMI's *Image Viewer* allows users to rotate the image, reload the image, decrease or increase the size of the image, move the image down, and print one image or all images for the work item.

Using **SMART Image Viewer**, Agency staff can continue to retrieve the images from their desktops anytime for viewing, annotating, faxing, printing, or emailing. Payment and document images and data will be retained and accessible in electronic format for a minimum of seven years.

4.1.4.6 Deposits:

4.1.4.6 Deposits

SMI will coordinate with Fifth Third Bank as the depository banking partner to provide seamless services for the West Virginia SDU.

4.1.4.6.1 All payments shall be deposited into an interest-bearing Demand Deposit Account (DDA) within one business day. All monies shall be deposited into a financial institution which is designated or eligible to be designated as a State Depository prior to execution of contract pursuant to West Virginia Code, §12-1-1 et seq. www.code.wvlegislature.gov/12-1B/, in addition to being a direct participant in the Federal Reserve Automated Clearing House System. The account must not be with a financial institution that has been determined by the West Virginia Treasurer as engaging in a boycott against energy companies pursuant to West Virginia Code, § 12-1C-1 et seq. Receipts not deposited in the Agency's account shall be secured in an Office of Management and Budget (OMB) approved safe when they are not being processed. The Vendor shall maintain records that will disclose the dates that payments are received and subsequently deposited. Performance of this standard will be measured quarterly by review of the Vendor's office records.

4.1.4.6.1 Interest Bearing Demand Deposit Account (DDA)

All payments will continue to be deposited into the current Fifth Third Bank interest-bearing DDA within one business day of receipt. SMI understands that Fifth Third Bank is designated as a State Depository pursuant to West Virginia Code, §12-1-1 et seq., in addition to being a direct participant in the Federal Reserve Automated Clearing House System. Fifth Third Bank has not been determined by the West Virginia Treasurer as engaging in a boycott against energy companies pursuant to West Virginia Code, § 12-1C-1 et seq. SMI will secure all receipts not deposited in the Fifth Third Bank account in an Office of Management and Budget (OMB)-approved safe when the receipts are not being processed. We will maintain records that disclose the dates the payments are received and subsequently deposited. SMI understands that performance of this standard will be measured quarterly by review of our records.



4.1.4.6.2 The Agency's operating account shall be established as a zero-balance account with a corresponding interest-bearing account or equivalent account structure approved by the Agency. If established as a zero-balance account the Vendor will debit/credit the interest bearing account daily based on the monetary needs of the Agency's operating account or some other account structure recommended by the Vendor and approved by the Agency. The interest bearing account shall bear a variable interest rate based on such interest indices as shall be mutually agreed upon, including but not limited to, the current T-Bill rate, Fed Funds, or Standard Savings indices. The spread on this rate shall be part of the cost proposal to this RFQ. The Agency understands that there will be balance requirements attached to any account for which a rate is quoted. The vendor shall provide full disclosure with regard to the computation of any rate applied to the Agency's interest bearing account.

4.1.4.6.2 Zero Balance Operating Account

SMI understands that the operating account at Fifth Third Bank has been established as a zero-balance account tied to a corresponding interest-bearing account. We will debit/credit the interest-bearing account daily, based on the monetary needs of the operating account. We understand that the interest-bearing account will bear a variable interest rate based on interest indices including but not limited to, the current T-Bill rate, Fed Funds, or Standard Savings indices. We understand the spread on this rate is required to be part of the cost proposal to this RFQ. SMI will provide full disclosure with regard to the computation of any rate applied to the Agency's interest bearing account.

4.1.4.6.3 The Vendor shall not have the right to directly charge the Agency's operating account for any checks that have not been honored by the drawee bank and subsequently returned. Said checks, along with the debit advice, shall be forwarded to the Agency along with the daily attachments. Charges for dishonored checks shall be detailed on the Vendor's monthly invoice.

4.1.4.6.3 Dishonored Checks

SMI will not directly charge the Agency's operating account for any checks that have not been honored by the drawee bank and subsequently returned. We will forward the checks, along with the debit advice, to the Agency with the daily attachments. We will detail charges for the dishonored checks on the monthly invoice we submit to the Agency, which will list the dollar amount and the return reason for each item, and we will process the items per the Agency's handling instructions.

4.1.4.6.3.1 *SMART Intercept*

SMI offers **SMART** technology that provides an efficient and highly automated process to track and prevent the reoccurrence of insufficient funds payments. If we record the bank's return data in **SMART**, the **SMART Intercept** queue will flag non-custodial parents (participants) or bank account numbers, placing a hold that automatically prevents processing of subsequent non-guaranteed payment instruments from the same non-custodial parent or account.

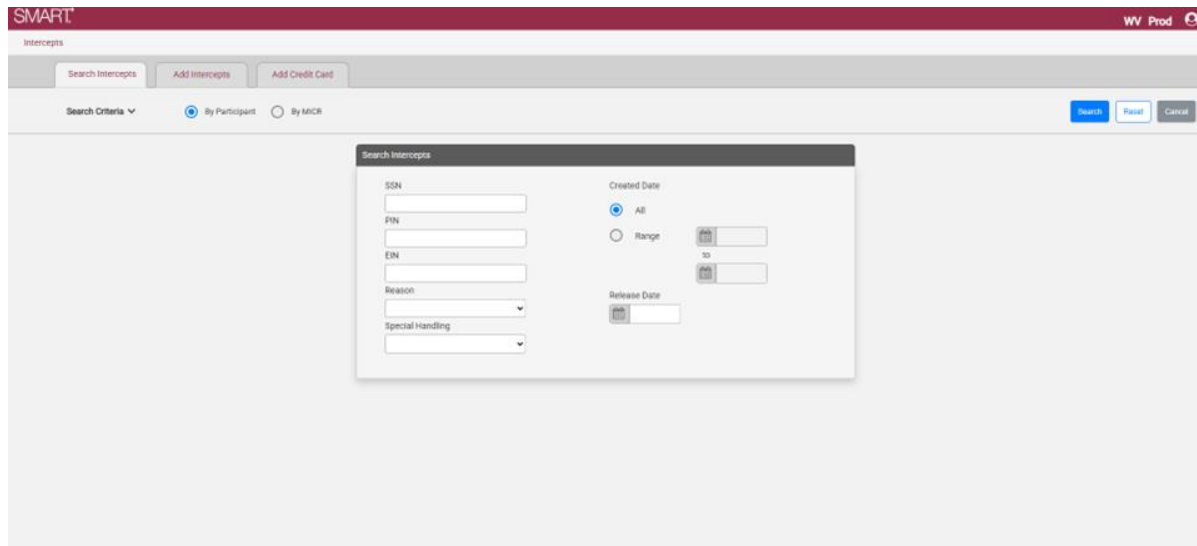


Figure 4-124: **SMART Intercept**. The *Intercept* queue allows for participant holds, MICR holds, check holds, employer EIN holds, and credit card holds.

When the bank provides daily electronic files of all payments that were returned for insufficient funds and other reasons, SMI will use the return files to daily update **SMART Intercept** for those returned items, adding holds for the remitters. Accounts can be placed on hold either by the bank account number (MICR) for employers or by the Agency Automated Computer System PIN Number for non-custodial parents. All actions taken on holds can be viewed in **SMART Intercept** by Agency-authorized individuals.

SMART Intercept can flag and hold checks at multiple levels. If a payment received matches any of the flagged criteria, the check will be routed directly to the **SMART Returns** queue for review and return by SDU staff. The following figure illustrates manually adding an intercept at the participant (non-custodial parent) level. After entry of the non-custodial parent SSN for which the intercept is being added, **SMART** displays a screen for the user to select a reason code from the drop-down box to document why the non-custodial parent’s future checks will be placed on hold.

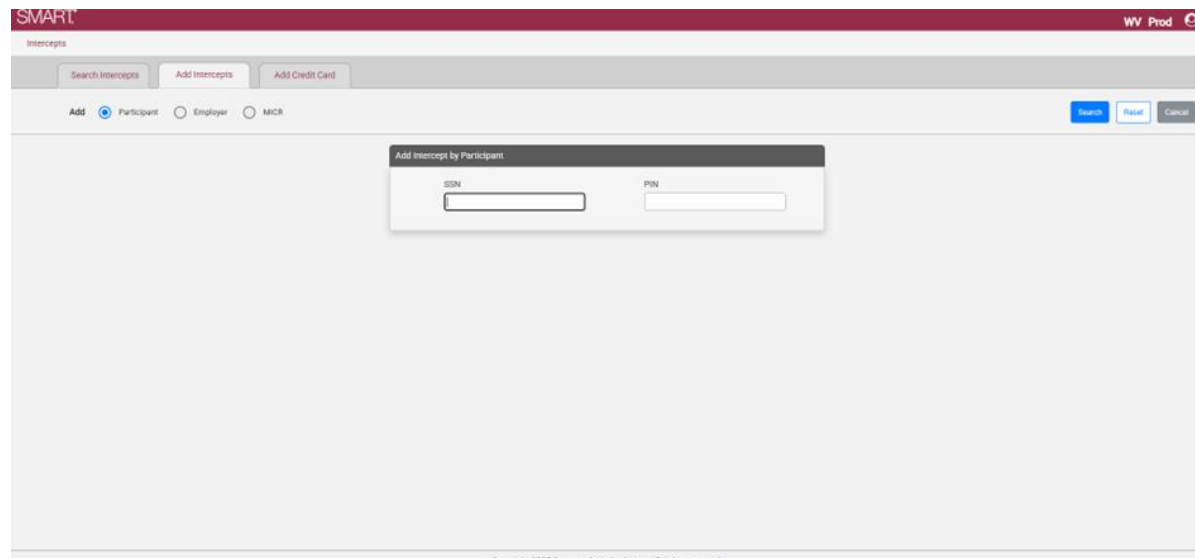


Figure 4-125: **SMART Intercept Participant Level.** If an item is flagged at the participant level, no check payment will be processed for the specific non-custodial parent. The check will be routed directly to the **SMART Returns** queue for review and return.

The next screen illustrates manually adding an intercept at the employer level. After entry of the appropriate EIN, **SMART** displays a screen for the user to select a reason code from the drop-down box to document why the employer's future checks will be placed on hold.

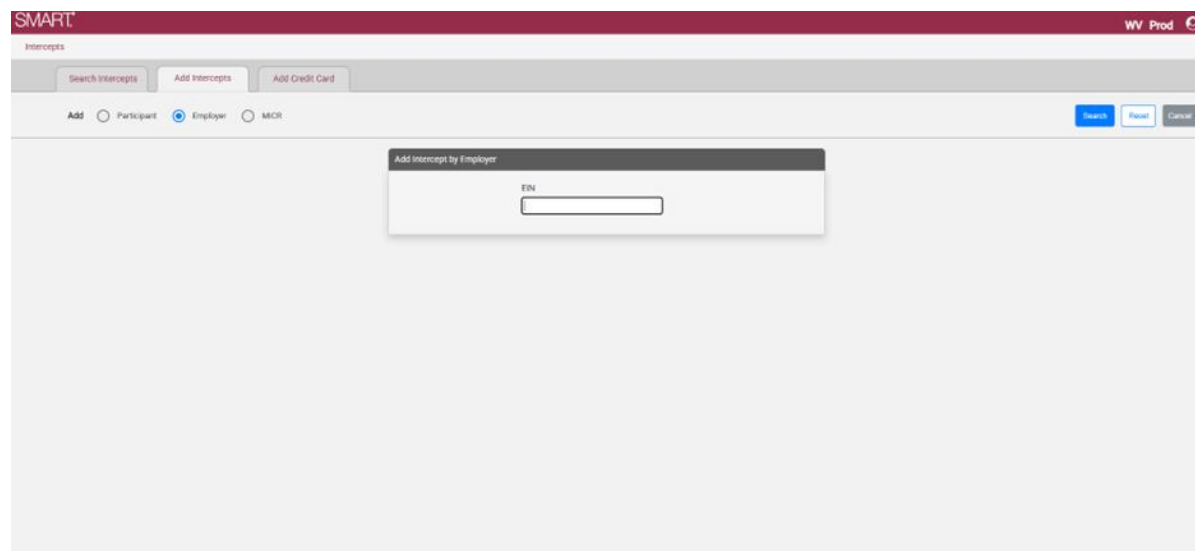


Figure 4-126: **SMART Intercept Employer.** If an item is flagged at the employer level, no check payment will be processed for the specific employer. The check will be routed directly to the **SMART Returns** queue for review and return.

The following screen illustrates manually adding an intercept for the full MICR, the bank account, and routing number. From this screen, a user can also place an intercept on a bank routing number only.

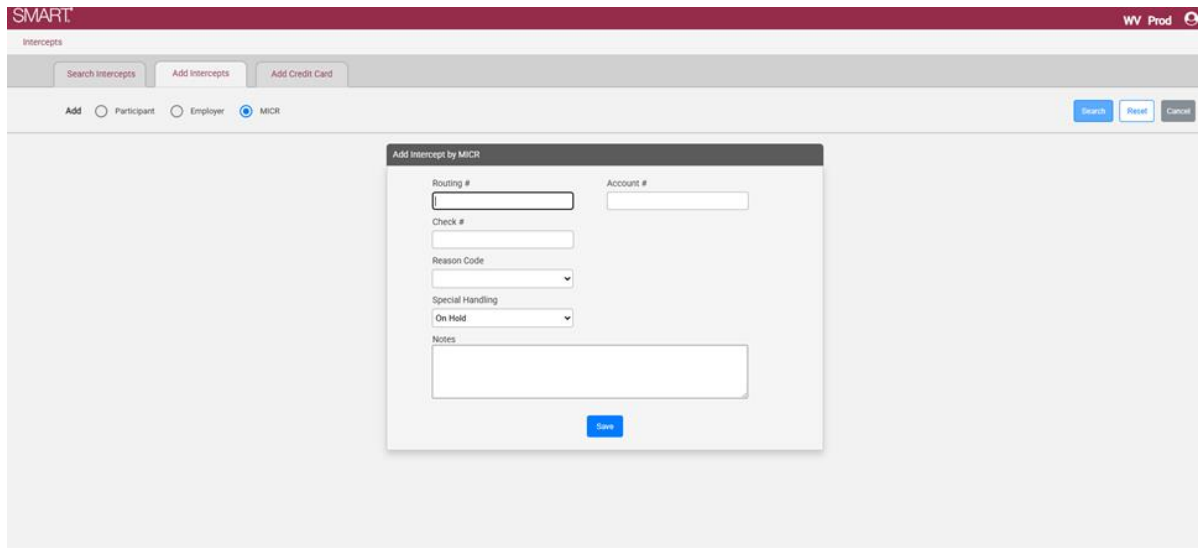


Figure 4-127: **SMART Intercept MICR**. If an item is flagged at the MICR or bank level, no check payment will be processed for the specific MICR or bank. The check will be routed directly to the **SMART Returns** queue for review and return.

Additionally, we can add a credit card non-custodial parent hold to prevent the processing of payments via credit/debit card from a non-custodial parent.

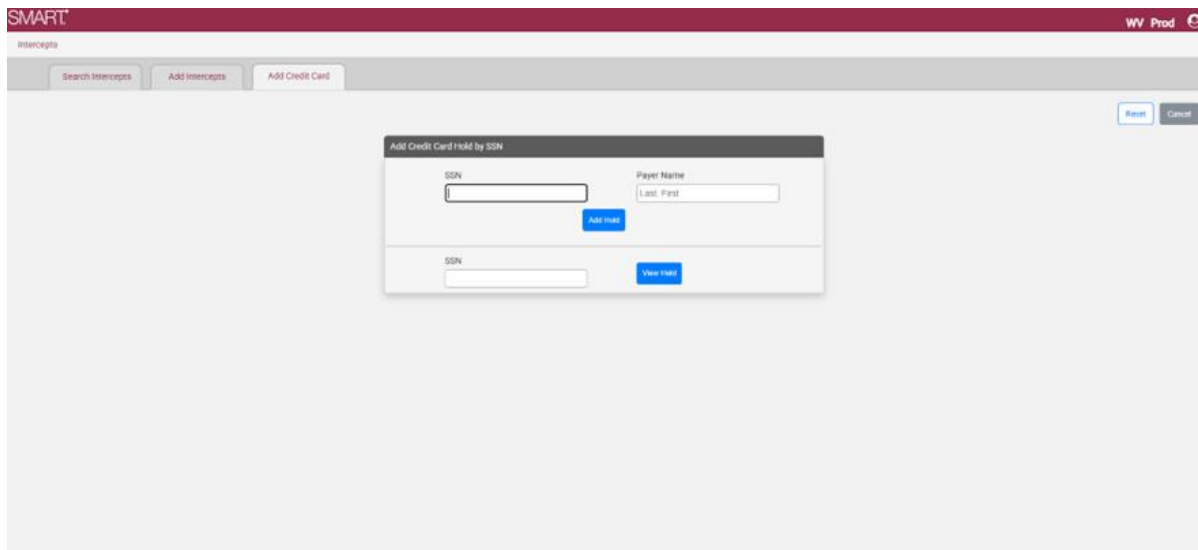


Figure 4-128: **SMART Intercept Credit Card Non-Custodial Parent**. If an item is flagged at the credit card level, no credit/debit card payment will be processed for the non-custodial parent flagged.

SMART provides automated tracking to identify when an intercept is placed and by whom, and any changes made to the intercept and by whom. This establishes a complete audit trail in the event there is any discrepancy on when a hold was placed or removed in **SMART** and by whom. The name of the user adding or updating the intercept is captured automatically at the time of the add/update and it is not modifiable.



Once an account is placed on hold, future non-guaranteed payment instruments will be returned to the remitter. Every check returned to the remitter will be accompanied by a letter explaining the reason for the return and each returned item will appear on the Returned Credit Instrument Report generated through **SMART Reports**.

The Document Log will maintain a record of all calls and correspondence generated to the remitter. When an intercepted check payment is routed directly to the **SMART Returns** queue, **SMART** will automatically generate the return letter to the remitter. The letter will include instructions for submitting future payments by guaranteed payment methods. The returned check image, return letter image, and Document Log are web-accessible for Agency staff to view.

Intercept reports will be accessible online by SMI and designated Agency staff. A report of all held accounts can be generated and printed or search criteria can produce a more specific report.

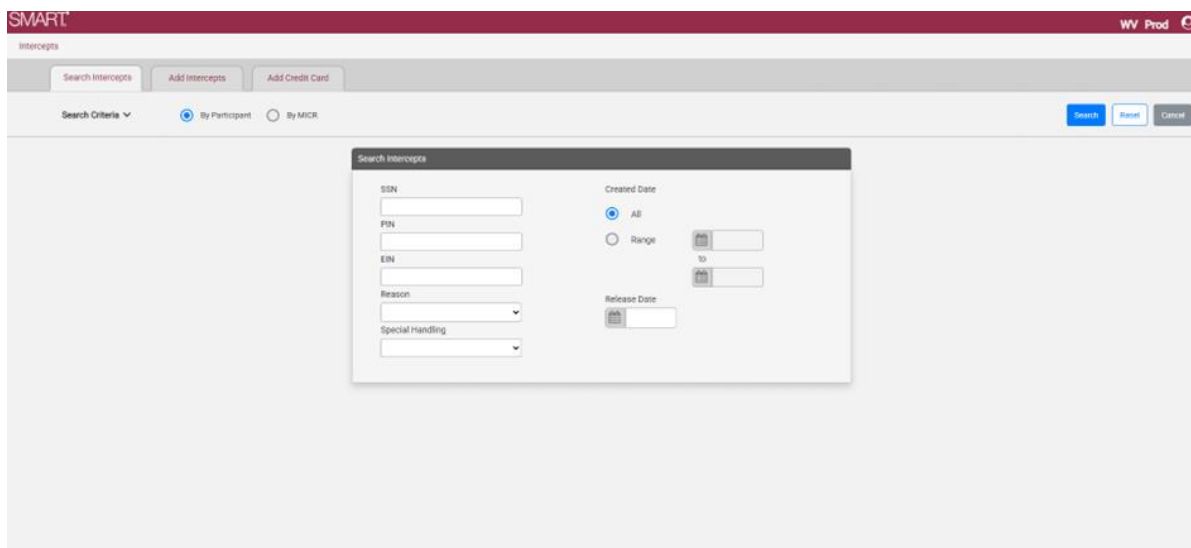


Figure 4-129: **SMART Intercept**. The Intercept tool allows multiple search options as illustrated in the above screenshot.

SMART Intercept search parameters support quick and easy access to insufficient funds information, along with print capability.

Additionally, we produce multiple reports containing information about items intercepted after a hold was added. Following is an Intercepted Items Report listing checks received and placed on hold by **SMART Intercept**.



The screenshot shows a web application interface for the SMART Intercept system. The main content area displays a table titled "Intercepted Items". Above the table, it states: "This report was generated 07/23/2025 at 09:52:51 by Angela Burgess using the following criteria: View Intercepted: Payor". The table has the following columns: Full Name, Address Line 1, SSN, Issue Date, Intercept Reason, and User Name. The data rows show various dates and reasons for interception, such as "07/02/2025 ACHD - Insufficient Funds" and "07/17/2024 ACHD - Insufficient Funds". The User Name for all entries is "System".

Full Name	Address Line 1	SSN	Issue Date	Intercept Reason	User Name
			07/02/2025	ACHD - Insufficient Funds	System
			12/04/2023	ACHD - Insufficient Funds	System
			03/21/2025	ACHD - Insufficient Funds	System
			08/29/2025	ACHD - Insufficient Funds	System
			01/19/2024	ACHD - Insufficient Funds	System
			08/19/2024	ACHD - Insufficient Funds	System
			11/05/2024	ACHD - Insufficient Funds	System
			01/07/2025	ACHD - Insufficient Funds	System
			11/29/2023	ACHD - Insufficient Funds	System
			08/12/2024	ACHD - Insufficient Funds	System
			05/16/2025	ACHD - Insufficient Funds	System
			07/16/2025	ACHD - Insufficient Funds	System
			04/17/2024	ACHD - Payment Stopped or Stop Payment on File	System
			02/15/2025	ACHD - Insufficient Funds	System
			10/03/2024	ACHD - Insufficient Funds	System
			07/08/2025	ACHD - Insufficient Funds	System
			07/17/2024	ACHD - Insufficient Funds	System

Figure 4-130: *SMART Intercept* Intercepted Items Report. Multiple reports are available for the *SMART Intercept* queue. This report lists checks intercepted and the reason for the intercept.

We can also generate reports of items intercepted due to a non-custodial parent or MICR hold.

SMI's innovative solution for preventing the processing of subsequent insufficient funds payments, as well as credit card transactions, is unique in the SDU industry. If the Agency prefers not to use *SMART Intercept* functionality to prevent processing subsequent non-guaranteed payment instruments from insufficient funds remitters, we will continue to use this hold functionality for situations in which the Agency or payment remitter requests that we do not process a payment not yet received, such as a stop payment situation.

4.1.4.6.4 In those instances where the financial institution's processing center is physically located outside the Charleston, West Virginia area, rather than transporting the receipts to the processing center by a courier who might be delayed by inclement weather, the Vendor shall use imaged cash letters (ICL) prepared in Charleston where the receipts are received which reduce the receipt to digital images and electronically forward them to the operational center to process and make all deposits to the Agency's account, so that, pursuant to Federal mandate (45 CFR 302.32(a)(b)(I) & (2)(i) at <https://www.gop.gov/fds>), the daily receipts will be credited to the Agency's account on the same day they are received.

4.1.4.6.4 ICLs

SMI deposits all payments on the day of receipt. We will continue to use ICL technology for the West Virginia SDU bank deposits and account reconciliation procedures. ICLs eliminate the need to transport negotiable payment instruments to the bank. Our reconciliation procedures include bank acknowledgment of our ICLs.

SMART Deposit integrates the ICL function within our solution and provides the SDU with the most current technology, enabling efficient and effective processing of bank deposit functions. Our ICL functionality complies with Check 21. SMI was the first SDU Vendor to implement Check 21 and,



since 2006, has successfully implemented it for 16 States, including West Virginia. **SMART Deposit** allows checks received at the West Virginia SDU to be truncated at the SDU, thereby eliminating the need to manually encode checks and transport checks to the bank.

SMART is designed to image the front and back of all payment instruments and allows us to forward an ICL to the bank for deposit. The ICL file allows the bank to easily print Image Replacement Documents (IRDs), if needed.

4.1.4.6.4.1 Check 21 System Requirements

SMART Deposit provides the SDU with the ability to transmit check images and MICR line data to the bank via an ICL. The process uses an X9.37 file format that is the standard for electronic exchange of the check and image data.

Our process ensures the credit information forwarded to the bank balances with the data being transmitted on the Receipts File to the Agency Automated Computer System. To accomplish this balancing process, we verify that the day's credit amounts equal the amount sent on the day's Receipts File. The amount of the payment instrument is included on the ICL to the bank, which eliminates the need to physically encode the instruments.

An advantage of using electronic deposit is the speed at which returned items are received from the bank.

Some bank deposit items cannot be processed through an ICL. These include payments such as cash, foreign currency items, and payments that were rejected due to image quality in the ICL process. A bonded SMI employee transports the cash, foreign currency, and ICL rejected payments to the bank for physical deposit. These items are taken into consideration during the ICL creation process. **SMART** is configured to ensure these items are easily identified and properly handled. SMI's audit trail of payments outsourced from the standard ICL deposit is documented on the ICL Reject Report and the Physical Deposits Report. The tracking information captured by **SMART Deposit** includes the deposit ID, the date the work item was originally submitted to the bank, and the work item information.

The Physical Deposits Report provides tracking of the ICL rejection. In the example below, the work items were rejected and physically deposited on the same day.

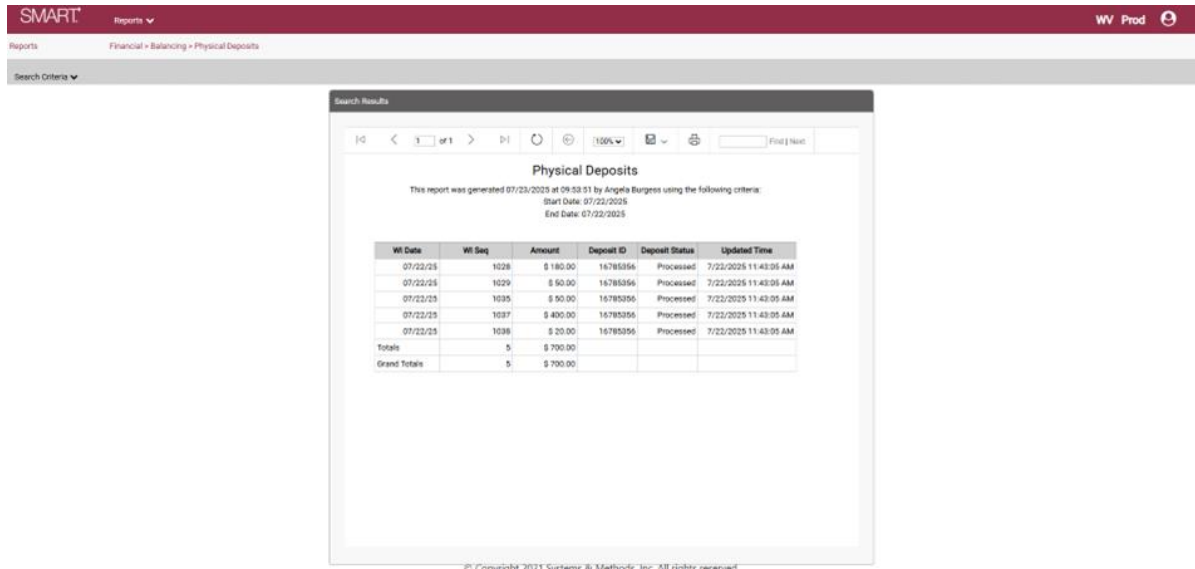


Figure 4-131: **SMART Deposit** Physical Deposits Report. **SMART** tracks physical deposits, including cash, foreign currency items, and payments that were rejected in the ICL process.

As illustrated in the following figure, **SMART Deposit** identifies images that do not meet the banking standards for image quality and presents those work items to the Payment Processing Supervisor for resolution or outsourcing for physical deposit.

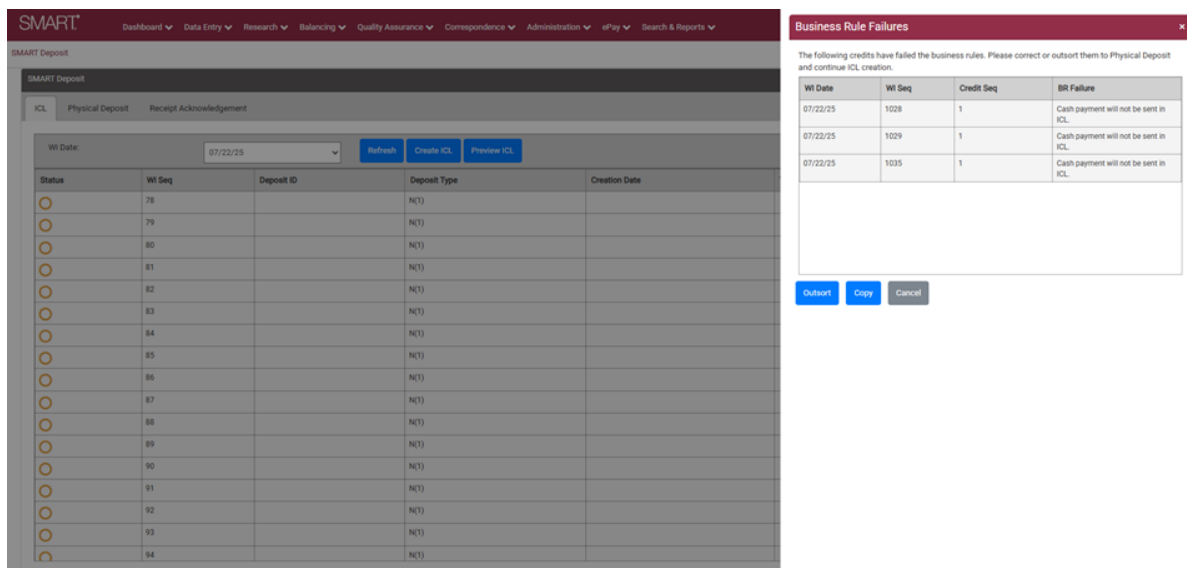


Figure 4-132: **SMART Deposit** ICL Reject. **SMART** is designed to identify work items that do not meet business rules/banking standards for electronic deposit through an ICL, allowing SMI to resolve the issue and ensure the funds are deposited on the day of receipt.

By outsourcing these images prior to ICL transmission and not waiting for the bank to reject the images, the funds are deposited on the day of receipt, preventing any delay in disbursing the payments.



Table 4-14: **SMART Deposit Benefits.** SMI's use of electronic deposits at the West Virginia SDU provides the following benefits to the Agency.

Benefit	Description
Increased Security	<p>The SDU does not routinely transport physical checks to the bank, greatly reducing the chance of the deposit not being credited to the SDU account due to an accident, traffic congestion, or other incident external to the SDU operation.</p> <p>Since payment instruments are transmitted as image files, the instruments are only handled once for mail opening and scanning at the beginning of payment processing. It is not necessary to handle payment instruments a second time for deposit.</p> <p>Bank deposits will not be delayed in the event of a disaster recovery situation requiring SMI to use a hot site.</p>
Reduced Check Clearing Time	<p>Since most banks have adopted electronic deposit functionality, most payments can process electronically, providing for quicker clearing times.</p>
Faster Notification of Return Items	<p>Notice of returned items is much quicker for payments processed on an ICL.</p>

Our procedures include checks and balances to ensure accurate deposit amounts are transferred. **SMART** selects all appropriate negotiable payment instruments for inclusion in the ICL deposits. The Payment Processing Supervisor simply clicks on the Create Deposits button and then the Transmit Deposits button to create and transmit an ICL to the bank.

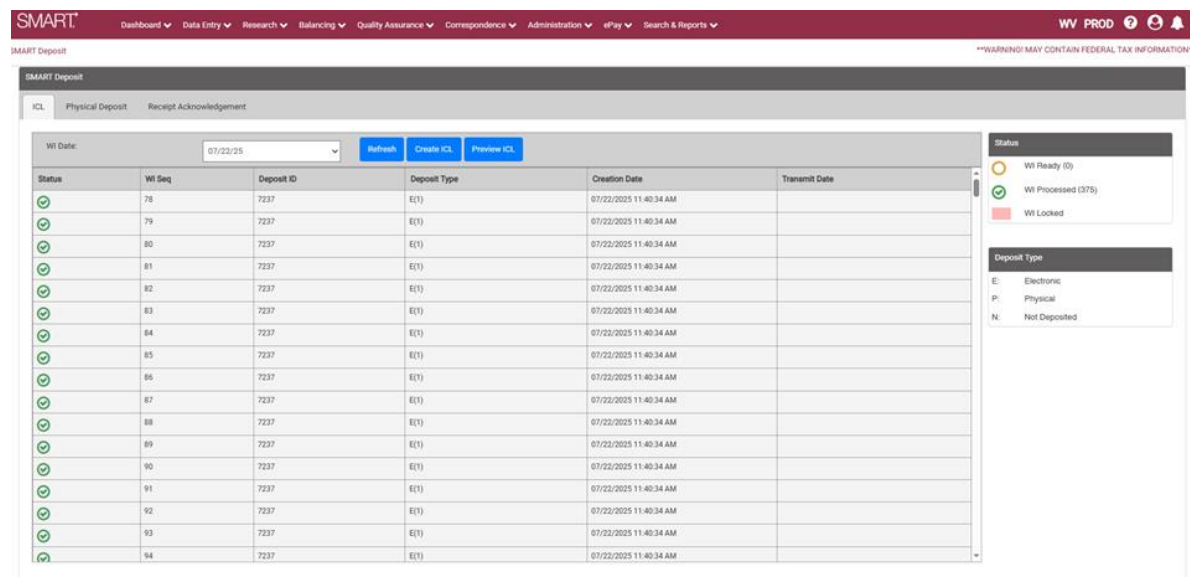


Figure 4-133: **SMART Deposit Interface.** With just a few clicks in **SMART Deposit**, the Payment Processing Supervisor creates and transmits deposits to the bank.

After SMI transmits the ICL(s), the bank acknowledges that the ICL(s) has been accepted. **SMART** is then updated to show that the deposit was accepted. Occasionally, there is an item-level rejection where just one item is rejected from the deposit for various reasons (normally because the



writing/printing on the original payment instrument was light). When this situation occurs, a physical deposit is made at the bank the same day. **SMART Deposit** tracks these physical deposits as well.

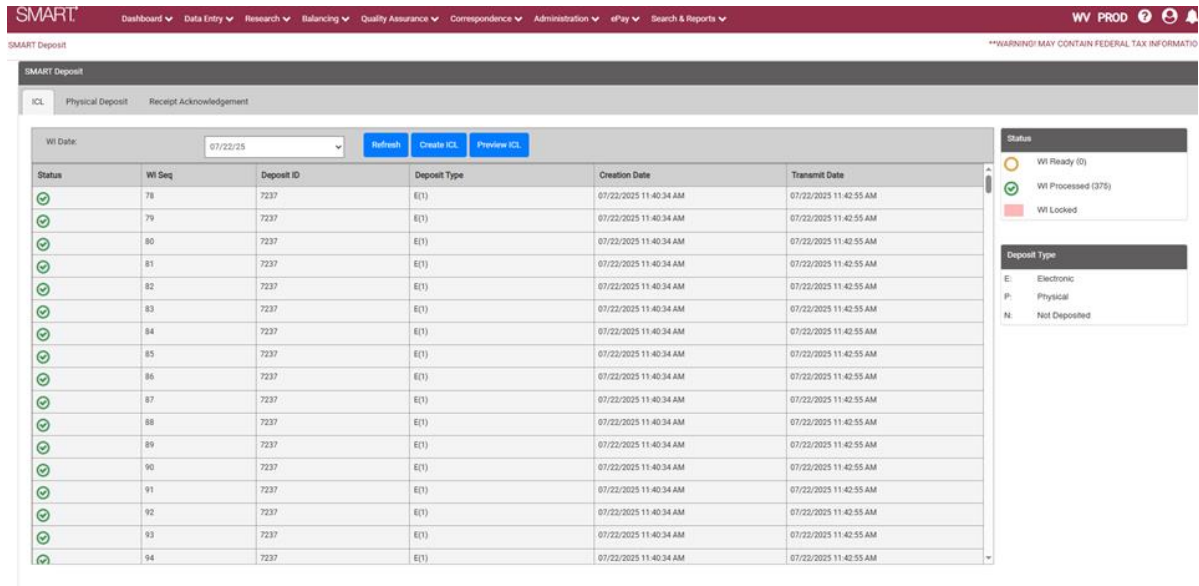


Figure 4-134: Updating the Deposit. **SMART Deposit** provides the ability to update the status of the deposit and the ability to create a physical deposit.

After all deposits have been made for the day, the Receipts File is prepared for transmission to the Agency Automated Computer System. The first step in this process is to compare the dollar amount deposited with the dollar amount that is ready to be sent on the Receipts File. Once the two amounts are in balance, the Receipts File is created and uploaded.

4.1.4.7 Entry of Payment Information into The Agency automated computer system:

4.1.4.7 Entry of Payment Information into the Agency Automated Computer System

SMI will continue to accurately capture each payment's information necessary for entry into the Agency Automated Computer System. Additionally, accompanying each payment on the Receipts File, SMI will continue to provide a URL the Agency can use to insert a hyperlink from the Agency Automated Computer System to payment images and data in **SMART Image Viewer**, allowing Agency staff to access payment images directly from a screen in the Agency Automated Computer System.

4.1.4.7.1 Payments shall be sorted into two categories for processing:

4.1.4.7.1 Payment Categories for Processing

SMART was built specifically to accurately identify child support payments throughout each step of processing to avoid having unidentified payments at the end of the processing day. **SMART Pay's** non-custodial parent validation process for website payment submission prevents unidentified



employer ACH debit payments altogether. The **SMART Pay** reconciliation tool further prevents unidentified EFT/EDI payments from employers.

SMI's **SMART** technology and West Virginia-specific procedures have been proven to efficiently process both categories of payments the SDU receives, those accompanied by complete/correct remittance documents and those not accompanied by complete/correct remittance documents. We will continually review our technology and processes to identify and incorporate improvements to achieve greater processing efficiency and accuracy for the Agency.

- Payments accompanied by remittance documents, whether generated by the Agency Automated Computer System or an employer, shall contain the necessary information such as case ID, name of participant, social security number of participant for processing into the Agency Automated Computer System without further inquiry. Entry should be made based on information contained on the remittance. Remittance must be held for sixty (60) business days before destruction.

4.1.4.7.1.1 Payments Accompanied by Remittance Documents

SMART technology automates the payment sorting process, distinguishing between payments with and without remittance documents, allowing us to transmit necessary information on the Receipts File for processing into the Agency Automated Computer System without further inquiry. SMI will continue to process payments based on information contained on the remittance. Sixty days after imaging, remittance documents will be destroyed securely on site by a certified document destruction Vendor in compliance with IRS Publication 1075. Images and electronic data for the payment instruments and documents will be retained and available online for Agency staff for the life of the contract.

In the **SMART Debit** queues, support payments are identified and validated using historical data from previous processing and data imported into the **SMART Database** from the Agency Automated Computer System files. Also, in **SMART Debit** queues, the payment-identifying data are automatically or manually captured and associated in the **SMART Database** with the work item images. This completes the item's processing and identification to the proper identifiers approved by the Agency.

Work items that include both a payment and correspondence are simultaneously routed by **Workflow Manager** through **SMART Debit** queues for payment identification and validation, and through the **SMART Correspondence** queue for SDU staff to determine if action related to the correspondence is needed, such as changes of address. Routing the item through multiple queues at the same time prevents delays in both payment processing and correspondence processing. Upon the determination that a correspondence item requires action by child support staff, an email notification is sent directly to the appropriate Agency office. The email provides a secure link for Agency staff to view the work item images and data through the **SMART Image Viewer**.



SMART Transaction Manager and OCR/ICR Technology

SMART Debit's Transaction Manager identifies payments for which data can be captured and processed automatically based on business rules or data captured through OCR/ICR technology. Those payments not meeting criteria for automated processing are routed to an Operations Specialist for data entry to ensure accurate identification and validation.

We have fully integrated OCR/ICR technology within **SMART** that automates the data capture keying process by easily extracting data. OCR recognizes typed or printed text and ICR recognizes handwritten text. This technology converts typed, printed, and handwritten text from the imaged document into machine-encoded text that can be electronically recognized and extracted, enabling automated entry from the document.

SMART OCR and ICR technologies are capable of reading coupons received with payments. The OCR/ICR technology is also used to process the various types of remittance documents an employer may provide. Through pattern recognition, the system can “learn” an employer’s remittance document and recognize the same document if it is received with future remittances.

SMART Debit Entry

SMART Debit Entry has multiple components built on business rules for proper identification of payments from individuals, employers, and other entities. Our workflow design skills have grown through our years of process management, software development, and child support payment processing experience in 16 unique operations. These skills are key for maintaining and improving a remittance processing application capable of supporting manual identification and processing of small to extremely large payment remittances simultaneously.

On a single screen, *Debit Entry* provides several tools for the Specialist to use in identifying payments and reconciling individual receipts to the check or remittance total. For any debit that could not be automatically posted, the Operations Specialist reviews images of remittance documents and the payment instrument for BCSE-approved identifiers for use in assigning the debit to the appropriate non-custodial parent and/or case based on BCSE posting rules.

Regardless of the identifying data entered by the Operations Specialist, **SMART** automatically associates other related identifiers with the record. For example, if the Operations Specialist keys the case ID, the associated non-custodial parent name, and SSN display automatically for verification purposes.

An Operations Specialist in *Debit Entry* follows several steps in processing a payment. For each payment transaction, the *Debit Entry* queue presents images of both sides of the payment instrument, remittance documents, and correspondence (if any), along with thumbnails of all the documents in the work item. Only half of the screen is used for viewing images. The other half of the screen displays a payment entry data grid. The payment entry data grid will be defined for the



West Virginia SDU based on BCSE-required data elements for posting in the Agency Automated Computer System. The Specialist reviews the work item images and enters a displayed identifier into one of the debit entry grid fields. The database search then returns and displays related non-custodial parent data results for the Specialist to verify or search further. The figure below is the *Debit Entry* user interface screen we configured specifically for West Virginia payment identification.

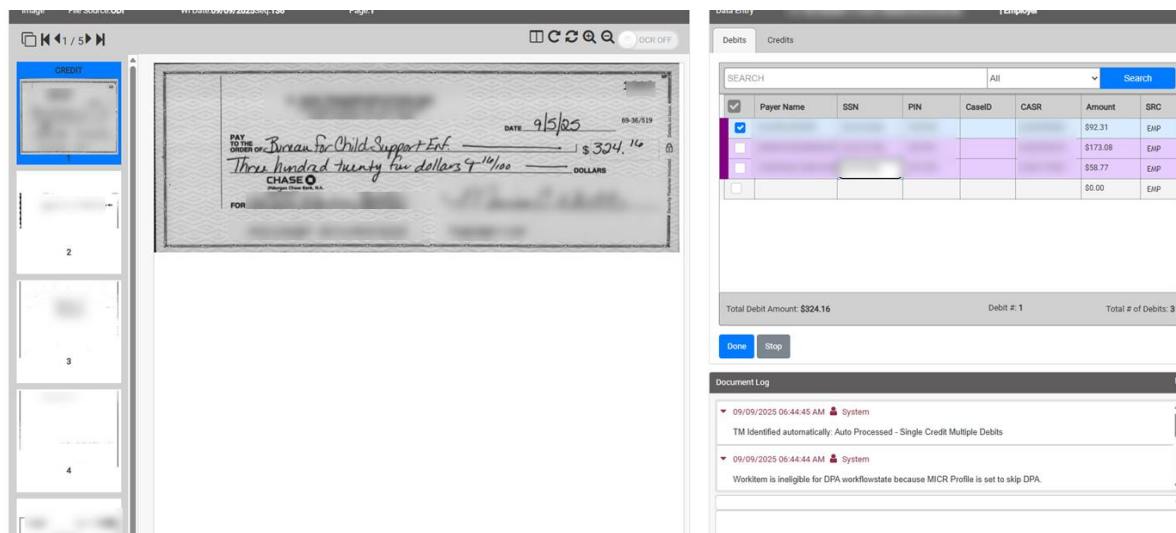


Figure 4-135: **SMART Debit Entry Non-Custodial Parent Payment.** This screen allows for easy identification and validation of payments.

The following example is an employer payment within *Debit Entry* as viewed by a Specialist while processing the payment.

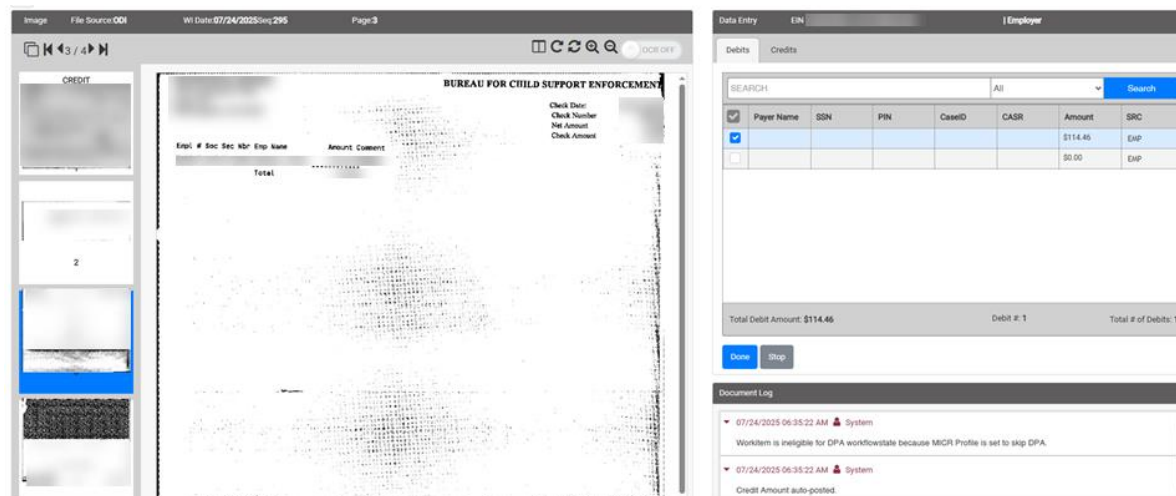


Figure 4-136: **SMART Debit Entry Employer Payment.** A payment is identified as an employer payment by **SMART Scan**, and the Specialist verifies information displayed against the remittance information for accurate processing.



When the matching of at least two unique identifiers results in positive payment identification based on BCSE’s posting rules, **SMART** will accept the result, allowing the identified payment to be saved into the **SMART Database** and included on the Receipts File to the Agency Automated Computer System with the appropriate case ID. When payments do not contain sufficient identifying information, the payment is routed to the **SMART Unidentified Pending** queue for further research on the day of receipt.

Potential Holds in the Agency Automated Computer System Report

SMI will continue to generate and work the Potential Holds in the Agency Automated Computer System Report each day prior to transmission of the Receipts Files to the Agency Automated Computer System. Without a requirement to do so, and at no cost to the Agency, SMI developed this report so we could identify and attempt to resolve identified payments that could potentially be placed on hold by the Agency Automated Computer System for reasons such as the remitting employer not being active for the non-custodial parent or an incorrect employer ID. This report also lists all Workers Compensation receipts the SDU received that day so we can review case data in the Agency Automated Computer System to determine whether the Workers Compensation code is active. Following is a report example.

<input checked="" type="checkbox"/>	WI Date	WI Seq	Debit Seq	Amount	NCP Name	SSN	Employer Name	Employer ID	Reason	Status
<input type="checkbox"/>	07/24/2025	734	1	\$23.08					No Employer E	Not Worked
<input type="checkbox"/>	07/24/2025	734	2	\$28.85					No Employer E	Not Worked
<input type="checkbox"/>	07/24/2025	734	3	\$66.17					No Employer E	Not Worked
<input type="checkbox"/>	07/24/2025	734	4	\$66.17					No Employer E	Not Worked
<input type="checkbox"/>	07/24/2025	734	5	\$66.17					No Employer E	Not Worked
<input type="checkbox"/>	07/24/2025	749	1	\$70.96					No Active IW R	Not Worked

Figure 4-137: Potential Holds in the Agency Automated Computer System Report. This report lists identified payments the Agency Automated Computer System could potentially place on hold prior to payment distribution.

Although SMI staff cannot resolve all items on the Potential Holds in the Agency Automated Computer System Report, we process the report in a manner that communicates to Agency staff which items we could not resolve.

By providing this service to the Agency, we hope to continue resolving as many potential distribution issues as possible prior to entry of the payment information in the Agency Automated



Computer System, thereby relieving Agency staff of some hold resolution work and preventing a delay in disbursements to families.

- Payments not accompanied by remittance documents, or remittance documents that have been determined to contain incomplete or erroneous information, shall require the Vendor to inquire into the appropriate Agency Automated Computer System data files in order to identify the appropriate and correct case-related information. Every available related resource shall be utilized in an effort to identify the payment. If the payment is still unidentified after all resources have been exhausted, the Vendor shall enter the receipt as an "Unidentified Receipt" after three (3) business days.

No Remittance Documents or Incomplete/Erroneous Information

For payments not accompanied by remittance documents and payments accompanied by incomplete or erroneous information, SMI will continue to use every available resource to identify the payment on the day of receipt. As described previously for the *SMART Debit Entry* queue, we use at least two of the Agency-approved data elements from source documents for matching to Agency Automated Computer System data file information stored in our database to ensure the payment is posted to the correct non-custodial parent.

If SMI is unable to resolve an unidentified payment independently, we follow Agency procedures to perform inquiries in the Agency Automated Computer System and access internet resources for same-day research and resolution.

If a negotiable payment cannot be identified to a non-custodial parent after research has been conducted on the day of receipt, we deposit the payment in the SDU account and continue our efforts to identify the payment for three business days.

If the payment is identified within three business days of receipt, we transmit the payment with identifying details on the Receipts File to the Agency Automated Computer System on the day we identify the payment.

For all unidentified payments, SMI attempts to contact the remitter by telephone if a telephone number is available. If telephone contact is not possible or successful, we send a letter to the remitter to request additional information for posting. After sending a letter, we continue our attempts to identify the payment through all available telephone numbers and other resources, until the payment is identified or three business days have elapsed since the day of receipt. On the fourth business day after receipt, we include the unidentified payment on the Receipts File to the Agency Automated Computer System.

The following table provides summary information on our software—specialty queues in *SMART*—that aid in tracking, processing, and reporting on unidentified payments both on and after the day of receipt.



Table 4-15: **SMART** Specialty Queues for Unidentified Collections. These **SMART** specialty queues are used to track unidentified collections for additional required actions and reporting.

SMART Specialty Queues	Description
<i>Unidentified Pending</i>	<p>A queue for collections that will require research in the Agency Automated Computer System and SMART because the non-custodial parent is not identified or another exception situation prevents the receipt from posting to Agency-approved identifiers by the normal process in SMART Debit Entry</p> <p>Used on the day of receipt to segregate payments for additional, same-day research in SMART and the Agency Automated Computer System until the payment is identified or routed to the <i>Unidentified Reviewed</i> queue for additional research after the day of receipt; this queue will not include payments recorded as unidentified in the Agency Automated Computer System</p>
<i>Unidentified Reviewed</i>	<p>A queue for payments that have been reviewed, for which remitter contact attempts have occurred and searches have been conducted in the Agency Automated Computer System and SMART, and which still cannot be identified</p> <p>Used after the day of receipt to segregate researched payments for continued remitter contact attempts until the payment is identified or recorded as unidentified in the Agency Automated Computer System</p>

SMI independently identifies and resolves the vast majority of payments received without two matching identifiers, through our industry-leading technology and experienced staff, on the same day the payment is received.

SMART Unidentified Pending: Research on Day of Receipt

In the **SMART Unidentified Pending** research queue, on the day of receipt, an Operations Specialist again researches the **SMART Database** for matching information. The *Unidentified Pending* queue allows the Specialist to search all the information in the **SMART Database**, including data imported from the Agency Automated Computer System, from one screen, as illustrated in the following figure.

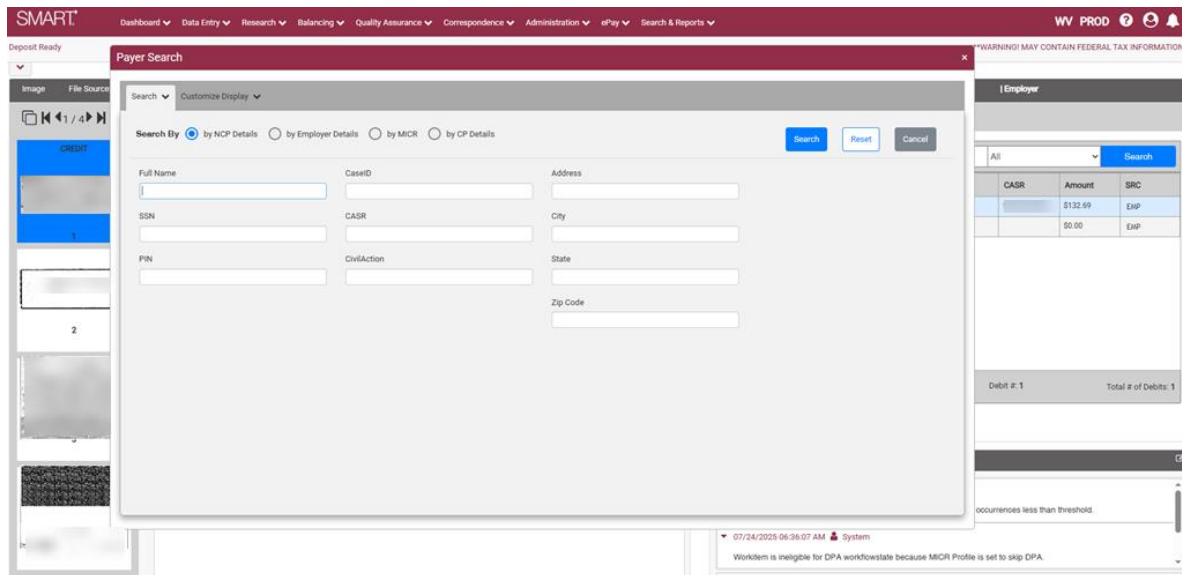


Figure 4-138: **SMART Unidentified Pending.** The Operations Specialist uses the unidentified queues to conduct research, update the Document Log, and process the payment if approved identifiers are matched.

The ability to conduct a search of Agency Automated Computer System file data and historical payment data from one screen, early in our processing workflow, is an efficient feature of SMI’s solution for the West Virginia SDU. We don’t defer payment research until later in the processing day and reduce our window of opportunity for identifying payments on the day of receipt. This is another SMI-pioneered **Extra Mile Advantage**.

If the Operations Specialist is unable to identify the payment through a **SMART** search, the Specialist will search the Agency Automated Computer System records for BCSE-required data elements that match information on the payment instrument, envelope, or other remittance documents received.

If a new case ID exists for which data has not yet been imported into **SMART** or there is additional information that will allow for

identification of the payment, **SMART** allows the Specialist to “force identify” the payment with the remittance information matched to the data. That allows the payment to be sent as identified on that day’s Receipts File for posting to the new member/case in the Agency Automated Computer System. This enhanced functionality prevents any delay in disbursing a child support payment to the family.

If a telephone number is available with the payment or can be obtained via a **SMART**, Agency Automated Computer System data, or internet search, the Specialist will call the number to obtain



IMMEDIATE PAYMENT RESEARCH

- Begin processing unidentified payments on the day the unidentified payment is received
- Resolve majority of payments received on the same day the payment is received



identifying information for the payment. The Specialist calls any phone number available, including calls to employers if there is an unidentified employee record on an employer's remittance. We use the calls as opportunities to promote electronic payments and educate remitters on suggested changes to future payments that will assist in faster and more accurate identification of their future payments.

If the Specialist learns from same-day contact with the remitter the unidentified payment is associated with a case or docket number that has not yet been entered in the Agency Automated Computer System, the Specialist will work with BSCE on getting the case established in the Agency Automated Computer System, so the payment can be identified in the Agency Automated Computer System and distributed.

Because SMI does not defer unidentified payment research until the next business day, as other contractors may do, **SMART** produces a report on the number of payments that on a specified day or range of dates were received and initially unidentified but were later identified and posted to the appropriate member and/or case on the day of receipt. The Identified Same Day Report, shown in the following figure, lists payments routed to the *Unidentified Pending* queue that, due to same-day research, never entered the *Unidentified Reviewed* queue.



Search Results

1 of 1

100%

Find | Next

Identified Same Day

This report was generated 09/09/2025 at 11:42:20 by Angela Burgess using the following criteria:
 Start Date: 08/01/2025
 End Date: 08/31/2025
 User: All Users
 Sort By: User

Kaye Dean

Date	WI Seq	Workflow State
8/21/2025	301	UDO
8/21/2025	641	UDO
Total Exceptions		0
Total Unidentified		2
Total		2

Kelly Frye

Date	WI Seq	Workflow State
8/7/2025	657	UDO
8/11/2025	703	UDO
8/29/2025	1275	UDO
Total Exceptions		0
Total Unidentified		3
Total		3

Figure 4-139: **SMART Reports Identified Same Day Report.** The Identified Same Day Report lists, by worker, the payments sent to the *Unidentified Pending* queue and resolved on the same day received.

When a payment in the *Unidentified Pending* queue has been researched but is still not identified, the payment is routed to the *Unidentified Reviewed* queue for tracking and additional follow-up.

SMART Unidentified Reviewed: Continue to Track and Research

If SDU staff are not able to properly identify a payment on the day of receipt, SMI will transmit the payment data as an unidentified payment on the Receipts File to the Agency Automated Computer System. However, for up to 10 business days after transmission of the payment to the Agency Automated Computer System, the Operations Specialist will continue efforts described in this section to properly identify the payment and follow BCSE procedures to add payment identifiers in the Agency Automated Computer System.

When a payment is sent to the **SMART Unidentified Reviewed** queue for follow-up after initial research does not sufficiently identify the payment, a Specialist reviews all the payment images again.



If the payment is not related to a pending case opening, the Specialist again tries to call any available remitter phone numbers, including phone numbers found through internet searches, social media, and any other available tools.

If the remitter cannot be reached by phone, the Specialist will send a letter to the remitter. If a mailing address is not included with the payment or available through an Agency Automated Computer System or **SMART** search, the Specialist will use internet resources to search for an address.

If calls to a remitting out-of-state child support agency are not successful, the Specialist will send a letter requesting non-custodial parent and case information.

Payments will be properly updated in the Agency Automated Computer System on the day identified. If SDU staff do not properly identify a payment within 10 business days of receipt, SMI will follow Agency procedures to initiate a return/refund in the Agency Automated Computer System.

SMART Reports for Tracking Unidentified Payments

Following is an example of the Unidentified Transactions Status Report we use in other operations to track how long a payment has remained unidentified in **SMART**. This report can be used to track the volume and disposition of unidentified payments in **SMART** during our research period. It provides SMI an internal tracking mechanism for the status of unidentified payments we transmitted to the Agency Automated Computer System.

WI Date	WI Seq	Debit Seq	Amount	Full Name	SSN	Case ID	Employer EIN	Status
11/15/11	394	1	\$ 280.65					State System Search
11/15/11	545	1	\$ 915.88					State System Search
Daily Totals		2	\$ 1,196.53					
11/16/11	345	11	\$ 161.55					State System Search
11/16/11	458	2	\$ 184.62					State System Search
Daily Totals		2	\$ 346.17					
11/17/11	263	31	\$ 367.50					State System Search
11/17/11	809	1	\$ 200.00					State System Search
Daily Totals		2	\$ 567.50					
11/18/11	17	2	\$ 1,197.13					State System Search
11/18/11	281	3	\$ 39.39					State System Search
11/18/11	939	1	\$ 250.00					State System Search

Figure 4-140: **SMART Reports: Unidentified Transactions Status Report.** This report provides SMI an internal tool for tracking unidentified payments for up to 10 business days.



The Unidentified Transactions Status Report tracks the disposition of unidentified payments in **SMART** during our research period.

- Payment information, with the reconciliation record included, shall be entered into the Agency Automated Computer System by the receipts file created by the Vendor's mail extraction and scanning equipment.

4.1.4.7.1.2 Receipts File

All the day's processed receipts, both paper and electronic, identified and unidentified, are gathered by **SMART Receipt File Generator** component to create the day's Receipts Files for the Agency Automated Computer System. SMI's Receipts Files will continue to be edited, balanced, reconciled to the daily deposits, and transmitted to the Agency Automated Computer System within the required timeframes.

SMART will be configured to include all BCSE-required data elements and transmit the Receipts Files to the Agency Automated Computer System in the required file layouts.

SMART Receipt File Generator

The following figure illustrates the *Receipt File Generator* interface that will be used by the Payment Processing Supervisor, with backup by the Project Manager.

Receipt File

Receipt File				
Debit Summary				
	Paper	Electronic		
Total No. of Debits	469	2582		
Prior Day's Debits	4	3		
Current Day Debits	465	2579		
Total Amount	\$96,030.08	\$337,109.59		
Prior Day's Amount	\$1,396.57	\$427.02		
Current Day Amount	\$94,633.51	\$336,682.57		
WI Date	Type	No. of Envelopes	No. of Debits	Sum of Debits
08/08/25	Elec	1	1	\$304.33
08/08/25	Paper	3	3	\$1,382.15
08/19/25	Elec	2	2	\$122.69
08/19/25	Paper	1	1	\$14.42
08/22/25	Elec	1202	2579	\$336,682.57
08/22/25	Paper	368	465	\$94,633.51
<input type="button" value="Refresh"/> <input type="button" value="Create File"/>				

Figure 4-141: **SMART Receipt File Generator**. The *Receipt File Generator* is used to gather the debits to create the Receipts File.



When a file has been successfully created, the following screen is displayed to the Payment Processing Supervisor making the transmission.

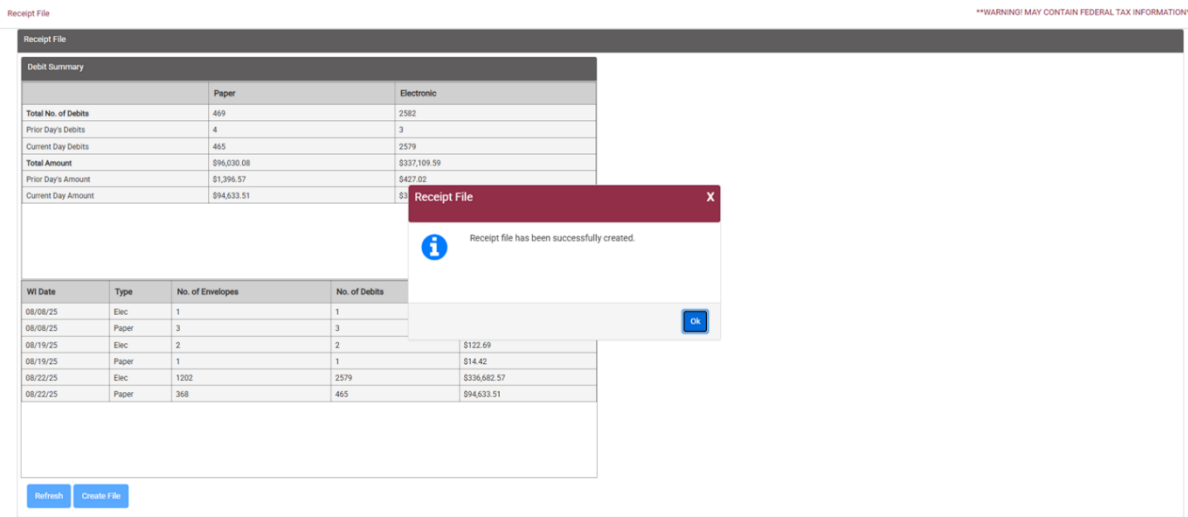


Figure 4-142: Receipts File Transmission Confirmation. The Payment Processing Supervisor receives confirmation when the file has been created and the transmission is successfully completed.

The Payment Processing Supervisor logs the transmission time on the day's Balancing Summary Spreadsheet, including the time the file transmission to the Agency Automated Computer System was complete.

With our background that includes 26 years in the SDU industry and experience completing file transmissions for 16 States, SMI has developed file transmission processes and procedures comprised of industry best practices—many of which we introduced—to ensure the highest level of performance and reliability in uploading processed receipts. We have in place a proven end-of-day process that will ensure the file transmission by 5:00 PM so requirements are met and posting and distribution of payments can timely occur in the Agency Automated Computer System. The following table reflects the end-of-day processing timeline.

Table 4-16: End-of-Day Process. Our end-of-day process for the SDU will include the following steps.

End-of-Day Process	Internal Process Completion Timeframe – No Later Than
Transmit final ICL file to Fifth Third Bank	3:30 PM
Electronically gather daily acceptable processed receipts (paper and electronic) in SMART system for reconciliation to daily deposits	3:30 PM
Complete balancing of daily deposits to Receipts File data	4:00 PM
Transmit Receipts File to the Agency Automated Computer System	5:00 PM
Receive confirmation of successful file transmission to the Agency Automated Computer System	5:30 PM



The Payment Processing Supervisor will receive an email confirmation when the file transmission is completed. Corporate IT staff will be available to assist if any transmission issue arises.

We understand there may be rare times when there are problems with transmitting a Receipts File to the Agency Automated Computer System. These occurrences can include anything from loss of telecommunications connectivity to system issues on either the State or SDU end of the transmission. Immediate contact will be made with designated Agency personnel should the SDU have any reason to suspect that normal transmission protocol may not be available to transmit by 5:15 PM Eastern Time. SMI staff will follow the protocol as established with the Agency and as outlined in our Disaster Recovery and Business Continuity Plan to handle these rare occurrences.

A Receipt File Report is available at the end of each day's processing. This report can be generated on demand through our online **SMART Reports** component. We will also store a PDF copy of each day's Receipt File Report as part of our balancing documentation on the West Virginia SDU Project Management Portal. Following is an example.

SMART Reports | WV Prod

Reports | Financial > Balancing > Receipt File

Search Criteria

Search Results

Receipt File

This report was generated 07/23/2025 at 11:30:57 by Angela Burgess using the following criteria:
 Start Date: 07/23/2025
 End Date: 07/23/2025

7/23/2025 11:30:01 AM Receipt File

Transaction Type	Identified Dollars	Unidentified Dollars	Total Dollars	% Dollars Identified	Identified Transactions	Unidentified Transactions	Total Transactions	% Transactions Identified
Paper Transactions	\$ 46,609.01	\$ 112.14	\$ 46,721.15	99.34%	341	1	342	99.31%
ACH Debit Direct Transactions	\$ 7,239.42	\$ 0.00	\$ 7,239.42	100.00%	30	0	30	100.00%
ACH Debit Employer Transactions	\$ 13,753.90	\$ 0.00	\$ 13,753.90	100.00%	99	0	99	100.00%
ACH Credit Transactions	\$ 433,289.02	\$ 380.49	\$ 433,669.51	99.91%	3,074	5	3,079	99.84%
State Auditor's ACH Credit Transactions	\$ 0.00	\$ 0.00	\$ 0.00	0.00%	0	0	0	0.00%
WV Interactive Transactions	\$ 638.50	\$ 0.00	\$ 638.50	100.00%	11	0	11	100.00%
Pay Connection ACH Debit Direct Transactions	\$ 0.00	\$ 0.00	\$ 0.00	0.00%	0	0	0	0.00%
Pay Connection Credit/Debit Card Transactions	\$ 0.00	\$ 0.00	\$ 0.00	0.00%	0	0	0	0.00%
Marshall University Transactions	\$ 0.00	\$ 0.00	\$ 0.00	0.00%	0	0	0	0.00%
West Virginia University Transactions	\$ 0.00	\$ 0.00	\$ 0.00	0.00%	0	0	0	0.00%
Credit Card - WEB Transactions	\$ 7,320.22	\$ 0.00	\$ 7,320.22	100.00%	26	0	26	100.00%
Credit Card - IVR Transactions	\$ 8,084.00	\$ 0.00	\$ 8,084.00	100.00%	11	0	11	100.00%
Totals	\$ 516,934.07	\$ 492.63	\$ 517,426.70	99.90%	3,592	6	3,598	99.83%

Figure 4-143: Receipt File Report. **SMART Reports** includes a Receipt File summary report that will provide the number and dollar amount of transactions submitted on the Receipts File to the Agency Automated Computer System.

The Receipt File Report can be generated through **SMART Reports** any time after file transmission occurs to summarize information on the Receipts File for the specified date.

Transmitting the Receipts File to the Agency Automated Computer System will be the culmination of the entire day's payment processing efforts. SMI knows how critical this step is for the Agency's business. Our extensive experience providing secure connectivity and processing thousands of files month after month, allows SMI to offer reliable and extremely efficient file transfers.



SMART File Management

Electronically transmitting data through interfaces is the cornerstone of our SDU operations. Data exchanges are critical to payment receipting, processing, deposit, and transmission to the Agency Automated Computer System. ***SMART File Management***, our MFT system (powered by GoAnywhere), is used to exchange files. This application's asynchronous communication method utilizes file and database processing actions, managed through scheduled workflows. The ***SMART File Management*** MFT system includes job scheduling, file triggers, and file monitors, as well as redundant endpoints for application protocols such as Secure File Transfer Protocol (SFTP) and File Transfer Protocol Secure FTP-S. SMI's MFT system is a clustered, highly available service and is available 24/7 for data exchanges.

The core of ***SMART File Management*** operations runs in SMI's redundant hybrid data centers, using HP Enterprise (HPE) SimpliVity hyperconverged server clusters and multi-path Cisco enterprise network fabric. Perimeter next-generation Palo Alto firewalls with Intrusion Prevention System (IPS) provide protection for perimeter networks and appropriate Wide Area Network (WAN) connectivity with the State for transmission of data via VPN. Our data center systems are designed not only with component redundancy (hard drives, fans, power supplies, etc.) but also with redundancy for the host server, network, and even data center level outages. With clustering of MFT servers at the application layer and the virtualization layer, MFT systems can withstand entire server host outages and remain fully up and functional.

With redundant internet connections through different carriers in our primary data center (Atlanta), the VPN tunnel with the Agency will remain up even with a disruption to internet connectivity with one carrier. A secondary VPN tunnel is established in our Disaster Recovery (San Antonio) data center for disaster recovery purposes, and all file transmission traffic can be failed over through that VPN tunnel in the event of connectivity loss in the primary data center. Our Disaster Recovery and Business Continuity Plan for the SDU contains contingency plans for software, hardware, and network outages that could affect file transfers with the Agency and other entities. In the event of a complete loss of connectivity to the Agency's network, files can be delivered by hand from the SDU to the Agency using encrypted, removable drives.

SMART File Management tracks and manages all incoming and outgoing data exchanges and integrates the data into the ***SMART Database***. This application is a highly customizable, secure, and reliable system capable of managing many file exchanges through a single interface. The exchange workflow is visualized and managed in an intuitive user interface of the ***SMART File Management*** application, allowing ITS staff to monitor the status of transmission, connection attempts, and active jobs. All errors or warnings automatically trigger email messages to a group that includes SMI technical and management staff.

SMART File Management provides quality control guidelines and activities. The Agency's file transfers will be broken down into a logical grouping of workflows, visualizing the color-coded file



status while receiving alerts of potential issues. Encryption, decryption, database processing, archiving, SFTP, and other actions are chained together in a workflow that is tracked through the user interface. Schedules are assigned to the workflow and can be manually overridden by the operator for unique holidays or special workdays. Transfer errors are mitigated automatically with customizable safeguards, such as file duplication detection, record count, and header/footer comparison.

These features add practical and reliable benefits for the Agency:

- Centralized management of file transfer workflows allows for a “birds-eye” perspective of all incoming and outgoing files, providing the ability to see issues at a glance
- Graphical organization of file transfers into workflow simplifies management
- Green, yellow, and red status indicators provide quick and clear indicators to problem areas in a workflow
- Workflows are broken down into manageable file actions, so an administrator has complete control over the workflow cadence and pausing or investigating file transfer issues
- Email alerts are generated immediately notifying the operator for errors and unwanted events
- Powerful security is automated with minimum Advanced Encryption Standard (AES) 256 file level encryption and secured SFTP
- Operational administrators and technical support are notified of potential issues, making troubleshooting and resolution efficient
- A multitude of file actions are chained together to create a highly customized file transfer workflow, unique to the Agency’s requirements
- Scheduling features ensure that file transfers occur on time or alert SMI personnel to potential issues
- Normal work schedules can be easily overridden to account for unique holidays or special workdays
- Multiple protocols are supported to give the highest flexibility for security and compatibility
- Mitigation of transfer errors with customizable safeguards, such as file duplication detection, record count, and header/footer comparison

User interaction allows for the separation of duties. Monitoring of workflow status and limited job manipulation is performed by operational staff, while detailed error reporting and task manipulation is available to SMI technical support.

SMART File Management is a practical, secure, and reliable platform for the SDU operation. Security, management, and quality-controlled task-based actions round out this comprehensive tool. Comprehensive security protects the data in transit and at rest with layered encryption, including the following measures:

- Secured protocols used on all transfers [Transport Layer Security (TLS), Internet Protocol Security (IPSec), and/or secure shell (SSH)]



- File level encryption is used whenever supported by our file exchange partners' systems
- Whole disk encryption is applied at the disk level on server hosts
- Explicit permissions are granted to users of the *File Management* application; no one can modify or view file status without first being given the rights, and all changes are documented and reviewed

Management features focus on simplification of a vast array of file exchanges and tools to interact with automated processes when necessary. Task organization is achieved by grouping file management tasks together into a workflow for simplified graphical reporting.

Scheduling/sequencing is created through task schedules and can be written to have dependencies on other tasks. Tasks can be stopped, started, and resumed manually, overriding schedules when necessary. Task errors will be presented as a real-time visual event in the centralized reporting piece and as an email and/or Short Message Service (SMS) notification. High priority jobs are monitored, and alerts sent through a service to notify staff through SMS messages, phone calls, and app notifications. An alert will also be generated when a task or workflow does not start within the expected schedule. Detailed event logs can be accessed for a more detailed explanation of error, status, and task history. A final management feature is a visual organization of each file workflow into a meaningful display of real-time status in a single dashboard.

File actions are manually performed in the central interface to manage the lifecycle of a transfer, thus making corrective or investigative procedures convenient. For example, a file may not reach its destination due to network issues. In this case, ITS staff will be notified, and they will manually stop the workflow, investigate the issue, and resume the file transfer when appropriate. All file actions can be manually performed when necessary.

A sample of the user interface can be seen with the following two screenshots. The Dashboard shows recent completed jobs, recent activity, and file transfer. Workflow history shows the status of when workflows were paused and that they were completed. The figure below shows the Dashboard used for monitoring the status of transmissions, connection attempts, and active jobs.

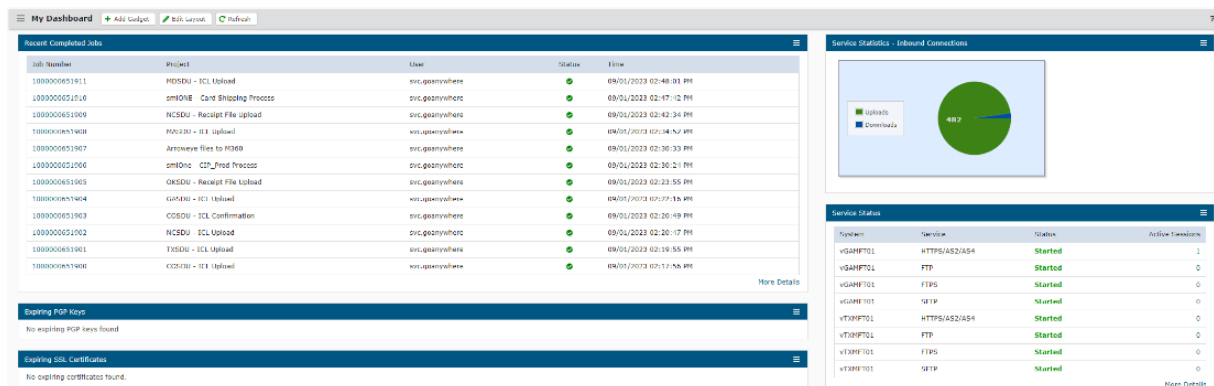


Figure 4-144: *SMART File Management* – GoAnywhere MFT Application Dashboard. This tool allows SMI's ITS staff to monitor the status of incoming/outgoing transmissions, as well as connection attempts and active jobs.



In the above figure, the green checkmark icons indicate the actions successfully completed. If an error occurs, a red “X” symbol indicates the job or transfer failed. This tool allows ITS staff to quickly assess the state of each job and identify problems. If a problem occurs in the processing of the files, ITS staff will follow SMI’s documented procedures for resolving the problem.

In addition to real-time monitoring of the file workflow activities, the *File Management* system maintains a full historical record of all jobs executed and all file activity (incoming and outgoing). The following figure illustrates the audit log history for the SDU’s *File Management* Workflow.

Job Number	Project Name	In Folder	Status	Run User	Start Time	End Time	Time (sec)	Submitted From
1000000649569	TNSDU - Corr Notes Process	/TNSDU	✔	svc.goanywhere	08/26/2023 12:00:31 AM	08/26/2023 12:00:31 AM	0.30	Scheduler
1000000649570	FileDashboard - Monthly File	/	✔	svc.goanywhere	08/26/2023 12:05:31 AM	08/26/2023 12:05:31 AM	0.22	Scheduler
1000000649571	GS - Client Outgoing Process	/GS	✔	svc.goanywhere	08/26/2023 12:45:13 AM	08/26/2023 12:45:19 AM	5.14	Monitor
1000000649572	GS - Resource Outgoing Process	/GS	✔	svc.goanywhere	08/26/2023 12:50:14 AM	08/26/2023 12:50:16 AM	2.14	Monitor
1000000649573	TNSDU - Corr Notes Process	/TNSDU	✔	svc.goanywhere	08/26/2023 01:00:31 AM	08/26/2023 01:00:31 AM	0.10	Scheduler
1000000649574	TXSDU - ReceiptID Import	/TXSDU	✔	svc.goanywhere	08/26/2023 02:00:11 AM	08/26/2023 02:00:47 AM	35.95	Monitor
1000000649575	TXSDU - Daily Reject Import	/TXSDU	✔	svc.goanywhere	08/26/2023 02:00:13 AM	08/26/2023 02:01:18 AM	65.11	Monitor
1000000649576	FLSDU - ACH Returns Process	/FLSDU/Bank	✔	svc.goanywhere	08/26/2023 02:00:32 AM	08/26/2023 02:00:44 AM	12.25	Scheduler
1000000649577	smiONE - Shipping Card Files to M360	/smiONE	✔	svc.goanywhere	08/26/2023 02:00:32 AM	08/26/2023 02:00:55 AM	22.99	Scheduler
1000000649578	TNSDU - Corr Notes Process	/TNSDU	✔	svc.goanywhere	08/26/2023 02:00:32 AM	08/26/2023 02:00:32 AM	0.11	Scheduler
1000000649579	TNSDU - Corr Notes Process	/TNSDU	✔	svc.goanywhere	08/26/2023 03:00:32 AM	08/26/2023 03:00:32 AM	0.09	Scheduler
1000000649580	GS - Daily PDF Check Image Archive	/GS	✔	svc.goanywhere	08/26/2023 03:00:32 AM	08/26/2023 03:08:24 AM	471.31	Scheduler
1000000649581	GS - Invoice Incoming Process	/GS	✔	svc.goanywhere	08/26/2023 03:05:13 AM	08/26/2023 03:05:21 AM	8.33	Monitor
1000000649582	OHSDU - Monthly File Check	/OHSDU/State/Prod	✔	svc.goanywhere	08/26/2023 03:45:33 AM	08/26/2023 03:45:33 AM	0.10	Scheduler
1000000649583	GS - Incoming Invoice File Check	/GS	✔	svc.goanywhere	08/26/2023 03:45:33 AM	08/26/2023 03:45:40 AM	6.88	Scheduler
1000000649584	COSDU - FIDM Import	/COSDU	✔	svc.goanywhere	08/26/2023 04:00:33 AM	08/26/2023 04:01:17 AM	44.46	Scheduler
1000000649585	COSDU - QA Import	/COSDU	✔	svc.goanywhere	08/26/2023 04:00:33 AM	08/26/2023 04:00:52 AM	19.63	Scheduler
1000000649586	TNSDU - Corr Notes Process	/TNSDU	✔	svc.goanywhere	08/26/2023 04:00:33 AM	08/26/2023 04:00:33 AM	0.07	Scheduler
1000000649587	TNSDU - Payor Feed Process	/TNSDU	✔	svc.goanywhere	08/26/2023 04:30:33 AM	08/26/2023 04:39:22 AM	529.10	Scheduler
1000000649588	CTSDU - APR Download and Import	/CTSDU	✔	svc.goanywhere	08/26/2023 04:30:33 AM	08/26/2023 04:32:32 AM	118.66	Scheduler
1000000649589	CTSDU - Demographic Files Download and Import	/CTSDU	✔	svc.goanywhere	08/26/2023 04:30:33 AM	08/26/2023 04:32:55 AM	142.37	Scheduler
1000000649590	WVSDU - Demographic Process	/WVSDU/State	✔	svc.goanywhere	08/26/2023 05:00:33 AM	08/26/2023 05:07:23 AM	410.41	Scheduler
1000000649591	TNSDU - Corr Notes Process	/TNSDU	✔	svc.goanywhere	08/26/2023 05:00:33 AM	08/26/2023 05:00:37 AM	3.99	Scheduler
1000000649592	GS - Invoice Outgoing Process	/GS	✔	svc.goanywhere	08/26/2023 05:15:26 AM	08/26/2023 05:15:51 AM	25.00	Monitor
1000000649593	TXSDU - Daily Misapplieds Import	/TXSDU	✔	svc.goanywhere	08/26/2023 05:30:14 AM	08/26/2023 05:30:30 AM	16.16	Monitor
1000000649594	TXSDU - Demographic IC0002 Process	/TXSDU	✔	svc.goanywhere	08/26/2023 05:30:33 AM	08/26/2023 06:06:23 AM	2,150.05	Scheduler
1000000649595	NCSDU - ACH Credit Download	/NCSDU	✔	svc.goanywhere	08/26/2023 06:00:33 AM	08/26/2023 06:00:48 AM	14.32	Scheduler
1000000649596	NCSDU - ACH Returns Download	/NCSDU	✔	svc.goanywhere	08/26/2023 06:00:34 AM	08/26/2023 06:00:38 AM	3.90	Scheduler
1000000649597	DCSDU - ACH Returns Download	/DCSDU	✔	svc.goanywhere	08/26/2023 06:00:34 AM	08/26/2023 06:00:34 AM	24.09	Scheduler
1000000649598	IDSDU - Report Files Download	/IDSDU	✔	svc.goanywhere	08/26/2023 06:00:34 AM	08/26/2023 06:00:52 AM	18.64	Scheduler
1000000649599	smiONE - Custom Card IVR Process	/smiONE	✔	svc.goanywhere	08/26/2023 06:00:34 AM	08/26/2023 06:05:29 AM	294.38	Scheduler
1000000649600	TNSDU - Corr Notes Process	/TNSDU	✔	svc.goanywhere	08/26/2023 06:00:34 AM	08/26/2023 06:00:34 AM	0.07	Scheduler
1000000649601	IDSDU - Payor Feed Process	/IDSDU	✔	svc.goanywhere	08/26/2023 06:03:33 AM	08/26/2023 06:12:57 AM	563.82	Scheduler
1000000649602	IDSDU - Bad Address Holds Process	/IDSDU	✔	svc.goanywhere	08/26/2023 06:06:33 AM	08/26/2023 06:06:51 AM	17.71	Scheduler

Figure 4-145: *SMART File Management* MFT Completed Jobs. This screen shows the historical log of all completed jobs, based on criteria selected.

The Completed Logs Report shows an at-a-glance view of the completion of jobs. This view can be customized all the way down to the individual job, as well as the date/time the job was executed, along with the status (Successful, Failed, or Cancelled). Using this report, ITS staff can open a job log and review each step taken during the job. In the case of a failed job, the cause of failure can be quickly identified using the job log.

The *SMART File Management* workflows for the Agency are customized to include all required files. File processing is completed according to the Agency’s schedule, and we adjust the schedule as requested by the Agency for temporary schedule changes for holiday and special processing days. The *SMART File Management* MFT system includes job scheduling and is configured to exchange



files according to the Agency’s schedule. The MFT system can be easily changed should the Agency need to make a temporary or permanent change to the schedule.

The following figure provides an example of how a manager can set holiday or special schedules for the SDU.

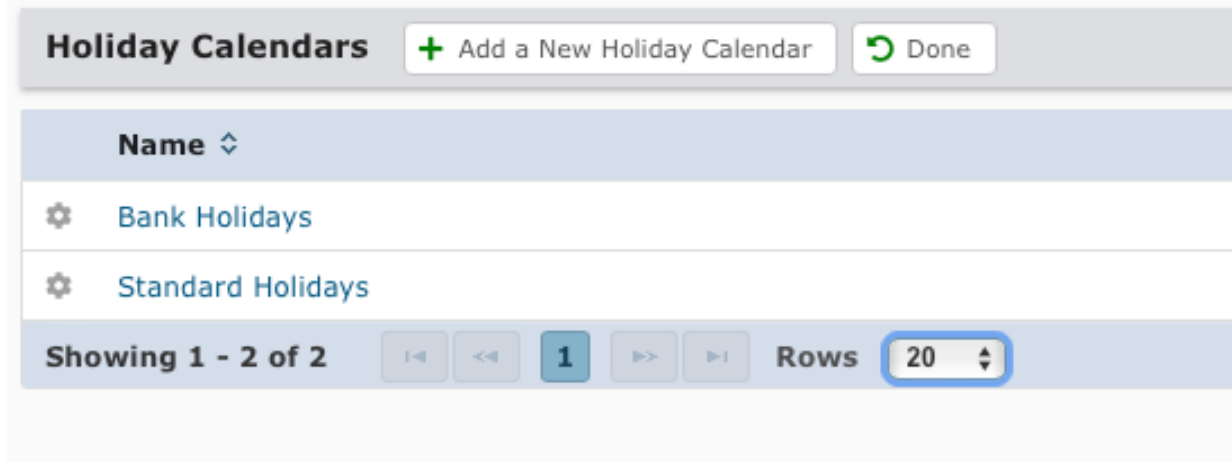


Figure 4-146: Managing Calendars. Using the Calendars feature, scheduled jobs can be configured to run only on specific days or to exclude specific days.

By clicking on Bank or Standard Holidays, a list of dates associated with each holiday appears. The figure below illustrates how each calendar can be customized based on requirements for file transmissions.



Edit Holiday Calendar

Name *

Description

255 Characters Remaining

Non-Business Days

Sunday
 Monday
 Tuesday
 Wednesday
 Thursday
 Friday
 Saturday

Holidays

[+ Add Date](#)
[+ Suggest Dates](#)

	Name	Date
✖	<input style="width: 90%;" type="text" value="Labor Day"/>	<input style="width: 90%;" type="text" value="Sep 4, 2023"/>
✖	<input style="width: 90%;" type="text" value="Columbus Day"/>	<input style="width: 90%;" type="text" value="Oct 9, 2023"/>
✖	<input style="width: 90%;" type="text" value="Veterans Day"/>	<input style="width: 90%;" type="text" value="Nov 10, 2023"/>
✖	<input style="width: 90%;" type="text" value="Thanksgiving Day"/>	<input style="width: 90%;" type="text" value="Nov 23, 2023"/>
✖	<input style="width: 90%;" type="text" value="Christmas Day"/>	<input style="width: 90%;" type="text" value="Dec 25, 2023"/>
✖	<input style="width: 90%;" type="text" value="New Year's Day"/>	<input style="width: 90%;" type="text" value="Jan 1, 2024"/>
✖	<input style="width: 90%;" type="text" value="Martin Luther King Day"/>	<input style="width: 90%;" type="text" value="Jan 15, 2024"/>
✖	<input style="width: 90%;" type="text" value="President's Day"/>	<input style="width: 90%;" type="text" value="Feb 19, 2024"/>
✖	<input style="width: 90%;" type="text" value="Memorial Day"/>	<input style="width: 90%;" type="text" value="May 27, 2024"/>
✖	<input style="width: 90%;" type="text" value="Independence Day"/>	<input style="width: 90%;" type="text" value="Jul 4, 2024"/>
✖	<input style="width: 90%;" type="text" value="Labor Day"/>	<input style="width: 90%;" type="text" value="Sep 2, 2024"/>

Figure 4-147: Custom Calendars. Each calendar can be customized based on requirements for file transmissions. Holidays can be added to the calendar, and non-business days can be customized to include the days of the week needed for the calendar.

Using the above screen, default schedules can be easily overridden by enabling special workdays or unscheduled holidays for SDU file exchanges.

Receipts File Quality Control

SMART's managed file transfer system, powered by GoAnywhere, has extensive edits in place to ensure all information on the Receipts File is accurate, including the following:

- Valid payment method and payment source code values for the Agency Automated Computer System
- All counts and money amounts are numeric only

The *Receipt File Generator's* quality control automatically checks and validates several criteria. Errors are resolved by corporate IT staff prior to transmission. Some examples of the quality control checks include:



- Check for empty and duplicate files
- Ensure the file meets its data format specifications per the Agency's prescribed file layout and parses correctly
- Compare counts, sums, and dates in the file and section headers and trailers with each other and with the contents of the file or section, including row counts and total dollar amounts
- Compare header or trailer metadata to expected values from previous files or processing
- Check for duplicate entries between files (e.g., check for an entry on today's file that was also sent yesterday, when we do not expect entries to be repeated)
- Ensure each field meets Agency business rule checks for acceptable format and values by confirming:
 - ✓ Each field is the right length for fixed-width files
 - ✓ No fields are too long for the data type on variable-width files
 - ✓ Numeric fields do not have non-numeric characters
 - ✓ Date fields have valid data
 - ✓ Each field has data in a valid range or set of values

These quality control measures have allowed for consistently accurate file transmissions to 16 different State child support program systems. We provide specific organizational governance and verification and change control processes to ensure that we have the solid infrastructure in place to complete file transmission to the Agency Automated Computer System timely and accurately.

4.1.4.8 Balancing Batch Entries to the Daily Deposit:

4.1.4.8.1 All payments entered into the Agency Automated Computer System on any given day must balance to the total amount deposited to the Agency's account for that day. Once the day's receipts have been entered and balanced to the deposit, the Vendor shall reconcile the batch as being complete. The batch will then be processed and the payments allocated by a nightly programming job in the Agency Automated Computer System which is controlled by the Agency. Each day's receipts shall be processed and included in an approved batch on the same day they are received.

4.1.4.8 Balancing Batch Entries to the Daily Deposit

Before transmitting Receipts Files to the Agency Automated Computer System, SMI balances processed payments to the total amount deposited to the Agency's account for that day. We will continue to ensure that each day's identified receipts are processed and included in an approved batch for the Agency Automated Computer System on the same day the receipts are received.

During the business day as payment work items are prepared for deposit and the Receipts Files are readied for transmission to the Agency Automated Computer System, SDU staff conduct a pre-release reconciliation of the day's deposit totals and Receipts Files transaction totals to ensure the bank deposit and Receipts Files amounts are in balance.



Multiple reports are generated to aid in the balancing of processed receipts to the deposits prior to generating the day's Receipts Files. These reports are saved as backup documentation to our West Virginia SDU Project Management Portal and can be viewed any time by Agency-designated staff. The portal is a secure, restricted intranet site that is accessible to all members of the SMI operations team and Agency-designated staff. The portal functions as a point of access to information such as Balancing and Reconciliation Spreadsheets, the RFQ, SMI's response, deliverables, project planning documents, RAID Log, status and other reports, meeting minutes, design documents, and more.

Our storage of Balancing Spreadsheet backup documentation on the portal is illustrated in the following figure. The navigation pane on the left side of the portal displays documentation libraries maintained for the West Virginia operation. Individual user permissions determine which libraries display and can be accessed.

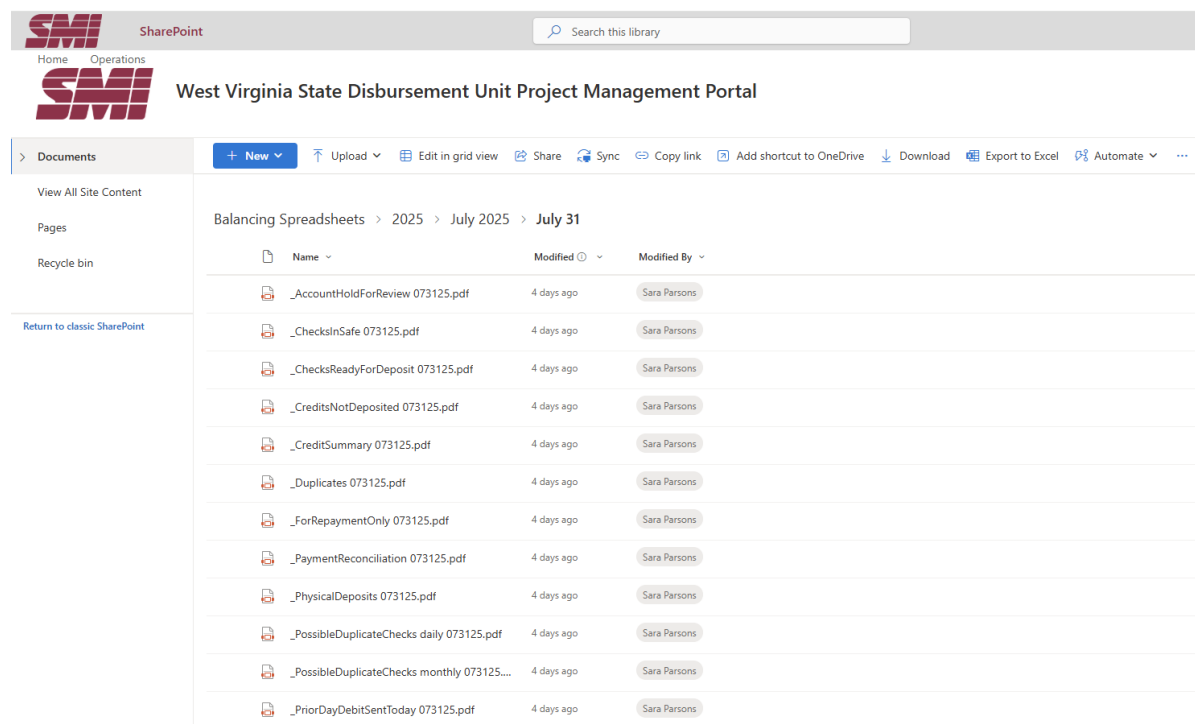


Figure 4-148: West Virginia SDU Project Management Portal Balancing Documentation. This figure illustrates the SDU backup documentation for daily Balancing Spreadsheets maintained on the SDU project portal for easy access by Agency and SDU staff.

Along with the comprehensive backup documentation, daily Balancing Spreadsheets are also available on the portal at any time for designated Agency staff and for audit purposes.

Information on the reports is entered into an Excel file that is used to ensure the deposits reconcile to the Receipts File transactions, as shown in the following Balancing Spreadsheet example.



Balancing Spreadsheet			
Deposits (CR)			
	ICL Daily Deposit Summary Report	87,252.26	Financial > Balancing > ICL Summary
Minus (-)	Bank Adjustments (ICL Rejects)	-	Financial > Balancing > ICL Reject
	Sub Total	87,252.26	
Plus (+)	Physical Deposits - ICL Rejects	-	Deposit Ticket
Plus (+)	Physical Deposits - Foreign Currency	-	Deposit Ticket
Plus (+)	Physical Deposits - Cash	1,395.00	Deposit Ticket
Plus (+)	Physical Deposits-Image Threshold Outsort	-	Deposit Ticket
Plus (+)	Misapplied Payment Reimbursement	-	
	Sub Total	1,395.00	Total Physical Deposits 3,749.80
Plus (+)	ACH Credit	114,211.20	Electronic Payments > ACH Credit > Credit Summary
Plus (+)	ACH Credit (Fifth/Third)	-	
Plus (+)	Pay Connexion ACH Debit Card	-	
Plus (+)	Pay Connexion Credit/ Debit Card	-	
Plus (+)	State Auditor's ACH Credit	-	
Plus (+)	Marshall University	-	
Plus (+)	West Virginia University	-	
Plus (+)	WV Interactive	15,427.72	
Plus (+)	ACH Debit Employer	17,133.82	Electronic Payments > ACH Debit > Payment Reconciliation
Plus (+)	Credit Card Payments - WEB	9,027.52	Electronic Payments > Credit Cards > Receipt
Plus (+)	Credit Card Payments - IVR	10,311.73	File Reconciliation
	Sub Total	166,111.99	
	Grand Total	254,759.25	

Figure 4-149: Deposit Balancing. Information from *SMART Reports* is entered in the Balancing Spreadsheet to ensure the deposits reconcile to the Receipts File transactions.

The Deposits (CR) section of the file tracks all deposits. After reports are generated and the above section completed, the Payment Processing Supervisor is ready to balance the deposits to the Receipts File summary information.

On the *SMART* Balancing tab, the Supervisor refreshes the transmission screen. The number and amount of processed debits (individual payment transactions) are populated and displayed for the Supervisor, as shown in the following example.



SMART Dashboard Data Entry Research Balancing Quality Assurance Correspondence Administration ePay Search & Reports WV PROD

SMART Deposit **WARNING: MAY CONTAIN FEDERAL TAX INFORMATION**

SMART Deposit

ICL Physical Deposit Receipt Acknowledgement

Transmission Date: 08/21/25 Refresh Show Detail

Status	Deposit ID	Items	Total Amount	Creation Time	Transmission Time	Action
✓	7261	444	\$157,606.71	08/21/2025 11:33:39 AM	08/21/2025 11:34:05 AM	

Status: Rejected, Accepted

Figure 4-150: *SMART Deposit*. When the Balancing tab in *SMART Deposit* is refreshed, the number and amount of processed debits are updated and displayed for the Supervisor.

Data from *SMART Deposit* provides information on all debits for the processing day. The information on the Receipts Files is entered in the Receipt File (DR) section of the Balancing Spreadsheet. Following is an example of the Receipt File (DR) portion of the Balancing Spreadsheet.



Receipt File (DR)			
	Paper Summary	89,387.72	Balancing Tab - Paper > Total Amount
Plus (+)	E-commerce	166,131.93	Balancing Tab - Electronic > Total Amount
	Grand Total	255,519.65	
	Difference	(760.40)	
Adjustments:			
	Unsent Debits	17,174.33	Financial > Balancing > Unsent Debits > Through Current Date
Minus (-)	Prior Day Unsent Debits	(17,934.73)	
Plus (+)	Returned Unsent Debits (Held for Review)		
Plus (+)	Unreconciled Difference-Explain	-	
Minus (-)	Unreconciled Difference-Explain	-	
Minus (-)	Prior Day Unreconciled Difference	-	
Plus (+)	Prior Day Unreconciled Difference	-	
Plus (+)	Prior Day Credits Deposited	-	
Minus (-)	Credits Not Deposited	-	Financial > Balancing > Credits Not Deposited
Plus (+)	Misapplied Payment Reimbursement	-	
	Total Adjustments	(760.40)	
		0.00	This Field Must Be Zero
	Checks in the Safe	-	Financial > Balancing > Checks in Safe
Minus (-)	B Envelope Status Flag Report	-	Financial > Balancing > Work Item Status-OBR
	Difference	-	
	Physical Deposits-Deposit Only Items	-	
Minus (-)	Deposit Only Report	-	Financial > Balancing > Deposit Only
	Difference	-	
	Physical Deposits-Repayment Items	2,354.80	
Minus (-)	Repayment Only Report	(2,354.80)	Financial > Balancing > Repayment Only
	Difference	-	

Figure 4-151: Receipts Balancing. Information from **SMART Reports** is entered into the Balancing Spreadsheet to ensure the deposits reconcile to the Receipts File transactions.

If the deposits do not reconcile to the Receipts Files, SDU staff must determine the difference and resolve the discrepancy prior to transmission of the Receipts Files.

Once the deposits are reconciled to the Receipts Files, **SMART** transmits the Receipts Files to the Agency Automated Computer System. The final step at this point is for the Payment Processing Supervisor who verified the reports and the Balancing Spreadsheet to notate their name and the date and time of Receipts Files transmission.

4.1.4.9 Error Rate:

4.1.4.9 Error Rate

SMI employs a comprehensive QA and quality control (QC) program designed specifically for the West Virginia SDU. QA consists of the activities intended to establish confidence that quality requirements will be met—in other words, what we do on the front end. QC is a set of activities intended to ensure quality requirements are actually being met—what we do on the back end to prove that requirements are met. Both processes ensure the integrity, compliance, and continuous improvement of our SDU operations.



SMI’s QA/QC program at a high level is very simple—our people, our technology, our processes. The components of our program for monitoring and measuring performance are summarized in the following table.

Table 4-17: Program for Measuring Performance. This table summarizes components of SMI’s program for monitoring and measuring performance.

Program Component	Component Description
SMART Processes	Software for SDU workflow queues, designed to assist staff in performing quality management functions; includes edits in place to ensure the quality of data transmitted to and entered in the Agency Automated Computer System; provides for controlled access to different queues through a Security Administration queue to ensure users are given access to queues on an as-needed basis
SMART Reports	Secure, web-based collection of reports that track the types, quantity, and quality of work performed by the SDU and by individual employees of the SDU
SMART Image Viewer	Secure, web-based application that provides real-time access to images of payment instruments, remittance documents, and correspondence
Mail Log	Available through SMART Reports, audit trail for mail pickup and delivery to the SDU for scanning
SMART Audit History	Complete, electronic audit trail of every type of payment and correspondence work item received by the SDU, including the envelope
Document Log	Notes associated with a specific work item, created automatically by SMART or manually by Operations Specialists during processing
SMART QA	Queue that systematically produces random and targeted audit samples for review by SDU managers
High Risk Work Items Report	Available through SMART Reports, tool that systematically identifies payments identified as high risk for processing errors based on SDU management-defined business rules; used by SDU managers for targeted audits prior to Receipts File transmission
Error Report and Operator Corrective Action	Available through SMART QA, error details report that automatically generates for the Operations Specialist’s Supervisor when a QA reviewer documents an error in the system; used for immediate review and discussion of the error with the Specialist to prevent reoccurrence of the error
Project Management Portal	Secure, West Virginia-specific intranet site where SMI stores SDU project-related documentation not available through SMART Reports or SMART Image Viewer



Performance Management Plan

Individualized, annual performance plan provided to every SDU employee; includes performance and quality goals specific to the employee’s job functions

Performance Reviews

Regular Supervisor/employee meetings to review performance and identify training needs

We will update our plan to include any new tracking mechanism we design to measure performance for any aspect of SDU operations. We are committed to the highest level of accuracy, efficiency, and timeliness of services in West Virginia and all our SDU operations.

4.1.4.9.1 The Vendor shall not exceed a processing error rate of two one hundredths of one percent (.02%). This error rate shall be calculated by dividing the number of errors by the total number of manual receipts processed in any one month; i.e., 100 errors/80,000 receipts= .00125% error rate. Failure to meet the established error rate will result in a credit of 1 % of the Agency’s monthly invoice amount. Payments may be defined as all those payments received that are to be credited to a child support obligor’s account, whether single or multiple accounts, and those that are ultimately credited to the operating account as unidentified. An error exists if there is a failure to process a receipt within the payment processing standard (Code of Federal Regulations, Chapter 45; WV Code, Title 48), a failure to credit the correct amount to the appropriate case or unidentified category, or failure to identify or credit the correct Agency Automated Computer System case to which a payment should be processed given the identifying information provided. Failure to process a payment entirely from receipt through credit to an Agency Automated Computer System case shall be counted as an error for inclusion in the error rate calculation.

4.1.4.9.1 Error Rate Calculation

SMI will not exceed a processing error rate of two one hundredths of one percent (.02%). Because of our West Virginia SDU team’s focus under the leadership of Angie Burgess, we boast a **100% payment processing accuracy rate for calendar year 2025**, which substantially exceeds the Agency’s requirement.

SMI understands:

- The Agency’s formula for calculating the error rate, as stated in the RFQ
- Failure to meet the established error rate will result in a credit of 1% of the Agency’s monthly invoice
- Payments as defined in the RFQ
- An error exists if there is a failure to process a receipt within the federal payment processing standard, a failure to credit the correct amount to the appropriate case or unidentified category, or failure to identify or credit the correct Agency Automated Computer System case to which a payment should be processed given the identifying information provided
- Failure to process a payment entirely from receipt through credit to an Agency Automated Computer System case will be counted as an error



We are confident our experienced West Virginia SDU team and QA/QC processes will continue to result in an error rate significantly less than two one hundredths of one percent (.02%).

The subsections that follow describe two **SMART** components of our QA/QC Program that enable us to perform both random and targeted reviews of West Virginia SDU payment processing.

4.1.4.9.1.1 **SMART** Audit History

SMART Audit History provides SMI and Agency-designated users with a complete audit trail of every work item received by the SDU. **SMART** assigns a unique number to each payment instrument upon imaging and to each electronic payment imported into **SMART**. Unique work item numbers are also assigned to imaged correspondence received without a payment instrument. The unique number is used to track the work item throughout every step of processing in **SMART**.

Audit History includes an audit trail for each work item, each credit, each debit, and each scanned page. We know the date and time every action is taken on a work item—from the time an imaged work item or electronic payment file is imported into **SMART** until a payment is transmitted on the Receipts File or correspondence processing is complete. The following figure illustrates the detail that we track at the work-item level.

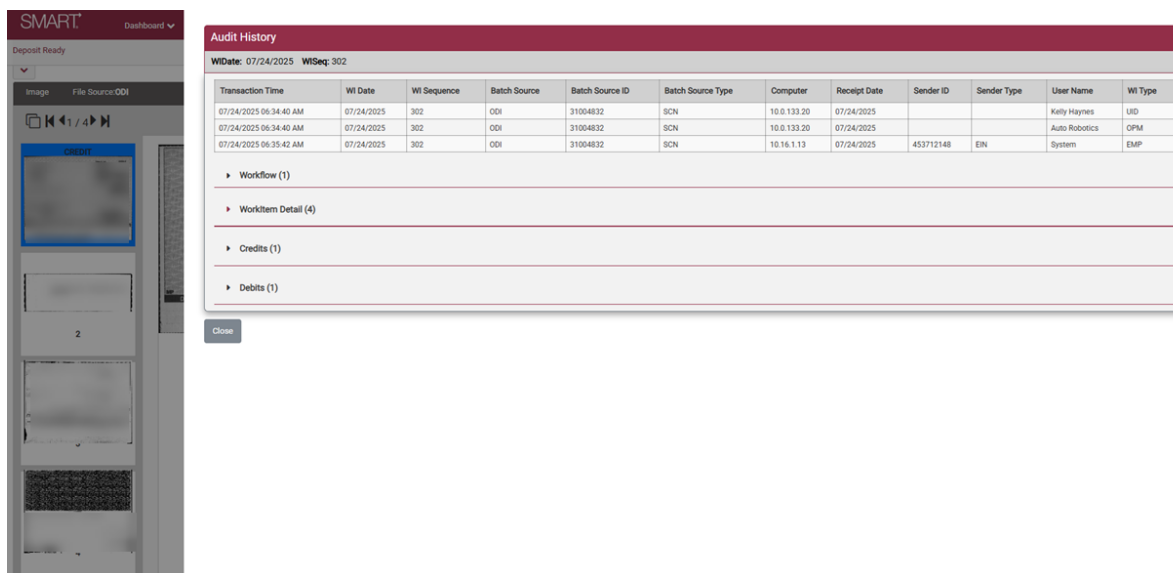


Figure 4-152: **SMART** Audit History. **SMART** provides an audit trail that includes every person and every action associated with each step of processing.

Our SDU managers use the information in *Audit History* to review payment and correspondence transactions for processing accuracy. We also use *Audit History* to generate numerous productivity reports for SDU management. **SMART** provides the most extensive audit features available in child support payment processing.



Authorized individuals performing research or audits simply access *Audit History* through the **SMART QA** module and select the item for which they would like the history to display. The reviewer is provided with detailed information, including:

- Date and time each process began
- Time that each process was completed
- Transaction flag that depicts the process activity that occurred in the system
- User-name for the employee who performed a step of payment processing within that work item
- Queue in which the employee was active when the payment processing step was performed
- Identification of the workstation the employee used to perform the step

Audit History provides a record of each transaction and, for payment work items, the data elements essential to the Receipts File. The identities of system users who processed various stages of the work are captured and maintained as part of the record for each transaction.

SMART will not allow changes to a payment transaction once payment information is transmitted to the Agency Automated Computer System on a Receipts File.

Our internal controls combined with our *Audit History* capabilities allow SMI to maintain security and control over each area of payment and correspondence processing and support functions.

4.1.4.9.1.2 SMART QA

SMART QA was designed to systematically verify payments processed, presenting those meeting certain requirements to management staff for thorough review and validation of accuracy. SMI's approach is to deliver virtually error-free posting by conducting reviews and validating accuracy throughout the processing day. Our targeted audits review processing for payments that are categorized as high-risk within our system. These targeted reviews are in addition to the random sampling we conduct to review work, identify training needs, and calculate our error rate per the Agency's requirements.

Our targeted high-risk audits and random sampling are completed within the framework of the payment processing day and prior to transmitting the Receipts Files to the Agency Automated Computer System. This allows us to further validate payments and resolve any discrepancies prior to entry of payments into the Agency Automated Computer System for distribution, thereby avoiding harm to families and the need for adjustments in the Agency Automated Computer System.

Within each of our SDU operations, we customize the business rules that determine if a payment transaction is a high-risk transaction requiring review. The following table includes high-risk rules customized for the West Virginia SDU.



Table 4-18: High-Risk Payment Business Rules. **SMART** is programmed to send transactions identified as high-risk to the **SMART QA** queue. This practice, paired with random selection for QA, help assure the lowest error rate for West Virginia. The following table provides examples of high-risk business rules currently used for the West Virginia SDU.

Transaction Type	High-Risk Definition
Employer with a High Single Debit Amount	Definition of high is configurable; we use \$1,000 or greater for some operations
Direct Payor Over Threshold	Definition of high is configurable
MICR-Payor-Amount Combination Seen First Time	Payment source is direct payor, credit type is check, and the MICR/payor/amount combination not previously seen
New MICR-Payor Combination	First time MICR and payor combination seen
Auto Processed Multiple Debits	MICR and payor combination for at least two of the debits was seen more than three times and the work item was processed by <i>Transaction Manager</i>
Auto Processed Single MICR and High Amount	MICR and amount combination seen 4-10 times and the work item was processed by <i>Transaction Manager</i>
Auto Processed Single MICR and Low Amount	MICR and amount combination seen more than 10 times and the work item was processed by <i>Transaction Manager</i>
Auto Processed Single MICR and Primary ID High	MICR and payor combination seen 4-10 times and the work item was processed by <i>Transaction Manager</i>
Auto Processed Single MICR and Primary ID Low	MICR and payor combination seen more than 10 times and the work item was processed by <i>Transaction Manager</i>
Multiple Debit by Operator	Payment source of employer, work item contains 10 or more debits, payor/amount combination for five of the debits not previously seen, debits posted by an Operations Specialist
Same User in CE and DE	Same Operations Specialist processed work item in <i>Credit Entry</i> two or more times and in <i>Debit Entry</i>
Operator Under Training	ID indicates processing by new Operations Specialist

SMI's West Virginia management team will regularly review the SDU's high-risk business rules to ensure that rules are updated as additional payment types are received by the operation or as other operational changes are made.

Each payment received that meets a high-risk category is identified by **SMART** and presented to the QA reviewer. By building rules into the system to identify transactions that could be in error, we can reduce the number of errors made in payment processing.



Because we review payment transactions before transmission to the Agency Automated Computer System, any error found can be corrected within **SMART** prior to payment distribution and disbursement. When an error occurs, we work with the Operations Specialist who made the error to avoid repeated errors. We also provide remedial and refresher training, as appropriate. SMI makes every effort to help our employees succeed.

The following figure shows the user interface for **SMART QA** and how the targeted work items are presented for review. The reviewer can view all documents by clicking on the thumbnails, and the system requires that each document be reviewed before confirming that the work item has been audited.

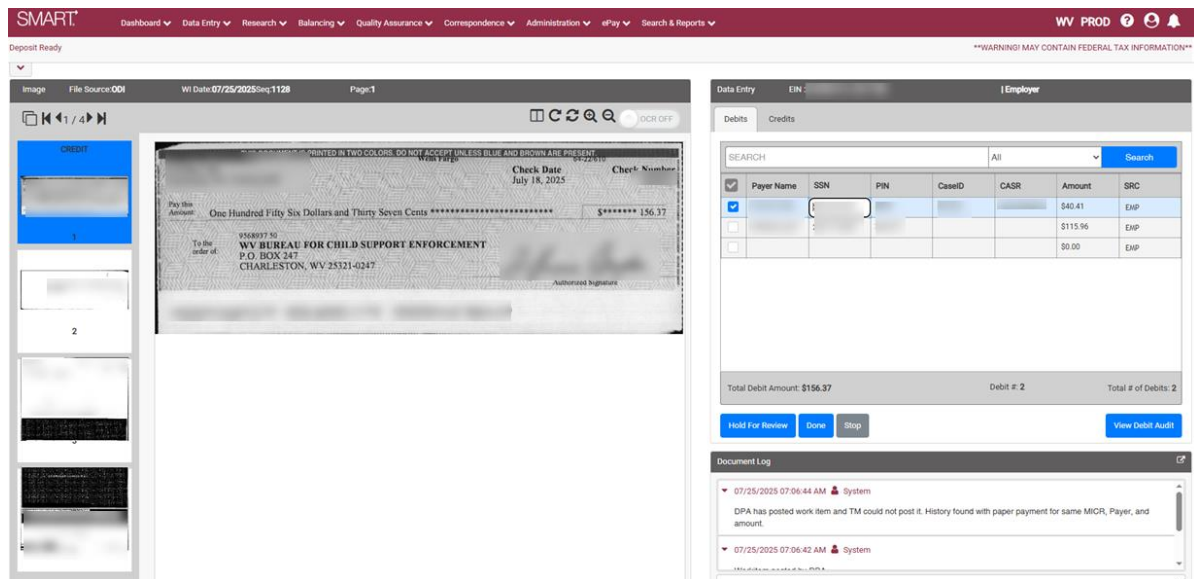


Figure 4-153: **SMART QA**. This queue is just one function we use to ensure our performance ratings and quality are the industry's best.

In addition to auditing the high-risk transactions, **SMART QA** allows authorized users to conduct random audits and provides the ability to “jump to” a specific work item. The “jump to” feature is used to ensure transactions that required special handling were posted correctly. The following screen shows how authorized users can jump to a specific work item through a search for that item.

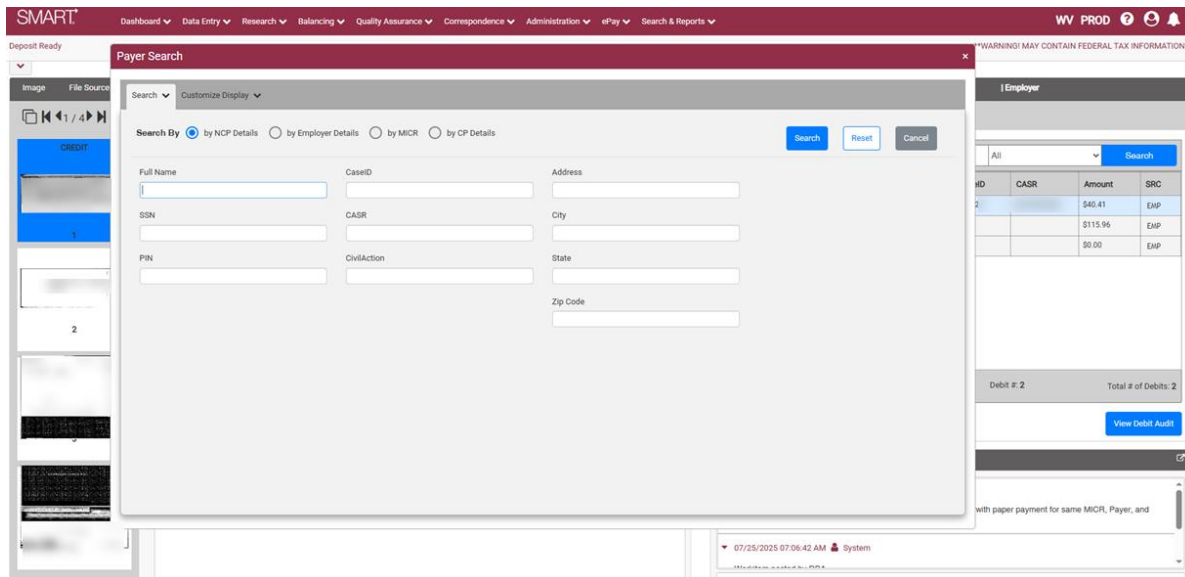


Figure 4-154: **SMART QA Search Work Items Screen.** This screen allows managers to locate specific payments using search criteria.

SMART QA provides SDU management with the tools to locate specific payments and other work items for audit purposes.

While reviewing payments each workday, the Supervisor ensures accurate processing is taking place. Any error found during an audit is immediately corrected in **SMART**. The reason for the error is evaluated, and the error is documented in the system, which automatically updates the work item's Document Log with error details and generates an Error Report for the Supervisor to review with the Operations Specialist. The Error Report allows for immediate notification to the Specialist before similar errors are made.

The Supervisor provides additional training and information regarding errors to all employees to prevent future occurrences. Our management staff continually perform needs analysis for training activities to enhance our employees' abilities and proficiencies but especially to eliminate errors. If errors continue after re-training activities, progressive discipline begins, up to and including termination.

Additionally, every employee is provided an annual Performance Management Plan that includes performance and quality goals specific to the employee's job functions. Managers meet with employees regularly to review their performance.

SMART Reports provides comprehensive performance monitoring and reporting for specific SDU functions, tracking the quantity and quality of the work performed by each employee of the SDU.

SMI takes accuracy of child support payment processing very seriously, and we have proven processes in place to reduce the occurrence of errors. If an error occurs, we flag the related account in **SMART** to help our staff avoid making the same error on future payments received for



that non-custodial parent. Our priority is getting the right amount of money to the right family as quickly as possible. We understand that payment processing errors create extra work for all and delay payments to families.

4.1.4.9.2 Each month the Vendor shall take a sampling of the payment transactions from the previous month using standard statistical sampling techniques that shall allow disclosure of an accuracy rate of 99.8% or an error rate of no more than .2% with a 95% confidence level and a standard deviation of no more than .1 %. The Vendor shall perform the sampling monthly, including in the universe all those receipts received in the previous month. All the work papers and sample transactions shall be retained by the Vendor from audit period to audit period and may then be discarded. A summary of this sampling, including the error rate calculation, will be provided to the Agency each month starting on the first business day of the preceding month.

4.1.4.9.2 Sampling of Payment Transactions

SMI will continue to perform a monthly sampling of payment transactions using standard statistical sampling techniques per our Agency-approved Quality Metrics Plan. The universe of the monthly sampling is all receipts received in the prior month. Our sampling methodology uses a 95% confidence level with a standard deviation of no more than 0.1%. The confidence level is for both the upper and lower limit of the confidence interval. Using the Random QA workflow of the **SMART** QA module, our West Virginia SDU managers typically review 100% of the work items in the queue each day, exceeding the Agency’s requirement.

The figure below is an example of our monthly Error Report that provides details for errors identified as well as a monthly summary.

Error Report											West Virginia Bureau of Child Support Enforcement			
Date Error Found	WI Date	WI Seq	Debit Key	Type (E or P)	Posted To	Correct Identifier	Source	Error Category	Cases Affected	Explanation	SMI Error Y/N	Total Error Amount	SMI Reimbursement Amount	Date Disbursed
Summary														
Total Paper Errors for the Month												0		
Total Paper Transactions for the Month												16,365		
Total Paper Accuracy Rate												100.0000%		
Total Errors for the Month												0		
Total Transactions for the Month												78,051		
Accuracy Rate												100.0000%		
Total Dollar Amount of Errors														
Total Dollar Amount Reimbursed to BCSE														

Figure 4-155: Monthly Sampling of Payment Transactions. SMI will continue to provide the Agency with a monthly Error Report to disclose processing errors identified through our statistically valid sampling of all payment transactions for the prior month.



We will continue to provide the prior month’s sampling summary and error rate calculation via email to the Agency on the required submission schedule. All our work papers and sample transactions will be maintained and available for inspection by Agency staff from audit period to audit period. The Error Reports are maintained on the West Virginia SDU Project Management Portal for access by SMI managers and designated Agency staff anytime for the duration of the contract. Our Weekly Quality Assurance Report for the West Virginia SDU, illustrated in the following figure, is also maintained on the portal.

WV SDU		Weekly Quality Assurance Report						
Report Date:		Friday, January 3, 2025						
Report Date:	Scanning Errors	Credit Entry Errors	Corrected Misapplied Transactions	Corrected Misapplied Dollars	Uncorrected Misapplied Transactions	Uncorrected Misapplied Dollars	Total Number of Other Errors	QM Errors
January 3, 2025	0	0	0	\$ -	0	\$ -	0	0
January 10, 2025	0	0	0	\$ -	0	\$ -	0	0
January 17, 2025	0	0	0	\$ -	0	\$ -	0	0
January 24, 2025	0	0	0	\$ -	0	\$ -	0	0
January 31, 2025	0	0	0	\$ -	0	\$ -	0	0
January Totals	0	0	0	\$ -	0	\$ -	0	0
February 7, 2025	0	0	0	\$ -	0	\$ -	0	0
February 14, 2025	0	0	0	\$ -	0	\$ -	0	0
February 21, 2025	0	0	0	\$ -	0	\$ -	0	0
February 28, 2025	0	0	0	\$ -	0	\$ -	0	0
February Totals	0	0	0	\$ -	0	\$ -	0	0
March 7, 2025	0	0	0	\$ -	0	\$ -	0	0
March 14, 2025	0	0	0	\$ -	0	\$ -	0	0
March 21, 2025	0	0	0	\$ -	0	\$ -	0	0
March 28, 2025	0	0	0	\$ -	0	\$ -	0	0
March Totals	0	0	0	\$ -	0	\$ -	0	0
April 4, 2025	0	0	0	\$ -	0	\$ -	0	0
April 11, 2025	0	0	0	\$ -	0	\$ -	0	0
April 18, 2025	0	0	0	\$ -	0	\$ -	0	0
April 25, 2025	0	0	0	\$ -	0	\$ -	0	0
April Totals	0	0	0	\$ -	0	\$ -	0	0
May 2, 2025	0	0	0	\$ -	0	\$ -	0	0
May 9, 2025	0	0	0	\$ -	0	\$ -	0	0
May 16, 2025	0	0	0	\$ -	0	\$ -	0	0
May 23, 2025	0	0	0	\$ -	0	\$ -	0	0
May 30, 2025	0	0	0	\$ -	0	\$ -	0	0
May Totals	0	0	0	\$ -	0	\$ -	0	0
June 6, 2025	0	0	0	\$ -	0	\$ -	0	0
June 13, 2025	0	0	0	\$ -	0	\$ -	0	0

Figure 4-156: Weekly Quality Assurance Report. SMI compiles a Weekly Quality Assurance Report in addition to the monthly Error Report, and we maintain both reports on the West Virginia SDU Project Management Portal for easy access to quality data anytime.

Additionally, SMI documents processing errors—whether identified through the monthly transaction sampling or a targeted QA review—in the Document Log associated with the specific work item. This allows Agency staff viewing payment images and data through *SMART Image Viewer* to have access to related error identification and resolution information. We will continue to provide transparency in all aspects of West Virginia SDU payment processing.

4.1.4.9.3 The monthly analysis of the payment processing error rate shall be conducted by the Vendor and verified by the Agency. The Agency, at its option, may conduct its own analysis, which will take precedence over the Vendor's analysis.



4.1.4.9.3 Analysis of Payment Processing Error Rate

SMI understands and agrees that our monthly analysis of the payment processing error rate will be verified by the Agency and the Agency may conduct its own analysis, which will take precedence over our analysis.

4.1.4.10 Project Management

4.1.4.10 Project Management

Continuing with SMI as your Vendor ensures the uninterrupted delivery of quality SDU and debit card services and eliminates the risks associated with a transition to a new Vendor. SMI understands the activities needed to maintain successful operations while implementing the new contract. We have successfully conducted multiple transitions and re-implementations in 13 States, including:

- Sixth contract term with North Carolina
- Fifth contract term with the District of Columbia
- Fourth contract term with Missouri and Tennessee
- Third contract terms with Colorado, Georgia, Maryland, and Massachusetts
- Second contract terms with Connecticut, Idaho, Oklahoma, Rhode Island, and West Virginia
- First contract terms with Florida, Ohio, and Texas

With each contract award, we successfully implemented new requirements with all tasks completed in accordance with contract requirements while maintaining exceptional ongoing operations with no disruptions to services.

For West Virginia, our project management approach will be led by Ted McDonald, who brings over two decades of SDU operations experience and a distinguished record of managing transition and re-implementation activities to ensure transition readiness in accordance with established deliverables and timelines. Ted will collaborate closely with Project Manager Angie Burgess and will lead our experienced Transition Team to ensure deliverables are met on time, risks are mitigated, and stakeholder communication remains open and effective.

Our three primary objectives for this transition remain steadfast:

- Maintain a collaborative and flexible partnership with all project stakeholders
- Ensure a controlled, risk-mitigated transition of any new or updated services, with zero interruption to current operations
- Operate an efficient, fully compliant system in accordance with State and federal regulations, while proactively addressing enhancements

This response section outlines our detailed work plan, project management approach, and ability to meet deliverables.



4.1.4.10.1 The Vendor shall provide a work plan which demonstrates the Vendor can provide the products and services which are the subject of this RFQ. The work plan guide is as follows:

- Predesign Phase that must include Contracting, Kick-off Meeting, Weekly Progress Reports, Facility, and Bonded Courier Service.
- Design phase (Technical Documentation) that must include functional design document, detailed design document, system integration test plan, user acceptance test plan, operations manual, security plan, quality assurance plan, backup and disaster recovery plan.
- Development Phase must include setup disbursement processes, setup balance reporting system, setup ACH funds transfer, check services, check stock, software development cycle, telecommunication infrastructure, payment processing system hardware, debit card vendor interface, develop debit card usage materials, develop notification materials, notify existing debit card holders, and Agency certification (acceptance) testing.
- Transition Phase must include files and data transfer schedule, authorizer transition, activate debit card customer service components, and begin daily settlement process.
- Operations Phase must include monthly status meetings, update detailed design documents, Agency maintenance, initiate daily file transfers, and administration support.

4.1.4.10.1 Work Plan

SMI welcomes the opportunity to present a work plan that meets all requirements in RFQ Section 4.1.4.10.1 and includes all necessary activities, deliverables, and milestones to be completed within 66 days of contract award. The West Virginia SDU operation is fully functional with experienced and trained staff. Our work plan is simpler and has fewer tasks than other bidders since we currently perform most of the requirements of the RFQ. However, as shown in Appendix A Project Schedule, we have a well thought out plan to ensure a successful re-implementation of services and implementation of new scope of work requirements. Our Project Schedule, which is broken down into phases and sub phases, sets forth proposed timeframes for updating and providing required deliverables during our proposed 66-day transition period. This timeline will allow adequate time for the required transition activities.

Upon contract award, our Transition Manager Ted McDonald will contact BCSE's point of contact to begin transition planning. He will work with the BCSE's designated liaison prior to the kick-off meeting to complete updates to the draft Project Schedule for review during the kick-off meeting. SMI will work collaboratively with all stakeholders to ensure a smooth and seamless transition. We are fully aware of the tasks that must be completed and the communication that must take place for a successful transition. We will apply our proven transition methodologies to ensure an orderly transition with no disruption to services.

SMI will deliver the Project Schedule to designated Agency personnel within the agreed-upon timeframe. As required by this section of the RFQ, the work breakdown structure (WBS) within our Project Schedule is broken down into the required phases. Our draft Project Schedule is provided in Appendix A of our response and outlines the necessary tasks and activities critical to meeting milestone and deliverable deadlines.



4.1.4.10.2 The Vendor shall use a formal and documented project management approach based on Project Management Institute (PMI) industry standards and guidelines (<http://www.pmi.org>). Microsoft Project or equal software tools must be used to develop the work plan that includes tasks, milestones, and deliverables. The Vendor shall accomplish the work plan milestones and deliverables as scheduled. The Vendor shall designate a full-time project manager.

4.1.4.10.2 Project Management Approach

Because SMI already delivers most of the services required in the RFQ, the new scope of services is limited to updating contract deliverables and the implementation of:

- Digital wallet payment options including PayPal, Apple Pay, Google Pay, and Venmo within **SMART Pay**
- **SMART Pay** Cash Retail option providing an easy to use, convenient, and secure way for cash-preferred payors to make child support payments

The SMI team uses standardized project management tools and Project Management Institute (PMI) standards, disciplines, and guidelines across the organization to effectively guide the design, development, transition, and ongoing support of our SDU projects. We know that a mature and proven Project Management Methodology (PMM) based on a System Development Life Cycle (SDLC) is the key to success in any project. Our proven PMM will meet and exceed West Virginia's requirements.

SMI's enterprise wide PMM is based on the PMI's Project Management Body of Knowledge (PMBOK) framework. Our project management activities will begin immediately upon contract award and will continue through to the operational and closeout phases of the contract. We have intentionally segmented the project lifecycle stages of our solution and process components to both streamline delivery and minimize project risk.

The figure below provides an overview of the PMM SMI will follow during all phases of the contract. Project management subject areas (e.g., communications, quality, and risk) will be implemented as appropriate in one or more of the project management workflow groups: Plan, Execute, and Control.



SML_05

Figure 4-157: SMI's PMM. SMI's PMM is based on the PMBOK.

Represented beneath each workflow group, are the nine elements embedded in every aspect of our project management approach. These elements provide us with detailed approaches and key considerations to help our Transition Manager administer the project in a way that:

- Eliminates duplication of effort
- Assures consistency among parallel work streams
- Maximizes the efficient use of resources
- Resolves issues expeditiously
- Produces high-quality deliverables on time

Our PMM builds in ongoing iterative activity throughout the life of the project. Project management processes guide all aspects of the transition and the overall direction of the project. Our PMM facilitates consistent and effective communication, coordination of activities across teams to help realize integration, and management of risk and quality throughout the entire transition lifecycle.

4.1.4.10.2.1 Microsoft Project

SMI will use Microsoft Project or equal software to develop the work plan. The draft Project Schedule provided in Appendix A was completed in Microsoft Project and includes tasks, milestones, and deliverables. Our schedule outlines such items in a manner that provides a clear, understandable reference point for all stakeholders during all phases of the project. Deliverables are clearly identified, and each milestone is denoted within the schedule with an "M" (milestone) preceding its task name. SMI will accomplish the work plan milestones and deliverables as scheduled.

SMI uses six project metrics to measure the progress of our projects. Each of these measures is monitored by the Transition Manager to ensure that the project is making progress as planned:



- Time (How is our progress in relation to schedule)
- Cost (How are our actual costs in relation to budgeted amount)
- Resources (How much time are we spending on the project)
- Scope (Is the scope creep in line with expectations)
- Quality (Are we reviewing and fixing quality problems)
- Actions (Do we have action items outstanding)

The Project Schedule included in Appendix A will be one tool used to collect and obtain project metrics to measure, monitor, and report on the progress of the project by task level. Our Project Schedule includes detailed tasks with the timeline for the duration of the task. By measuring and monitoring the time for each task, we can adjust when needed to ensure the project stays on track.

4.1.4.10.2.2 Full-Time Project Manager

Providing leadership for our Transition Team will be SMI's Director of Project Management, Ted McDonald. Ted will serve full-time as the project's Transition Manager managing, controlling, and supervising the transition. He brings almost 25 years of transition and re-implementation experience, having served in senior transition and development leadership roles for SMI's SDU transitions in Colorado, Florida, Idaho, Massachusetts, Oklahoma, Maryland, Rhode Island, Tennessee, Texas, West Virginia, and Ohio. He has also served in leadership roles for re-implementations in Colorado, the District of Columbia, Georgia, Massachusetts, Missouri, Tennessee, North Carolina, and West Virginia. Ted's program and system knowledge and experience will be a tremendous asset in ensuring another smooth transition for West Virginia.

Angie Burgess will continue to serve as SMI's full-time Project Manager for the West Virginia SDU. While Ted is managing the transition activities, Angie will continue to focus her attention on ensuring the uninterrupted delivery of current SDU services.

A key component to a successful transition is open and effective communication with the State. During the first meeting after contract award, SMI will ensure BCSE has cell phone numbers for the members of our Transition Team. Should BCSE need to contact our management personnel, they will be available.

4.1.4.10.3 The Vendor shall provide a list of all deliverables and the due date of those deliverables by task. The Vendor shall provide a ten (10) business day review period by the State, a five (5) business day revision time by the Vendor and an additional five (5) business day re-review period by the State.

4.1.4.10.3 Deliverables

SMI's draft Project Schedule, provided in Appendix A, outlines the necessary tasks and activities critical to meeting milestone and deliverable deadlines. SMI will ensure delivery of each contract deliverable in accordance with the timeframes and other requirements specified in the RFQ. SMI's Transition Team has extensive experience in developing and providing project deliverables,



including those identified in the RFQ. During re-implementation, each required deliverable will be reviewed, updated, or developed for the next contract term.

Within our draft Project Schedule, we list each identified deliverable and include the required or proposed due date. The Transition Manager and members of the Transition Team will meet with Agency staff to confirm the deliverable process and timeframes for each deliverable. The deliverables will be reviewed and approved first through SMI’s Transition Team, with the Transition Manager having final approval, and then will be submitted to the designated BCSE staff for approval, with a 10 business day review period by the State, a five business day revision time by SMI, and an additional five business day re-review period by the State.

Through our status meetings and reports, the State will be familiar with each deliverable’s progress throughout design and development, making the review process easier and ensuring a smooth and timely final review.

Should the State reject or conditionally approve a deliverable, SMI will work to quickly correct any deficiencies and resubmit the revised deliverable within the five-day period. SMI will work in good faith with the Agency to resolve any issues that arise during the deliverable acceptance process.

In addition to providing each deliverable by email or other format requested by the Agency, SMI will also maintain deliverables on the West Virginia SDU Project Management Portal to which designated State staff will have access. The following figure provides an example from our maintenance of the transition deliverables on the Project Management Portal for the West Virginia SDU.

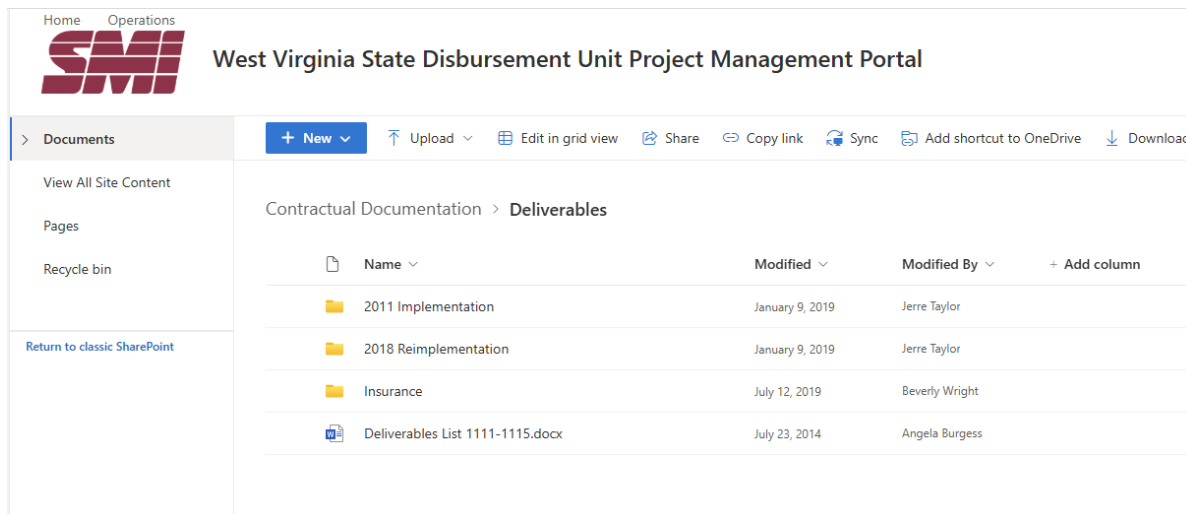


Figure 4-158: Deliverable Maintenance on Project Management Portal. SMI will also maintain deliverables on the West Virginia SDU Project Management Portal to which designated Agency personnel will have access.



The West Virginia site will include all approved deliverables as well as the draft history, any BCSE feedback/draft comments, and approval documentation. SMI will work diligently to prepare deliverables that meet all contract requirements.

4.1.4.11 Disbursement Process:

4.1.4.11 Disbursement Process

SMI has provided disbursement services for SDUs since 1999. Our disbursement efforts began with issuance of paper checks and have expanded to include electronic disbursement options, including EFT, direct deposit, and debit card. Today, 93% of all disbursements we process in our SDU operations are electronic. During calendar year 2025, SMI disbursed over 34.8 million payments, totaling over \$6.7 billion through our SDU operations corporate-wide.

We have extensive experience with electronic and paper disbursements and a strong record of success in providing highly efficient and accurate disbursement services to child support payees.

We understand that there will always be a need for some paper disbursements, and we bring our experience in check production to meet this requirement. In addition to West Virginia, we issue paper check disbursements in Connecticut, the District of Columbia, Florida, Missouri, and Ohio. We handle the mailing of State-issued checks and all related follow-up for the Texas SDU.

4.1.4.11.1 Each business day, the Agency shall transmit to the Vendor data files containing information for payees to whom disbursements are to be effectuated. The Vendor's responsibilities will include:

4.1.4.11.1 Disbursement Data Files

For transmitting and receiving files with BCSE, SMI will continue using our **SMART File Management** system (powered by GoAnywhere™). **SMART File Management** supports SDU processing by executing automated, scheduled workflows that manage both file-based and database processing actions while immediately responding to control-verification and validation processes.

File transmissions and processing are aligned with the State's established schedule and processing calendar. Workflows can be adjusted as needed to accommodate holidays, emergency processing changes, or other special processing days at the Agency's request, ensuring uninterrupted SDU operations.

SMART File Management tracks, monitors, and manages all inbound and outbound files and securely integrates processed data into the **SMART Database**. The system provides centralized visibility into file activity through a single interface, enabling secure transmission, automated processing, exception handling, and audit tracking. File workflows are visualized and managed through an intuitive user interface, allowing authorized personnel to monitor processing status in real time and quickly address any exceptions.



We will update the Checks Log to include the time as required by the RFQ. Angie or members of her staff will continue to complete the Checks Log and provide it to the Agency to meet this requirement and manage the check production process. All information about checks printed, pulled, sealed, and mailed is included in one log to provide documentation that the correct number of checks are issued each day.

4.1.4.12 Receipt of Disbursement Information:

4.1.4.12.1 The computer data files containing disbursement information to be used in printing child support checks, effectuating ACH disbursements, or uploading Debit Card information shall be electronically transmitted to the Vendor by the Agency's computer center, Management Information Service (MIS), as follows:

- The check files and debit card files shall be transmitted at 6:00 AM.
- The ACH files shall be transmitted at 6:00 PM, unless the next day is a legal holiday, in which case the files will be transmitted at 5:00 PM.

4.1.4.12 Receipt of Disbursement Information

SMI will continue to receive computer data files containing disbursement information from the Agency's MIS via Secure File Transfer Protocol (SFTP) for the purpose of printing child support checks, effectuating ACH disbursements, and uploading debit card information.

In accordance with the RFQ requirements, SMI will continue to receive:

- Check files and debit card files each business day by 6:00 AM
- ACH disbursement files by 6:00 PM, or at 5:00 PM on days preceding a legal holiday, as specified by the Agency.

SMI will maintain the systems, staffing, and controls necessary to ensure timely receipt and processing of all disbursement files in accordance with the established transmission schedule throughout the term of the contract.

4.1.5 The Vendor shall maintain a log which records the date and time the disbursement data files were received from the Agency and the respective disbursement dates the data files represent.

4.1.5 Log for Disbursement Data Files

The Checks Log demonstrated in Section 4.1.4.11.3 is used to meet this requirement for check issuance. It includes the date the check disbursement files were received and the date the files represent. We will update the log to include the time the disbursement files were received to meet RFQ requirement 4.1.5.

For electronic disbursements, *SMART File Management* and our secure SFTP environment automatically capture and retain file transmission details, including the date and time of receipt for debit card enrollment files and the ACH disbursements. These system logs are maintained as part of normal operations and are available to the Agency upon request.



4.1.5.1 Check Printing and Mailing:

4.1.5.1 Check Printing and Mailing

SMI uses proven operational processes, experienced and qualified staff, and our proprietary **SMART CheckPrint** disbursement solution to print and mail child support disbursement checks for the BCSE.

Each business day, the Agency Automated Computer System transmits the disbursement data file to the SDU. **SMART File Management** validates the file to confirm it is new and has not been previously received prior to import into **SMART Disbursements**. Check records are transferred directly to **SMART CheckPrint** for secure production, reconciliation, and mailing.

Our check printing controls, security features, and reconciliation processes are described below.

4.1.5.1.1 Each day, the Vendor shall print all of the checks required as a result of the previous business day the Agency Automated Computer System nightly account processing which appears on the daily the Agency Automated Computer System disbursement data file. These checks shall meet the definition of negotiability as set forth in West Virginia Code §46-3-104.

4.1.5.1.1 Print All Required Checks

SMI has internal controls in place to ensure that all checks required each day are printed in accordance with the Agency Automated Computer System disbursement data file. Prior to processing, each file is validated to confirm it is not a duplicate of a previously received file.

Checks printed for BCSE meet the definition of negotiability as set forth in West Virginia Code §46-3-104. SMI will implement any updates required during the contract term to remain compliant with applicable code changes.

Upon receipt of the daily check issuance and void file:

- The file totals (check count and dollar amount) are verified against Agency-provided confirmation
- Discrepancies, if any, are resolved with BCSE prior to check production
- Blank secure check stock is retrieved from a controlled safe storage location
- The printer is verified for correct sequential numbering prior to printing
- Checks are printed using MICR toner to produce routing numbers, account numbers, and check numbers in compliance with banking standards

Printed checks are then held pending the Agency's review period and instructions regarding any checks that should be pulled prior to mailing, as required under Section 4.1.5.1.2.

SMI uses the latest and most effective check stock security features available today. Blank security check stock is used to ensure our solution has the flexibility to easily incorporate the latest security features to protect against fraud. The following table describes our check security features.



Table 4-19: Check Security Features. This table describes security features of our check-printing process.

Feature	Security Impact
Void Pantograph	The check background prominently displays VOID when a check is copied or imaged
Blank Check Stock	Check information—including the heading, MICR line, payee, amount, check number, and account signer—is printed on blank check stock, removing any opportunity for pre-printed checks to be used fraudulently
Coin Reactive Artificial Watermark on Back	A watermark can be seen when the check is viewed at an angle; the mark cannot be copied or scanned
Warning Bands	Bands placed on the edges of the check describe the security features of the check
Microprinting	Very small text size is used to make accurate reproduction difficult; when a microprinted check is placed on a copier or scanner, the micro print appears to the copier/scanner as a dotted line, serving as an anti-counterfeiting measure
Prismatic Printing	The background is printed in multiple colors; the different ink colors merge where they meet to form a blend of background colors
Padlock Icon Face and Back	The padlock icon indicates the use of two or more security features
Thermochromic Ink	The check paper turns brown when exposed to bleach or other solvents, preventing attempts to remove the ink from its surface
Sequential Numbering	Each sheet of check stock has a consecutive number, allowing for added controls and ensuring the correct number of checks was printed

These security features are essential in avoiding check fraud.

4.1.5.1.2 The Vendor shall hold the checks until 12:00 PM in order to allow the Agency time to review the disbursements file and, as may be necessary, request checks to be pulled and not disbursed.

4.1.5.1.2 Hold Checks for Agency Review and Check Pull Request

Each business day, the SDU expects an email from the Agency by 12:00 PM with check pull instructions. The Agency sends the email even if there are no checks to be pulled. If the SDU has not received the email by noon, SDU staff calls the Agency to obtain instructions.

The Project Manager, assisted by one of the Operations Specialists, uses the list provided by the Agency to pull any checks as directed. To ensure the correct checks are pulled, the Operations Specialist verifies that each check pulled by the Project Manager is the correct one based on the



Agency’s list. When all required checks have been pulled, they are stored in the safe awaiting transfer to the Agency. To further track the check-pull process, SDU staff complete the Checks Pulled Log shown in the following figure.

Checks Pulled Log

West Virginia Bureau of
 Child Support Enforcement

General Information					
Date:					
Prepared By:					
Time E-mail Received:					

Checks Pulled					
Check Number	Check Amount	Payee Name	Pulled By	Verified By	Picked Up By

Figure 4-160: Checks Pulled Log. SDU staff completes this log daily to document the checks pulled and verified.

Check pull information is also documented on the Checks Log.

4.1.5.1.3 All checks printed each day shall be prepared for mailing and delivered by the vendor to the US Postal Service no later than 3:00PM that day. (The per check fee to be quoted by the prospective Vendors in their cost proposals must include the cost of postage, envelope and check.) The envelopes used for mailing shall clearly display the Agency's return address so that undeliverable checks will be returned to the Agency and not the Vendor.

4.1.5.1.3 Checks Delivered for Mailing by 3:00 PM Same Day

Each business day, checks are printed, prepared for mailing, and delivered to USPS no later than 3:00 PM.

SMI uses heat-sealed check stock that tri-folds and seals during processing, eliminating the need for separate envelopes while ensuring secure delivery. The check format clearly displays the Agency’s return address so that any undeliverable checks are returned directly to the Agency.

Following printing, checks are processed through the postage meter, and mailing activity is documented in the Postage Meter Log and Checks Log to maintain full tracking of daily check production. Completed checks are deposited in the USPS collection box located in the SDU building by 3:00 PM for same-day pickup.

The per-check fee includes all costs associated with check production and mailing, including postage and materials. A Positive Pay file containing the account number, check number, amount,



issue date, and payee for each check issued is transmitted to Fifth Third Bank each business day to support validation of issued items.

4.1.5.1.4 The Vendor shall be required to include envelope stuffers with the disbursement checks as needed. Stuffers are defined as client notification information prepared by the Agency. These stuffers must be tri-folded letter sized.

4.1.5.1.4 Envelope Stuffers Included with Disbursement Checks as Needed

SMI will include Agency-prepared, tri-folded, letter-sized stuffer materials with disbursement checks as required. SMI will coordinate with BCSE to establish procedures for the secure receipt, handling, and insertion of such materials to ensure accurate and timely distribution.

4.1.5.1.5 The Vendor shall provide the Agency with a monthly statement of all checks written, ACH transactions initiated, and Debt Card uploads from the collection/disbursement operations account on the first business day of the preceding month. The Agency prefers this statement be provided in a secure electronic format. The Vendor shall return a file to the Agency containing the check number and check date for every disbursement record sent in the initial check file. Furthermore, the report shall be in a format that can be converted to a compact disc (CD) and the Vendor must provide the Agency with a minimum of three CD copies of this report. This report shall provide the following information and features:

4.1.5.1.5 Monthly Statement of Checks Written, ACH Transactions, and Debit Card Uploads

SMI will continue to provide the Agency with a monthly statement reflecting all checks issued, ACH transactions initiated, and debit card uploads from the collection/disbursement operations account. The statement will continue to be delivered on the first business day of each month and reflects activity for the preceding month.

Statements are accessed securely through Fifth Third Bank's Fifth Third Direct treasury management platform. The system provides authorized Agency users with consolidated visibility into account balances, paid checks by check number and amount, ACH activity, debit card funding transactions, and beginning and ending ledger balances. Detailed transaction information is available in chronological format, and images of cleared checks are accessible electronically.

In addition to the bank statement, SMI will return a file identifying the check number and check date for each disbursement included in the original check file, supporting accurate reconciliation of issued payments.

The monthly report will be produced in a format suitable for electronic storage that can be written to compact disc. Three CD copies of the report will be provided to the Agency each month.

4.1.5.1.5.1 Shall show all returns and exceptions, including checks and ACH transactions. This shall include not only items that have been sent to the Agency for payment of court-ordered child support, but also outgoing child support, but also outgoing child support payments which are returned to the Agency due to "no account," "closed account," etc.



4.1.5.1.5.2 Shall show checks paid in descending order by check amount as well as showing checks paid in ascending order by check number

4.1.5.1.5.3 Shall show account balance

4.1.5.1.5.4 Shall contain a one-page account summary, including:

- Opening ledger;
- Credits;
- Debits;
- Closing ledger;
- Total float;
- Float adjustment;
- Total monthly credits;
- Total monthly debits;
- Average debits and credits, both monthly and yearly to date;
- Total ach credits;
- Total ACH settlement debits;
- Total checks paid; and
- Total deposited items returned.

4.1.5.1.5.5 Shall show opening ledger, closing ledger, closing available, one day float and 2+ days float.

4.1.5.1.5.1 Returns and Exceptions

The monthly statement will show all returns and exceptions, including checks and ACH transactions. This will include not only items that have been sent to the Agency for payment of court-ordered child support, but also outgoing child support payments that are returned to the Agency due to “no account,” “closed-account,” etc.

The monthly statement will show checks paid in descending order by check amount, as well as checks paid in ascending order by check number. It will show account balance and transaction detail and will include a one-page account summary that provides:

- Opening ledger balance
- Total credits and total debits
- Closing ledger balance
- Total float and float adjustments
- Total monthly credits and total monthly debits
- Average credits and debits, both monthly and year-to-date
- Total ACH credits



- Total ACH settlement debits
- Total checks paid
- Total deposited items returned

This summary will provide the Agency with a clear, consolidated view of the account activity for the reporting period.

The monthly statement will show opening ledger, closing ledger, closing available, one-day float and 2+ days float.

4.1.5.2 Debit Card and Vendor Responsibility

4.1.5.2 Debit Card

We propose the Platinum smiONE Card to continue meeting and exceeding the State's child support debit card needs. The smiONE platform, including the management and corporate oversight, is the same platform that successfully provides debit card services to child support and other programs for West Virginia, 11 other States, and 18 tribes. In calendar year 2025, we issued 24.4 million debit card disbursements valued at \$4.1 billion and managed 111.9 million transactions totaling \$4 billion.

The smiONE Card platform includes our card partners:

- Bancorp, for card-issuing and depository banking
- Galileo Processing, Inc., for setting up accounts and processing all card transactions, including loads and expenditure settlement
- Arroweye Solutions, Inc., for card and collateral production and mailing

The graphic below illustrates the smiONE Card process flow, which is described throughout this section. Our streamlined process ensures that payees receive their smiONE Card quickly and have access to funds on the effective date of the payment.

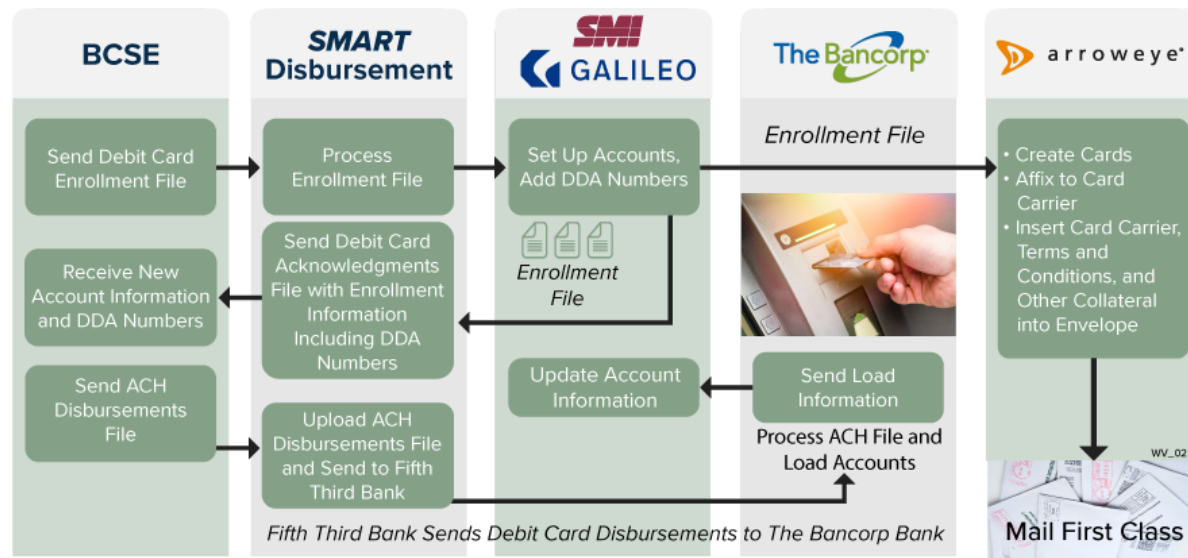


Figure 4-161: smiONE Card process flow. SMI’s proven workflow allows for card issuance, Child Support Program deposits, successful ATM withdrawals, and purchases.

The smiONE Card provides the most up-to-date technology while ensuring cardholders’ money is secure, accessible in millions of locations, and available wherever the Visa logo is displayed.

Transactions are authorized through the smiONE platform within seconds of the card being tapped, inserted, or swiped. The authorizing engine ensures the card is valid, the PIN is correct for PIN-based transactions, and the funds are available for the purchase. The smiONE authorizing engine is designed to verify that the balance in the account is sufficient to cover the amount of the purchase or withdrawal including any fees or surcharges (when applicable). Any transaction that causes the account to go negative will be declined or disallowed. Cardholders can be notified via text/email notification within seconds of the transaction, including the amount of the expenditure and the balance remaining in their account. The authorizing engine process is shown in the following figure.

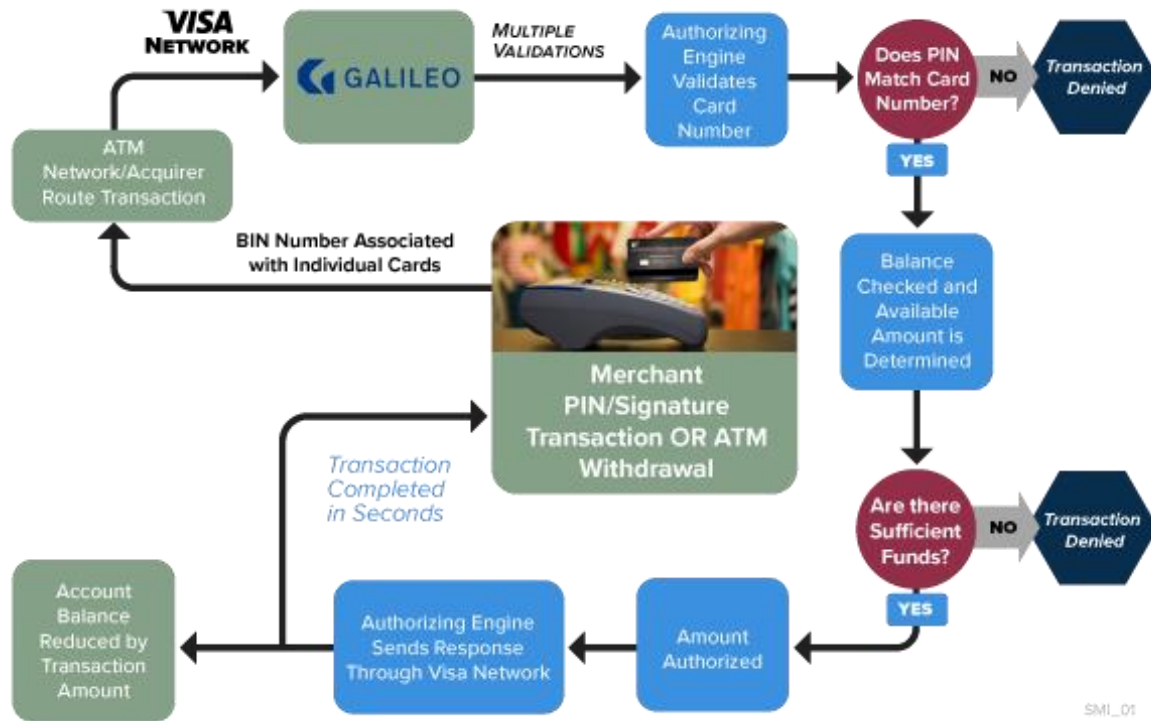


Figure 4-162: smiONE Card Authorizing Engine. Transactions including ATM and point of sale (POS) are authorized within seconds.

The entire authorizing engine process is completed start to finish within seconds, with most of that attributed to card insertion and PIN entry. The average transaction time for smiONE Card transactions is less than a second, providing a virtually immediate response for cardholders.

4.1.5.2.1 The debit card shall be a branded Visa or MasterCard, shall operate via the Visa or MasterCard network, shall be accepted by any participating merchant, and shall allow for pin based and/or signature based purchases.

4.1.5.2.1 Visa Branded Debit Card

The smiONE Card is a Visa-branded debit card that operates exclusively on the Visa network. The card is accepted by participating merchants wherever Visa is accepted, both nationally and internationally.

The smiONE Card is a part of Visa’s unrivaled network that is supported by three state-of-the-art synchronized data centers on two continents. Visa’s three data centers have a high redundancy of network connectivity, power, and cooling designed to provide continuous availability of systems. Together, these systems deliver the secure, convenient, and reliable service that cardholders expect from the Visa brand. Their highly redundant architecture ensures Visa’s network is:

- **Fast**—On average, transactions are processed in less than a single second, providing merchants and financial institutions with immediate business-critical risk information, while offering a superior account holder experience.



- **Secure**—The Visa network employs multiple defense layers to prevent breaches, combat fraud, and render compromised card data unusable. These defense layers include data encryption, network intrusion detection, and neural network technologies.
- **Reliable**—Visa’s multiple redundant systems ensure nearly 100% network availability across all services from banks to merchants and ATMs.
- **Scalable**—Visa processes more than 269 billion transactions each year.

The smiONE Card supports both PIN-based and signature-based point-of-sale (POS) transactions, allowing cardholders flexibility in completing purchases. Transactions are processed through Visa’s secure and highly reliable global payment network, providing fast authorization and broad merchant acceptance.

4.1.5.2.2 The debit card shall be "Regulation E" compliant. The Agency is a government entity, and §205.15 of Regulation E applies.

4.1.5.2.2 Regulation E Compliance

The smiONE Visa Card offered by SMI and issued by Bancorp is in full compliance with Federal Reserve Regulation E, Regulation P, and the Gramm-Leach-Bliley Act for consumer privacy and protection. We fully meet the terms in the Code of Federal Regulations (CFR) issued by the Board of Governors of the Federal Reserve System pursuant to the Electronic Fund Transfer Act (15 U.S.C. § 1693 et seq.), more commonly referred to as Regulation E.

With the smiONE Card, SMI assumes all federal Regulation E responsibilities. Pursuant to 12 CFR §1005.1(b), the purpose of Regulation E is to establish “the basic rights, liabilities, and responsibilities of consumers who use electronic fund transfer services and of financial institutions that offer these services. The primary objective of the act and this part is the protection of individual consumers engaging in electronic fund transfers.” 12 CFR §1005.3(b) defines the term “electronic funds transfer” to mean, “any transfer of funds that is initiated through an electronic terminal, telephone, computer, or magnetic tape for the purpose of ordering, instructing, or authorizing a financial institution to debit or credit a consumer's account. The term includes but is not limited to - (i) Point-of-sale transfers; (ii) Automated teller machine transfers; (iii) Direct deposits or withdrawals of funds; (iv) Transfers initiated by telephone; and (v) Transfers resulting from debit card transactions, whether or not initiated through an electronic terminal.”

The following table describes how the smiONE Card complies with specific Regulation E provisions.



Table 4-20: Regulation E Requirements and SMI Compliance. The smiONE Card is fully compliant with all aspects of Regulation E.

Regulation E	smiONE Compliance
Issuance of Access Device	Cards issued to any West Virginia cardholders Identity verification required before card can be activated
Alternative to Periodic Statement	Electronic statements or monthly paper statements Multiple balance inquiry options: IVR, website, text message, email, and ATM Printed 60-day transaction history mailed upon request
Modified Requirements	Initial disclosures included with the smiONE Card – Information on how to obtain account balance including the toll-free number, customers’ right to receive written account history, and error resolution process
Limitations on Liability	Zero Cardholder Liability for unauthorized signature transactions reported within 60 days
Error Resolution	Easy smiONE process for disputing a transaction Staff dedicated to resolving errors

With the smiONE Card, BCSE can be assured their debit card program will continue to be operated in full compliance with Regulation E.

4.1.5.2.2.1 Zero Liability

With the smiONE Card, there are no fraud liabilities for the State, and with Visa as our partner, we offer an enhanced layer of security for the State’s cardholders. Visa’s Zero Liability Policy protects cardholders against unauthorized use when purchases are made on the Visa network. The following figure shows a description of Visa’s Zero Liability Policy.



SHOP SAFELY

Our Zero Liability Policy lets you shop without worry

Visa's Zero Liability Policy¹ is our guarantee that you won't be held responsible for unauthorized charges made with your account or account information.

Visa's Zero Liability Policy does not apply to certain commercial card and anonymous prepaid card transactions or transactions not processed by Visa. Cardholders must use care in protecting their card and notify their issuing financial institution immediately of any unauthorized use. Contact your issuer for more details.

[Watch the video](#)

What should you do if you suspect a fraudulent charge

While Visa's Zero Liability Policy protects you from unauthorized charges, it's still important to stay vigilant about activity on your account.

- Review your transactions**
The best way to spot suspicious transactions is to stay on top of your account activity. Get in the habit of reviewing your monthly statements to quickly spot anything that seems off.
- Report suspicious charges immediately**
If you have identified suspicious charges, report them to your financial institution. It is important to report suspicious transactions in a timely manner.
- Get quick resolution**
Once an unauthorized transaction is reported, your financial institution will investigate so you can have the issue corrected quickly.

Important things to note

Visa's Zero Liability Policy requires Issuers to replace funds taken from your account as the result of an unauthorized credit or debit transaction within five business days of notification. Visa's Zero Liability Policy does not apply to certain commercial card and anonymous prepaid card transactions or transactions not processed by Visa.

Notify your financial institution

If you experience unauthorized transactions, notify your financial institution immediately. Replacement funds are provided on a provisional basis and may be withheld, delayed, limited, or rescinded by your issuer based on gross negligence or fraud. A delay in reporting unauthorized use, an investigation and verification of a claim, and account standing and history.

The transaction-at-issue must be posted to your account before replacement funds may be issued. For specific restrictions, limitations, and other details, please consult your issuer.

Figure 4-163: Visa's Zero Liability Policy. The Zero Liability Policy protects cardholders against fraud.

Zero liability means customers are not held liable for signature POS transactions they did not make or authorize. In addition to Visa's Zero Liability policy concerning signature POS transactions, SMI provides further protection for fraudulent ATM and PIN POS transactions when the cardholder has taken reasonable steps to secure their card and PIN. Customers can dispute a transaction by calling smiONE customer service. Once a dispute is received, our Fraud Investigation Team begins to evaluate and investigate. We process provisional credits while disputes are being investigated when appropriate in compliance with Regulation E.

Our approach to fraud losses and risk-related compliance focuses on limiting the exposure to the State, cardholder, and issuing bank when fraudulent activity or a dispute occurs. This focus assures SMI rigorously complies with Regulation E requirements and timelines for dispute management, as well as Visa's protection policies, which are stricter than Regulation E.



SMI is responsible for the liabilities of fraud. We mitigate our liability through stringent and diligent fraud prevention and detection methods.

Our fraud complaint process complies with Regulation E and Visa requirements. The Fraud Investigation Team begins to research all claims of fraud upon receiving the cardholder's verbal or written request. The claim is recorded in our platform's CST. The complaint record is updated as information is received. The cardholder is contacted and updated when new information is found.

4.1.5.2.3 The Vendor shall assume all "Regulation E" responsibility for the Debit Card, including the providing of monthly statements by mail to cardholders. At the cardholder's option and agreement, secure electronic copies available on the website can be substituted for paper copies.

4.1.5.2.3 Monthly Statements by Mail to Cardholders

The smiONE Card monthly statement provides a detailed record of all transactions from the previous month. The statement includes the card balance and a list of all transactions, including deposits, PIN and signature POS transactions, ATM withdrawals, and any other transaction completed during the reporting period. The following is a snapshot of an actual monthly statement. Cardholders can see the amount of each purchase, withdrawal, or deposit, along with the merchant's name or the ATM location, helping them verify transactions and ensure accuracy.



TRANSACTION HISTORY

Name: [REDACTED] Account Number: [REDACTED]
 Address: [REDACTED] Card Number: XXXX-XXXX-XXXX-[REDACTED]
 Email: [REDACTED] Reporting Period: 03/01/2025 TO 03/31/2025
 Opening balance: \$175.60 Closing balance: \$2.52
 Sum of fees Prior Month: \$0.00
 Total sum of fees for selected period: \$25.00
 Total sum of fees Year to Date: \$25.00

Date	Reference No	Description	Debit	Credit	Currency
03/04/25		Expedited Card Replacement Shipping-0084	\$20.00		USD
03/08/25		MARION TOBACCO & VAPE,	\$43.44		USD
03/09/25		FAMILY DOLLAR 2213 PLEASANT VALLEY R,	\$9.24		USD
03/09/25		Par Mar 35 Fazolis	\$83.00		USD
03/09/25		ATM Withdrawal	\$2.50		USD
03/09/25		GO MART #29,	\$14.64		USD
03/09/25		GO MART #29,	\$0.07		USD
03/12/25		WV BCSE,		\$115.54	USD
03/14/25		WV BCSE,		\$132.46	USD
03/14/25		WV BCSE,		\$96.04	USD
03/14/25		Par Mar 35 Fazolis	\$103.00		USD
03/14/25		ATM Withdrawal	\$2.50		USD
03/14/25		APPLE.COM/BILL,	\$1.06		USD
03/14/25		APPLE.COM/BILL,	\$4.27		USD
03/14/25		APPLE.COM/BILL,	\$1.06		USD
03/14/25		APPLE.COM/BILL,	\$2.13		USD
03/14/25		APPLE.COM/BILL,	\$3.20		USD
03/15/25		Marion Tobacco & Vape,	\$91.13		USD
03/15/25		CIRCLE K	\$50.08		USD
03/16/25		APPLE.COM/BILL,	\$42.75		USD
03/16/25		APPLE.COM/BILL,	\$1.06		USD
03/16/25		APPLE.COM/BILL,	\$1.06		USD
03/16/25		APPLE.COM/BILL,	\$16.04		USD
03/16/25		MCDONALD'S	\$13.99		USD
03/16/25			\$6.36		USD
03/18/25		WV BCSE,		\$76.00	USD
03/19/25		ALDI 6900,	\$22.84		USD
03/20/25		DOLLAR-GENERAL #0900 DG 009009343	\$30.56		USD
03/23/25		LG #7525	\$4.28		USD

Figure 4-164: Debit Card Monthly Statement Transactions. The monthly statement includes the name or location of each purchase or withdrawal and is available in the format chosen by the cardholder. Statements can be mailed, emailed, or accessed through the website, ensuring convenient and secure access to the transaction details.

We will continue to provide monthly statements to smiONE cardholders by mail when elected by the cardholder. Customers can set their preference for paper or electronic statements on the cardholder portal. In compliance with Regulation E, we also provide detailed transaction history printouts, which are mailed to customers upon request. Paper statements are suppressed for cardholders who have had no activity for three months. If a cardholder resumes activity, statements are automatically reinstated, ensuring full compliance with requirements.

4.1.5.2.4 The Vendor shall accept, at a minimum, the following data elements to establish a customer account:

- FirstName
- LastName
- Address Line 1



- Address Line 2
- City
- State
- Zip Code
- Phone Number (if known)
- Social Security Number
- Date of Birth
- The Agency Automated Computer System PIN number

4.1.5.2.4 Minimum Data Elements to Establish Customer Accounts

The smiONE platform will accept, at a minimum, the above-listed data elements required to establish smiONE Card accounts for West Virginia BCSE’s customers.

4.1.5.2.5 The Debit Card shall perform through an operating ATM network and allow for withdrawal of cash through a normal ATM transaction.

4.1.5.2.5 Operating ATM Network

With the power of Visa, smiONE cardholders have virtually unlimited access to make purchases and get cash everywhere they go. Cardholders have unparalleled access to the Visa Plus ATM locations both within and outside the State.

- 5267 Visa Plus ATMs in West Virginia
- 729,681 in United States

Cardholders have access to Allpoint, which is a surcharge-free ATM network with more than 280 surcharge-free Allpoint ATM locations throughout the State. The Allpoint network is available 24/7 in many accessible locations in and around West Virginia, as shown in the following figure.

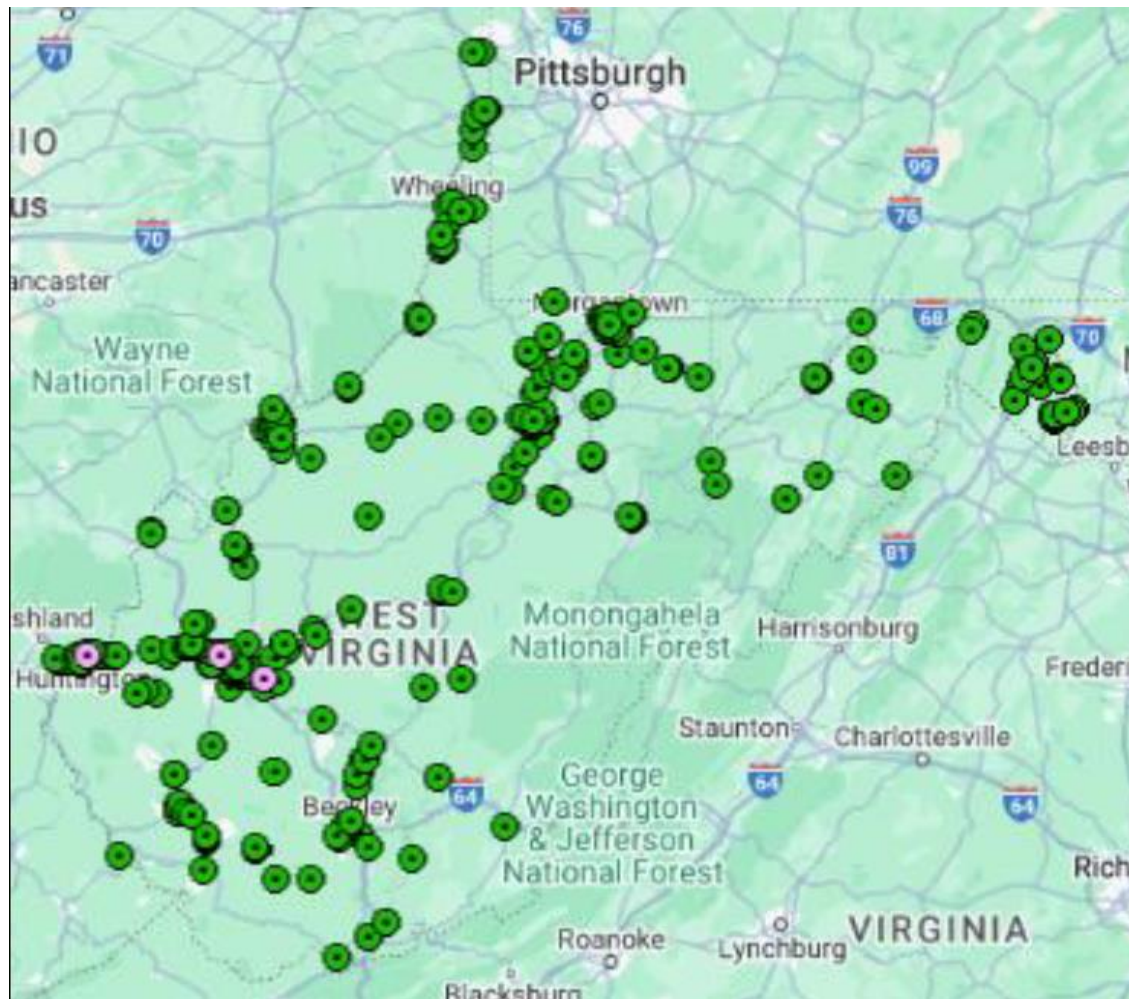


Figure 4-165: Allpoint Surcharge-Free ATM Network. Allpoint offers more than 280 ATMs for surcharge-free access in West Virginia.

Allpoint ATMs are available in convenient locations many cardholders are likely to use, such as Walgreens, 7-Eleven, CVS, Kroger, Speedway, and more. Allpoint’s surcharge-free ATM network includes nearly 41,000 ATMs in the U.S. and more than 55,000 internationally to accommodate cardholders.

Our smiONE mobile app and website include a handy link to direct cardholders to nearby Allpoint ATM locations. Allpoint locations in and outside West Virginia can also be found at www.Allpointnetwork.com.

4.1.5.2.6 The Card shall operate as a Debit Card and have no line of credit associated with it.

4.1.5.2.6 Debit Card with No Line of Credit

The smiONE Card operates as a reloadable Visa debit card. The smiONE Card has no line of credit.

4.1.5.2.7 The Vendor shall provide and issue the initial cards to the customers at no cost to the Agency.

4.1.5.2.7 Initial Cards Provided at No Cost to Agency

SMI will provide and issue initial cards to West Virginia’s customers at no cost to the Agency or the customer.

4.1.5.2.8 The Vendor shall issue a Debit Card to the customer within 15 working days after receipt of the account set-up information from the Agency.

4.1.5.2.8 Debit Card Issuance within 15 Working Days

New smiONE Cards will be issued to West Virginia payees within two business days of the receipt of the account set-up on the debit card enrollment file, exceeding the RFQ requirement. The following figure shows our proposed card production process and timing.

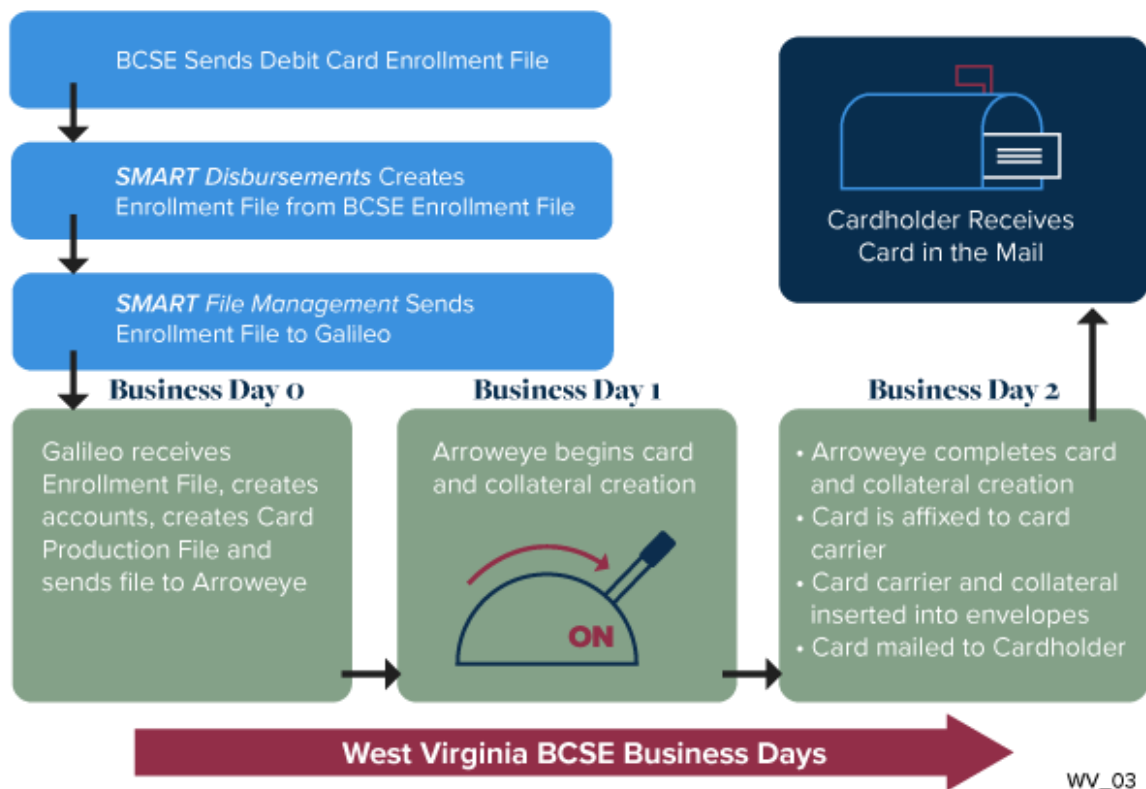


Figure 4-166: smiONE Card Issuance and Timing. SMI’s process ensures that cards are in the mail to West Virginia payees within two business days of the receipt of the request on the debit card enrollment file.

On the day we receive the enrollment file from the State, SMI will:

- Import the file into the **SMART Disbursements** application
- Edit the data
- Extract the necessary information to construct an enrollment file



- Transmit the enrollment file to Galileo in the standard smiONE format used to initiate the card issuance process and to open an FDIC account insured up to \$250,000 or the limit set by the government

Once the account is created, Galileo will add the account information to the file for submission to Bancorp and Arroweye. Arroweye will create the personalized card and package it with the appropriate collateral for shipment. Cards will be produced with the approved card design and branded with the Visa logo. The smiONE Visa-branded high-quality magnetic stripe and EMV chip card will meet the specifications and branding requirements of Bancorp, our issuing bank, Visa, and the State. The smiONE Card is fully compliant with all federal laws and regulations. SMI meets or exceeds industry standards regarding card quality and security.

The card's face will include the cardholder's name, card number, and expiration date. An activation sticker will be affixed to the face of the card explaining how to activate and PIN the card by calling the toll-free activation number or by accessing the smiONE website. The back of the card will include the toll-free number for access to the IVR and our dedicated smiONE Card customer service operations.

The card will be securely affixed to a paper card carrier that is inserted in the envelope for mailing to the cardholder. The card carrier and other materials will contain important information including:

- Card activation instructions
- The toll-free activation telephone number
- The smiONE Card website address
- Explanation of fees associated with using the card, including how to avoid fees
- Fee-free and surcharge-free ATM network
- Information about where the card may be used

The SMI process results in card creation and mailing within two business days after the debit card enrollment file is received from the State.

4.1.5.2.9 The day after receiving the enrollment file from the Agency, the Vendor shall notify the Agency that the account is ready to accept deposits and provide the Agency with the account number.

4.1.5.2.9 Notification of Deposit Readiness and Account Number

The smiONE platform will continue to send daily response data files the same day a debit card enrollment file is received. The response file will include information on all cards issued including the associated account numbers. The response file will be the smiONE indication that the account is ready to accept deposits from BCSE.

4.1.5.2.10 The Vendor shall be responsible for the issuance of replacement Debit Cards to the cardholders. The Vendor shall issue one free replacement Debit Card per cardholder per year.



Thereafter, each cardholder will be responsible for paying the cost of any subsequent replacement cards.

4.1.5.2.10 Replacement Debit Cards

SMI knows how important child support funds are to West Virginia’s cardholders. We *go the extra mile* to ensure families have continuing access to their child support funds, even if their card is lost, stolen, or damaged. SMI will issue the first replacement card at no cost to the payee. If cardholders prefer an expedited method of card replacement, we also offer an option for expedited shipping with a fee.

If the initial card issued to the cardholder is reported lost, stolen, or damaged, SMI will initiate card replacement on the next business day’s card production file. Since a unique account number is created for each enrolled cardholder, funds are deposited to the account and not to the card. When funds are deposited to the account rather than the card, a lost or stolen card does not affect future funding. Therefore, when a cardholder reports a card as lost or stolen, a new card will be issued, and the account funds will not be affected.

SMI understands cardholders need to have access to customer service during both traditional and non-traditional business hours. West Virginia cardholders can report lost, stolen, or damaged cards 24/7 by calling the toll-free IVR and selecting that option or speaking to a CSR, through the smiONE website, or mobile app. Once reported, the card status will be deactivated so that the card cannot be used. Galileo’s system will generate a new card number and associate it with the same account. Since the account remains the same, the funds do not have to be transferred, and cardholders will continue to have access to the transaction history. The new card number will be submitted on the next business day’s card fulfillment file and sent to the card fulfillment center for card and collateral production.

The cardholder is responsible for a fee for any subsequent replacement requests in the same calendar year. If the cardholder is subject to a fee to obtain the replacement card, SMI will replace the card without regard to whether there is a sufficient balance on the card account to cover any fee. We do not wait to issue a replacement card until the cardholder has funds available to pay any replacement card fee.

4.1.5.2.11 The network shall be accessible to customers and the technology used shall be currently active and available throughout the state.

4.1.5.2.11 Network Accessible throughout the State

SMI will continue to maintain and use our fully operational smiONE website and mobile application designed specifically for West Virginia cardholders, as described in Section 4.1.1.11.3. The website is accessible through all standard internet browsers, and the mobile application is available for both iOS and Android devices. These platforms are actively supported and maintained to ensure continuous availability and system reliability.



4.1.5.2.12 Due to the anticipated volume, there shall be an automated procedure for an electronically secure data connection to accept customer account information on a daily basis (i.e. new accounts, updates), requiring no manual entry of data by the Agency.

4.1.5.2.12 Automated Procedure with No Manual Data Entry by Agency

SMI maintains a secure data connection to electronically receive customer account information daily. We have successfully streamlined payee enrollment in the smiONE Card program through an automated batch file process. Each day, SMI extracts enrollment data from the Agency's file and generates an enrollment file for submission to the smiONE platform. We also update our platform with any demographic changes provided by the Agency. This process has eliminated the need for any manual data entry by Agency staff, a practice we will continue to uphold throughout the new contract term.

4.1.5.2.13 Funding transactions from the Agency to the financial institution shall be made according to the National Automated Clearing House Association (NACHA) approved Cash Concentrations of Disbursement accompanied by one addenda record (CCD+) format for child support transactions.

4.1.5.2.13 NACHA Approved CCD+ Funding Transactions

The smiONE platform processes files in all NACHA formats including the CCD+ format. In calendar year 2025, our smiONE Cards cleared 111.9 million transactions valued at \$4 billion.

4.1.5.2.14 Funds shall be processed and credited to the customer's account so that they are available to settle to the financial institution

4.1.5.2.14 Funds Credited to Customer Accounts on Business Day of Settlement

Funds will continue to be available to West Virginia cardholders the morning the funds settle to Bancorp, well in advance of the requirement to be available by close of business on that day.

4.1.5.2.15 The Vendor shall provide the Agency the ability to access card balances in order to determine if reversal can or should be initiated.

4.1.5.2.15 Agency Ability to See Card Balances

SMI will provide the Agency with access to card balance information necessary to determine whether a reversal should be initiated. Such access will be provided in accordance with applicable federal and State banking, consumer protection, and confidentiality requirements governing cardholder account information and will be limited to authorized program administration purposes.

4.1.5.2.16 The Vendor shall allow the Agency to initiate, if necessary, reversals for any customer entries made in error to the account, per NACHA regulations.

4.1.5.2.16 Agency to Initiate Reversals per NACHA Regulations

SMI will continue to allow the Agency to initiate reversals for any customer entries made in error to the account, per NACHA regulations.



4.1.5.2.17 The Vendor shall be Federal Deposit Insurance Corporation (FDIC), Federal Savings and Loan Insurance Corporation (FSLIC), affiliated with a VISA or MasterCard system, and EFT capable, using NACHA regulations.

4.1.5.2.17 FDIC Insured, Affiliated with Visa, and EFT Capable

Each smiONE Card issued to a cardholder enrolled in the West Virginia program will be backed by an individual account ensuring that funds deposited to the card account receive full FDIC insurance, currently up to \$250,000 for each account. Bancorp has been FDIC insured since July 28, 2000, under certificate number 35444. Following is verification of Bancorp’s active FDIC status from the FDIC website.

The Bancorp Bank, National Association

[Download Results](#)

Data as of 01/02/2026


Institution Details	Locations	History	Financials	Other Names
Institution Details				
 FDIC Insured Since 07/28/2000	FDIC Cert # 35444 Established 07/28/2000 Bank Charter Class National Banks, member of the Federal Reserve Systems (FRS) Primary Federal Regulator Comptroller of the Currency	Corporate Headquarters 345 N Reid Pl Sioux Falls, SD 57103 Primary Website www.thebancorp.com Locations 1 domestic location: 1 state and 0 territories. 0 in foreign locations.	Consumer Assistance HelpWithMyBank.gov Contact the FDIC Questions about Bank Information	
Other Institution Identifiers used by Regulatory Agencies				
Identifier Name (Hover for description)		Identifier Value		
FDIC Unique Number (UNINUM)		80043		
FRB ID (RSS-ID)		2858960		
FRB ID for Bank Holding Company (RSSDHCRCR)		2858951		
OCC Charter Number (CHARTER)		25279		

Figure 4-167: Bancorp FDIC Certification. Bancorp is in good standing and complies with FDIC regulations.

The smiONE Card is a Visa-branded card and operates on the Visa network.

Bancorp is fully capable of originating and receiving EFT transactions and complies with NACHA Operating Rules. Bancorp is recognized as a leading ACH originator and receiver and is consistently listed among NACHA’s Top 50 Originators and Receivers. SMI processes a high volume of EFT transactions annually and maintains processes aligned with current NACHA regulations and updates.

4.1.5.2.18 The Vendor shall not deny any eligible customer referred by the Agency for participation in the debit card program.

4.1.5.2.18 Eligible Agency Referrals Not Denied Participation

SMI will continue to ensure that no eligible customer referred by the Agency is denied participation in the debit card program. In alignment with federal regulations, we have not issued cards to individuals residing in countries listed by the Office of Foreign Assets Control (OFAC) or flagged by



the Financial Crimes Enforcement Network (FinCEN). When such cases arise, SMI promptly notifies the Agency. We will continue to follow this protocol without exception, maintaining compliance and open communication with the Agency.

4.1.5.2.19 The cardholder will not be able to obtain checks or negotiate checks against the card or the underlying account.

4.1.5.2.19 Cardholder Not to Obtain or Negotiate Checks Against Card or Account

The smiONE Card does not permit cardholders to obtain checks or negotiate checks against the card or the underlying account. West Virginia cardholders have access to a bill pay feature that allows payments to be issued electronically or by system-generated check on the cardholder's behalf. This service does not provide cardholders with check-writing privileges or negotiable instruments tied directly to the account.

4.1.5.2.20 The Vendor shall provide the cardholders with the instructional material associated with the card at no cost to the Agency.

4.1.5.2.20 Cardholder Instructional Materials

A critical component of any prepaid debit card outreach campaign is the materials that accompany the actual card. SMI will continue to provide all informational and instructional materials, including new card distribution materials at no cost to the Agency.

The card will be securely affixed to a paper card carrier that is inserted in the envelope for mailing to the cardholder. The card carrier and other instructional materials will contain important information including:

- Card activation instructions
- The toll-free activation telephone number
- The smiONE Card website address and name of the mobile app
- Explanation of fees associated with using the card, including how to avoid fees
- Fee-free and surcharge-free ATM network
- Information about where the card may be used

The current smiONE Card carrier is shown in the following figure. Also included with the card are the Cardholder Agreement and a Welcome notice. All collateral materials mailed with the card are currently in English. SMI will make these materials available in Spanish as well as English.



1452 W. Horizon Ridge, Ste. 543
Henderson, NV 89012-4480


RETURN SERVICE REQUESTED



Here is your new Platinum smiONE™ Visa® Prepaid Card.

Activate this card to access your payments, deposit other funds, and make secure purchases anywhere Visa debit cards are accepted.

1 ACTIVATE YOUR CARD



MOBILE APP
smiONEcard.com/app

WEBSITE
smiONEcard.com

PHONE
1-866-331-8754

Download on the App Store
GET IT ON Google Play

Create a Personal Identification Number (PIN) when you activate your card.

The Platinum smiONE™ Visa® Prepaid Card is issued by The Bancorp Bank, N.A., pursuant to a license from Visa U.S.A. Inc. The Bancorp Bank, N.A., Member FDIC. Card may be used everywhere Visa debit cards are accepted. App Store® and the Apple Logo® are trademarks of Apple Inc. Google Play and the Google Play logo are trademarks of Google LLC. All other trademarks shown are the property of their respective owners.

2 SET UP DIRECT DEPOSIT

Complete this form and submit it to your employer or provider to start receiving payroll or other benefit payments on your smiONE™ card.

ACCOUNT INFORMATION:

Name: _____

Bank Name: The Bancorp Bank, N.A. *(Fill this in)*

Address: 345 N. Reid Place, Suite 700
Sioux Falls, SD 57103

Routing Number: 031101169

Account Number: _____ *(Fill this in)*

AMOUNT (CHOOSE ONE)

- Deposit my entire paycheck
- Deposit \$ _____ dollars of my paycheck.
- Deposit _____ % of my paycheck.

I authorize my employer/payer to electronically deposit my check, and if necessary, debit entries and adjustments for any credit entries made in error, to my Platinum smiONE Visa Prepaid Card Account each pay period.

X _____
Cardholder Signature

Date

Your prepaid card account and associated direct deposit account number cannot be used for preauthorized direct debits from merchants or from utility or internet service providers. If presented for payment, these preauthorized direct debits will be declined and your payment to the merchant or provider will not be processed. The bank routing number and direct deposit account number are for the purpose of initiating direct deposits to your prepaid card account only. You are not authorized to provide this bank routing number and direct deposit account number to anyone other than your employer or payer. Direct deposit capability is subject to payer's support of this feature. Check with your payer to find out when the direct deposit of funds will start. Funds availability is subject to timing of payer's funding. You must have a physical address on file in order to receive direct deposits. Secondary cardholders are not eligible for direct deposit.

Figure 4-168: smiONE Card Collateral. The materials provide important information in an easy-to-read format.

The smiONE Card carrier and collateral materials are easy to understand and contain answers to many FAQs. To ensure cardholders are aware of their rights and responsibilities and to comply with applicable federal laws and regulations governing payment card programs, each card package includes a Cardholder Agreement and both the short-form and long-form fee disclosures, as required by the Consumer Financial Protection Bureau (CFPB).

The smiONE Card, card carrier, and other collateral information are already designed, approved, and produced, saving BCSE time and effort.

4.1.5.2.21 The Vendor shall notify the customers fourteen days in advance of changes in policy that affect them and/or their accounts at no cost to the Agency as soon as the Vendor is aware of the pending changes.



4.1.5.2.21 Cardholder Advance Notification of Changes in Policy

The Cardholder Agreement, including the card Terms and Conditions, specifies that amended or changed information will be posted to the www.smionecard.com website prior to the effective date of the change. In accordance with the requirements of Bancorp and in compliance with Regulation E, we will provide cardholders with written notice of any changes affecting them at least 30 days prior to the change. Both forms of notice will be at no cost to the Agency.

4.1.5.2.22 The Vendor shall notify the Agency fourteen days in advance of any changes affecting cardholders at no cost to the Agency as soon as the Vendor is aware of the pending changes.

4.1.5.2.22 Agency Advance Notification of Changes in Policy

We will provide written notice to advise the State at least 14 days in advance of any changes in policy that will affect cardholder accounts at no cost to the Agency.

4.1.5.2.23 The Vendor shall treat any cardholder of the Agency's Debit Card as it would any cardholder of a non-agency card. This will include all services provided to all cardholders of the financial institution's Debit Card that are not in conflict with any of the above listed guidelines.

4.1.5.2.23 Vendor Treatment of Cardholders

Our superior customer service has consistently distinguished the smiONE Card program from other debit card programs. With 2.1 million cards currently in service, and over 99% of which support child support customers, we have delivered the same high standard of service to West Virginia cardholders. We will continue providing all SMI debit card services that align with the Agency's guidelines. Fees for West Virginia smiONE cardholders have remained in line with our other child support programs and will stay comparable moving forward.

4.1.5.2.24 The Vendor shall provide, at a minimum, monthly status reports during the transition, testing, and implementation phases of the project, the report will contain, at a minimum, the following items on the first business day of the preceding month;

- Tasks that were completed that month;
- Tasks to be completed the following month; and
- Outstanding issues that need to be resolved

4.1.5.2.24 Status Reports

During any transition and testing activities, SMI provides structured status reporting to the Agency. At a minimum, monthly status reports are delivered on the first business day of the month and include:

- Tasks completed during the reporting period
- Tasks planned for completion during the following month
- Outstanding issues requiring resolution



SMI exceeds this requirement by providing more frequent reporting during active transition phases. Under the direction of Transition Manager, Ted McDonald, status reports are issued weekly to ensure full transparency into project progress, timelines, risks, and resolution of open items.

Status reports include detailed progress on system configuration, file transmission testing, procedural updates, staffing, operational readiness, and any issues or obstacles encountered. SMI also maintains a RAID Log to track open issues, assigned responsibilities, target resolution dates, and status updates. The RAID Log is shared regularly with the Agency to support proactive issue management.

SMI will tailor the format, frequency, and content of status reporting to meet the Agency's reporting expectations throughout the contract term.

4.1.5.2.25 Due to the numbering scheme currently in use, new cards and new numbers may have to be issued to existing BCSE debit card customers, at the Vendor's expense.

4.1.5.2.25 New Cards and Numbers Issued to Existing BCSE Debit Card Customers

At our expense, SMI will issue new smiONE Cards with new numbers to West Virginia's existing BCSE debit card customers, as necessary.

4.1.6 State's Responsibilities:

4.1.6 State's Responsibilities

SMI recognizes and supports the responsibilities assigned to the Agency under this contract. The successful operation of the West Virginia SDU and debit card program depends on clear coordination between Agency functions and SMI operations. SMI works closely with the Agency to ensure timely referrals, accurate data exchanges, proper case status updates, and effective communication with customers.

The following subsections describe how SMI coordinates with the Agency to support the responsibilities outlined in Section 4.1.6 and to ensure seamless administration of child support disbursements and related debit card services.

4.1.6.1 The Agency shall initially refer to only those customers that had four or more distributions during the preceding 12 month period.

4.1.6.1.1 Thereafter, the Agency shall only refer new customers when any of the following occur:

- The customer's case with the Agency changes from an establishment case to an enforcement case;
- The customer opens a new case with the Agency as an enforcement case;
- The customer has a distribution in a case which does not already have a Debit Card or
- The Customer must be refunded overpaid support.



4.1.6.1 Referral Criteria for Debit Card Issuance

SMI understands and has adhered to the State's requirements as outlined in the RFQ. We have successfully implemented the Agency's referral criteria, including issuing smiONE Cards to customers with four or more distributions in the preceding 12 months. We have also processed new referrals when:

- The customer's case with the Agency changes from an establishment case to an enforcement case
- The customer opens a new case with the Agency as an enforcement case
- The customer has a distribution in a case which does not already have a debit card
- The customer must be refunded overpaid support

SMI has consistently issued smiONE Cards within the required timeframes and will continue to do so. We remain prepared to support both child support disbursements and refund distributions in full compliance with the Agency's direction.

4.1.6.2 The Agency will continue to provide its customers with both a 24/7 Interactive Voice Response System and an internet site which will allow customers to access case payment and other child support information. Through those systems, the parent can find the date the payment applied to his/her case(s).

4.1.6.2 Agency's IVR and Internet Site

We understand the Agency will provide its customers with a 24/7 IVR and internet site to access child support information. We will make sure the smiONE customer service operations staff are familiar with the Agency-provided IVR and internet site so appropriate referrals may be made.

4.1.6.3 Required Scope of Work for Debit Cards:

4.1.6.3.1 The Vendor shall allow the Agency to provide a name for the Debit Card.

4.1.6.3.2 The Vendor shall allow the Agency to choose a graphic for Debit Card from the graphics available through the partner financial institution.

4.1.6.3.3 The Vendor shall allow the Agency to provide a graphic for the Debit Card if a suitable graphic is unavailable through the financial institution at no additional cost to the Agency.

4.1.6.3.4 The Vendor shall allow the Debit Card to remain active until the Agency indicates otherwise,

4.1.6.3 Required Scope of Work for Debit Cards

SMI proposes the smiONE Card to continue serving West Virginia BCSE customers. While we propose the smiONE Card name, the Agency may designate an alternative name for the debit card if desired.

The current smiONE Card features a modern, professionally developed design intended to reflect dignity and avoid the stigma sometimes associated with government-issued benefits. The artwork



was created by a professional graphic design firm to ensure a clean, appealing appearance that cardholders are comfortable using in any retail environment. Card production is supported by our partner, Arroweye, through a just-in-time manufacturing process that enables efficient implementation and timely delivery.

The current West Virginia smiONE Card design, shown below, has been approved by our issuing bank, Bancorp, and is in active use statewide. SMI recommends continuing use of this established and approved design to ensure continuity and avoid unnecessary transition impacts. However, the Agency may select from graphics available through the issuing financial institution or provide a State-specific graphic if preferred. If a suitable graphic is not available through the financial institution, SMI will allow the Agency to provide a graphic for the debit card at no additional cost. Any new or modified design will require bank approval prior to production.



Figure 4-169: Current West Virginia Card Design. SMI will provide professional, modern, and appealing card designs while meeting any State-specific card design requirements.

The front of the card includes the cardholder's name, account number, and expiration date. The back of the card includes the customer service toll-free number.

SMI maintains debit card accounts as active unless directed otherwise by the Agency or as required by applicable federal or State law. Card accounts are not closed due to inactivity, recognizing that significant time may pass between disbursements.

4.1.6.3.5 The operating network shall make every effort to disallow any transaction that causes the cardholder to exceed the amount available in the account and will be responsible for recoupment of any overdraft from the cardholder at no cost to the Agency.

4.1.6.3.1 Preventing Overdrafts

The smiONE authorizing engine is designed to verify that the balance in the account is sufficient to cover the amount of the purchase or withdrawal including any fees or surcharges that apply. The best way to avoid declined or disallowed transactions is to provide multiple avenues for



cardholders to receive their balance and other account information. The smiONE Card offers multiple options for cardholders to obtain their balance:

- Scheduled notifications
- Text or email notifications after each transaction
- Text “BAL” (balance) to 42627 to request balance
- Website
- Mobile app
- IVR
- CSRs

Gasoline pay-at-the-pump transactions are one situation through which an overdraft could occur. To minimize the chances of an overdraft occurring, authorization for gasoline pay at the pump is done prior to pumping the gas. When the smiONE Card is swiped at the gasoline pump, the purchase is preauthorized for an amount such as \$50. If the card account balance is less than \$50, the transaction is declined. The cardholder may still pay inside for a purchase up to the card account balance. If the card account balance is at least \$50, the purchase is authorized and a hold of \$50 is placed on the account.

Hotels and similar merchant transactions represent another situation through which an overdraft could occur. To minimize the chances of these transactions causing an overdraft, hotel and similar merchants will send a preauthorization for more than the amount of the transaction to compensate for any charges added after the transaction has been made. The preauthorization is intended to cover expenses that may be charged to the room, such as hotel parking, room service, on-site restaurants, or other amenities. The preauthorized hold amount is released when the actual transaction amount is settled.

Merchant transactions associated with businesses where tipping is expected can also overdraw an account. To minimize that possibility, such merchant codes are flagged in our authorizing engine, and the authorized amount is increased by a percentage to cover a tip. For example, all purchases in a restaurant are authorized with an additional 20% to cover the tip since this amount is not known until after the authorization. Once the purchase is complete, the card is only debited to the actual amount of the purchase and tip, if applicable. This approach ensures that the account has the available balance needed for the purchase and an overdraft is avoided.

On those rare occasions when an overdraft does occur, the cardholder has a negative balance until another deposit is received. Any negative balance may be recovered in accordance with standard financial practices. Under no circumstances is the Agency liable for negative balances.

4.1.6.3.6 The Vendor shall not charge a monthly account fee to the Agency or the cardholder.

4.1.6.3.7 The Vendor shall allow for withdrawals at the financial institution's teller window at no cost to the cardholder.



4.1.6.3.2 Account Fees and Teller Withdrawals

SMI will not charge a monthly account fee to the Agency or to the cardholder.

Cardholders may withdraw funds at a financial institution’s teller window at no cost. The smiONE Card provides access to 734 Visa member banks and credit unions throughout West Virginia and 100,896 nationwide, allowing cardholders to obtain cash directly from a teller without ATM rounding limitations. Teller withdrawals at participating Visa member financial institutions, including Fifth Third Bank locations, are provided at no cost to the cardholder.

4.1.6.3.8 The Vendor shall allow the cardholder to choose and change a pin.

4.1.6.3.3 Cardholder to Choose and Change PIN

Upon receipt of the smiONE Card, West Virginia cardholders will be required to activate their cards by either calling a toll-free telephone number or logging on to smionecard.com or the smiONE mobile app. Cardholders who choose to use the smiONE portal or mobile app must register on the site/app prior to activation and then go to the activation and PIN selection screen to complete the process.

The card carrier and an activation sticker affixed to the face of the card explain how to activate the card by calling the toll-free number or accessing the smiONE website or mobile app, as shown in the following figure.

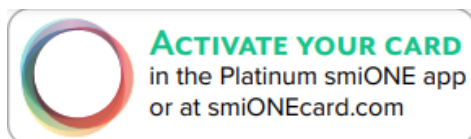
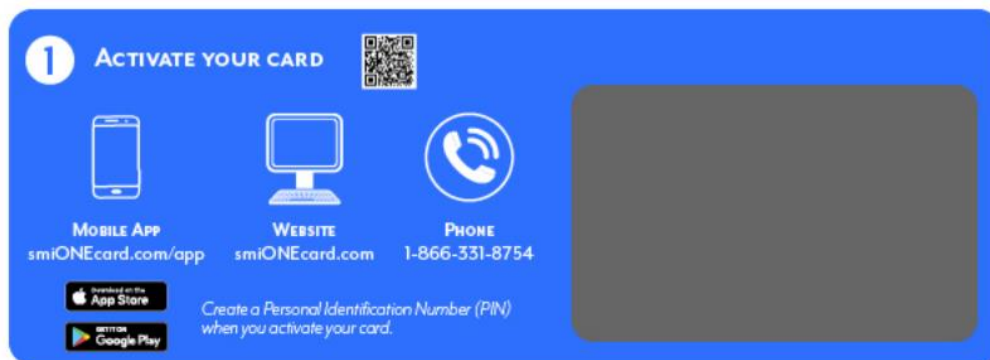


Figure 4-170: Card Carrier and Activation Sticker. The card carrier and activation sticker advise of convenient ways to accomplish card activation.

The cardholder can peel off the activation sticker following card activation and before use.

Activating the smiONE Card is like activating any new credit or debit card. Cardholders are instructed to positively identify themselves through security information associated with their



enrollment record. Cardholders enter their 16-digit card number, the security code from the back of the card, and the last four digits of their SSN or other identifier to activate the card. To complete the activation, they are prompted to select a PIN. They enter the selected PIN twice to verify that they entered the intended digits. Once a PIN is selected, the card is activated and available for immediate use. Any funds available in the card account may be used immediately following card activation.

A cardholder will be able to change their PIN at any time by calling the toll-free IVR, in the same way they activated the card. The smiONE platform will require positive identification before any change is accepted. If cardholders forget their PIN, or the PIN is disabled, they will be required to follow steps similar to the initial activation. The cardholder will then select a new PIN. Cardholders receiving a replacement for a lost or stolen card activate the new card and choose a new PIN.

To maintain the strictest security, we never allow our CSRs to establish PINs for cardholders. In the event a cardholder is unable to select a PIN via the IVR, the call will be transferred to a Supervisor who will assist the cardholder in setting a PIN. Card numbers are not displayed to the CSR or Supervisors, so no SMI employee has access to the card number and PIN.

4.1.6.3.9 The Vendor shall allow the Agency to have the final approval of the instructional materials provided with the Debit Card.

4.1.6.3.4 Agency Approval of Debit Card Instructional Materials

Instructional materials currently used with the West Virginia smiONE Card have already been approved by the State and Bancorp. SMI proposes continued use of these approved materials but will make updates as needed to meet any changes requested by the State.

4.1.6.3.10 The Vendor shall notify the Agency when a Debit Card is returned by the United States Postal Service as undeliverable, and must allow for the automatic re-issuance of debit cards that have been returned as undelivered when a new or updated address for the cardholder is received.

4.1.6.3.5 Notification of Undeliverable Debit Cards and Automatic Re-issuance

We use the USPS update service to update our platform with the latest address information before cards are mailed. All cards are mailed in non-forwarding, first-class mail envelopes. The return name and address on the envelope will be that of Arroweye's offsite lockbox, specifically for returned cards.

Cards returned as undeliverable are sent to an offsite lockbox. A team of two Arroweye staff retrieves the returned cards, delivering them in a locked bag to the secure room at the Arroweye facility. Badge identification is required for entry into the secure room. The staff scan the unopened card packages. The scan records the returned cards in Arroweye's proprietary program. Arroweye's proprietary system opens a case for each returned item and records every step taken, providing a detailed audit trail.



Two individuals pull the cards from the secure storage and destroy them. Both individuals are required to document that the correct packages were pulled. Cards are held pending destruction for 10 days. If during the 10-day period we get a new address, smiONE staff update the new address in the Arroweye system, and Arroweye retains the card package.

If no new address is received within the 10-day period, the card and all contents of the envelope are shredded and placed in locked bins for pickup by a certified document destruction company. Arroweye’s system is updated to reflect that the card was destroyed. Arroweye’s system automatically sends an email to SMI with a report of the returned cards. Arroweye sends a file with any updated addresses and a list of cards that were destroyed, which we use to update our smiONE database. The file updates the smiONE platform with the new addresses. For cards with no new address information found, the smiONE platform is updated to denote the bad address. For a daily listing of cards returned undeliverable, we currently provide the following Returned Cards Report. We will customize this report as necessary to meet West Virginia’s needs.

Returned Cards

This report was generated 05/01/2025 at 02:51:39 by chelsea.johnson using the following criteria:

Start Date: 05/01/2025

End Date: 05/01/2025

Returned Date	Last Name	First Name	SSN	Member ID	Return Reason
4/28/2025					Not deliverable as addressed
4/23/2025					Attempted not known
4/29/2025					Attempted not known
4/23/2025					Not deliverable as addressed
4/22/2025					Not deliverable as addressed
4/24/2025					Temporary away
4/29/2025					Not deliverable as addressed
4/22/2025					Not deliverable as addressed
4/23/2025					Not deliverable as addressed
4/23/2025					Insufficient address
4/22/2025					Not deliverable as addressed
4/29/2025					Insufficient address
4/22/2025					Not deliverable as addressed
4/29/2025					Forward time expired
4/28/2025					Insufficient address
4/23/2025					Not deliverable as addressed
4/29/2025					Not deliverable as addressed
4/24/2025					Insufficient address
4/24/2025					Not deliverable as addressed
4/28/2025					No mail receptacle
4/28/2025					Attempted not known
4/22/2025					Attempted not known

Figure 4-171: Returned Cards Report. This report, customized for West Virginia, will provide BCSE with complete information regarding cards returned as undeliverable.

The new address information will be added to the daily batch file and transmitted to BCSE based on the Agency’s transmission schedule. The smiONE platform will automatically re-issue debit cards



when an updated address is received from BCSE for a cardholder whose card was previously returned as undeliverable.

4.1.6.3.11 The Vendor shall send daily response data files which will inform the Agency of the date the account is created and its associated account number. If the account cannot be created, the appropriate error reason will be sent in the response files.

4.1.6.3.6 Daily Response Data Files with Account Creation Date and Number or Error Reason

The smiONE platform will continue sending daily response data files each day a debit card enrollment file is received. The response file includes information on all cards issued including the associated account numbers. If an account cannot be created and a card issued, our response file will include that information along with the reason the account could not be created.

4.1.6.3.12 The Agency and the Vendor shall exchange any cardholder demographic changes, including name and address changes, in a daily batch file that will update the cardholder information so that the cardholder does not need to make multiple calls to accomplish demographic changes. The Vendor shall also send the Agency daily account and card status changes.

4.1.6.3.7 Daily Batch File Update of Demographic, Account, and Card Status Changes

The smiONE platform stores demographic changes for cardholder accounts, whether those changes are received through the customer service operations or from the smiONE website or mobile app. SMI will exchange cardholder demographic changes with BCSE in a daily batch file so the cardholder does not need to make multiple calls.

We also produce a report of demographic changes, including but not limited to name and address changes. Following is a portion of the Demographic Changes Report available through gAnalytics.

PRN	FirstName	LastName	DateOfBirth	HomePhone	MobilePhone	EmailAddress	Gender	Language	Address1	Address2	City	State	PostalCode	UpdateDate
														10/7/25 4:00 PM
														10/7/25 4:00 PM
														10/17/25 3:58 PM
														10/23/25 3:59 PM
														10/16/25 3:57 PM
														10/18/25 3:58 PM
														10/11/25 3:59 PM
														10/11/25 3:59 PM
														10/15/25 4:01 PM
														10/15/25 4:01 PM
														10/17/25 3:58 PM
														10/17/25 3:58 PM
														10/29/25 12:24 AM
														10/25/25 4:09 PM
														10/14/25 3:58 PM

Figure 4-172: smiONE Demographic Changes Report. This report, available through gAnalytics, provides customer demographic changes captured in our CST.

The entire Demographic Changes Report displays the following data fields:

- Unique cardholder identification number used by the program (shown as PRN on the above example)
- New cardholder name
- Date of birth changed (Y/N)



- New home phone
- New mobile phone
- New email
- New gender
- New language
- New address
- Update date
- Agent name (CSR who updated the CST)
- Old cardholder name
- Old home phone
- Old mobile phone
- Old email
- Old gender
- Old language
- Old address

The smiONE platform will also send a daily file of account and card status changes. If desired by BCSE, we can also provide a report of status changes. The Card Status Change Summary provides, among other data, information on cards canceled within the specified period.

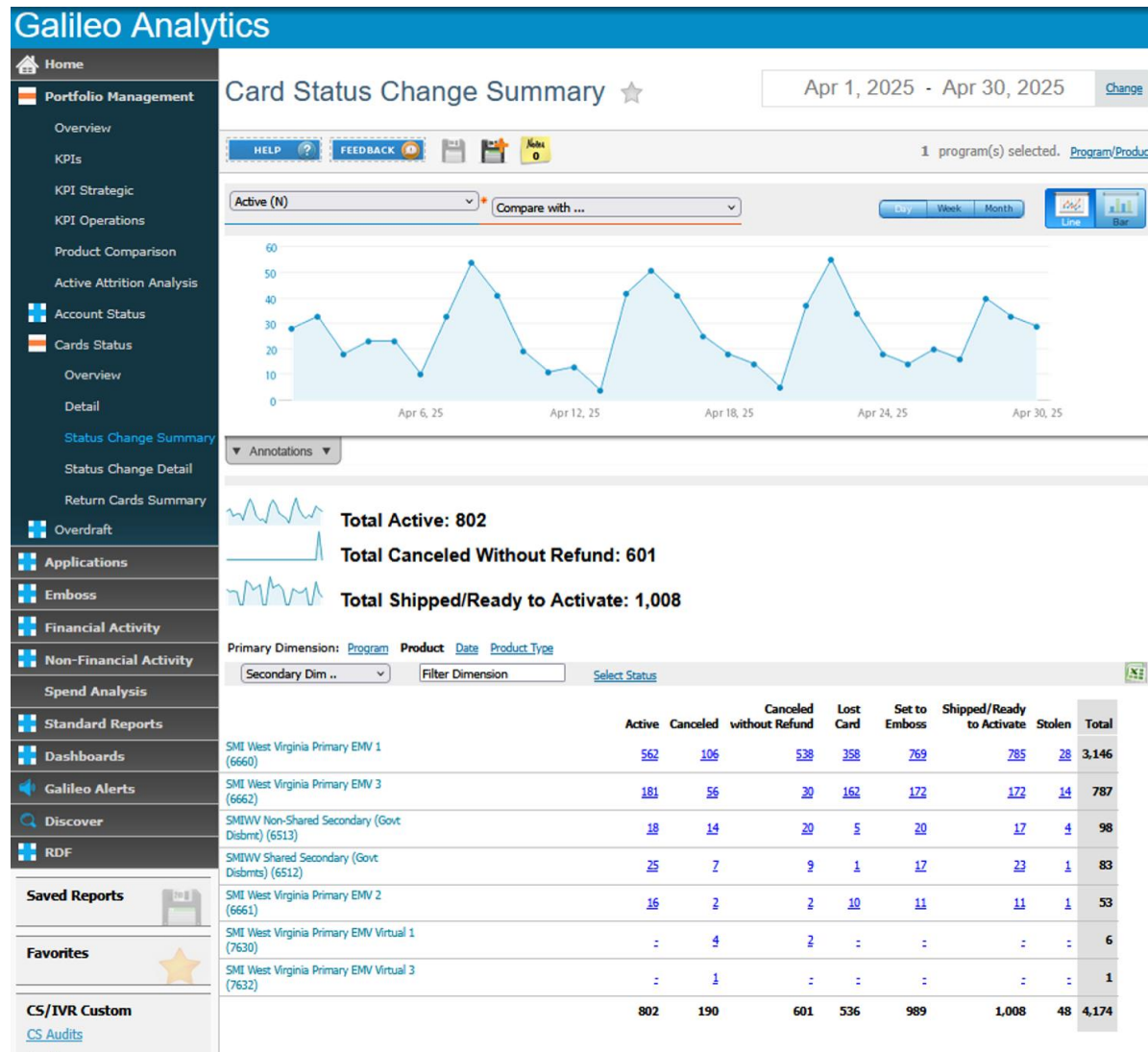


Figure 4-173: Card Status Change Summary. This report shows changes in card status over the course of the reporting period.

As with any report, the Card Status Change Summary can be generated for a day, a week, a month, or for a longer period.

4.1.6.3.13 The Agency would like for the Debit Card cardholders who are support obligees to have the option to have ongoing monthly bills automatically debited from their child support accounts. These automatic monthly debits will be made only if sufficient funds exist to make the required payment. At no time will a payment be made that creates a negative balance.

4.1.6.3.8 Monthly Bills Automatically Debited from Child Support Accounts

The online bill payment feature will continue to be available to West Virginia smiONE cardholders. This function allows support obligees to pay rent, utilities, and other bills directly from their card account, provided sufficient funds are available. Cardholders can schedule one-time or recurring payments through the Bill Payments section of the smiONE website, as shown below.

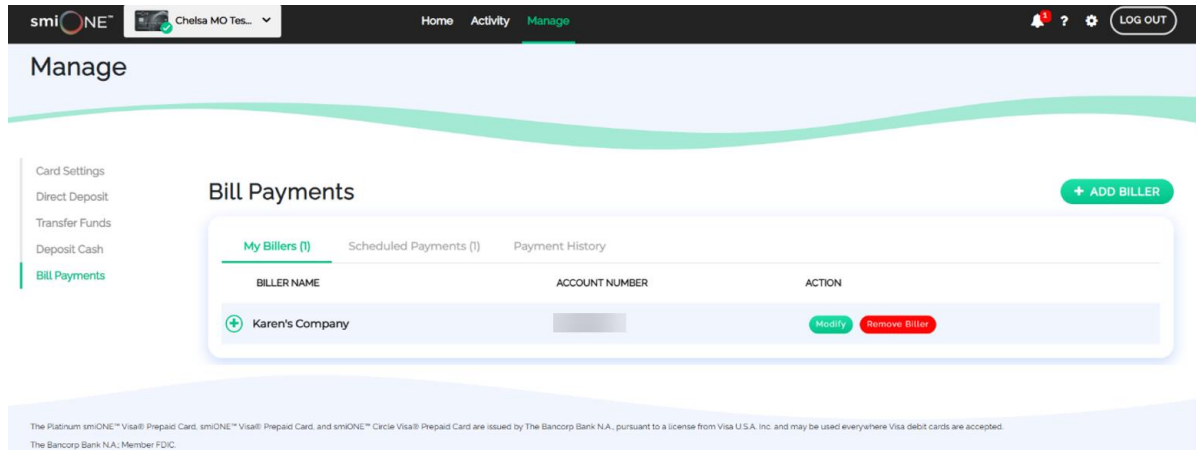


Figure 4-174: smiONE Website Bill Payments View. Cardholders can set up one-time and recurring payments on the smiONE website, providing a convenient and efficient method for paying bills.

At any time via the smiONE website, cardholders can review scheduled bill payments, as illustrated in the following example.

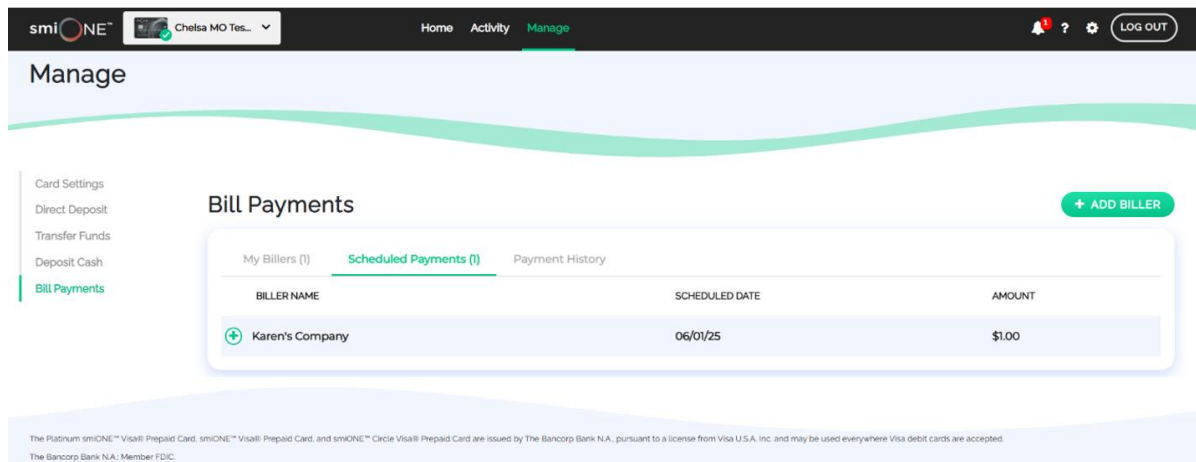


Figure 4-175: smiONE Website Scheduled Payment. Cardholders can view, edit, and cancel scheduled bill payments on the smiONE website.

The smiONE website also maintains an online history of bill payments, including the payment status, for the cardholder to reference or review, as needed.

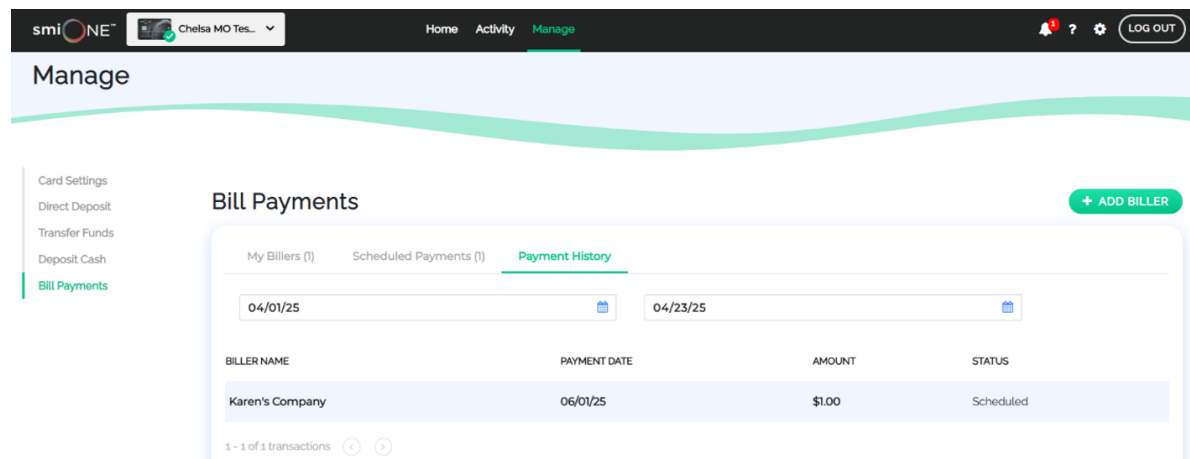


Figure 4-176: smiONE Website Payment History. Cardholders have online access to their bill payment history.

The smiONE Card Bill Pay function allows cardholders to have their monthly and other bills automatically paid from their smiONE Card account. This function is designed to prevent overdrafts, with payments only being processed if sufficient funds are available, preventing a negative balance.

4.1.6.3.14 As a general rule, Debit Cards will be sent to individuals residing in foreign countries. However, each potential occurrence may need to be dealt with on an individual basis. The Agency recognizes there may be limitations for issuing foreign cards. Therefore, the successful Vendor will work with the Agency to resolve these issues.

4.1.6.3.9 Card Issuance to Customers in Foreign Countries

We understand that on occasion, cards may be sent to individuals residing in foreign countries. The process for cardholders outside the U.S. is the same as for U.S. residents. Unless the country is on the OFAC's prohibited list or the individual is blocked by the FinCEN, the cardholder will be enrolled, and a card will be mailed to the cardholder's foreign address. We will work with the Agency to resolve any issues related to cards for individuals residing in foreign countries.

4.1.6.3.15 The Vendor shall begin issuing the initial Debit Card to customers no later than six (6) months after the award date of the contract.

4.1.6.3.10 Initial Card Issuance No Later than Six Months after Contract Award

Because the smiONE Card is already in use by West Virginia cardholders, no reissuance or card transition is necessary. The existing system remains fully operational, making the smiONE Card the most convenient and seamless option for the State. Cardholders can continue using their current smiONE Cards without disruption, and all program infrastructure, processes, and support services are already in place.

4.1.6.3.16 The Vendor shall begin to accept initial deposits from the Agency no later than 10 business days after the initial cards are distributed to the cardholders.



4.1.6.3.11 Initial Deposits After Initial Cards Distributed

All current cardholders already have active smiONE Cards, so no transition is needed. For newly enrolled cardholders, once initial cards are created, mailed, and activated, funds are available to the cardholder immediately, surpassing the 10-business day requirement.

4.1.6.3.17 When requested by the cardholders, the Vendor shall send them e-mail or text messages informing them of deposits to their Debit Cards.

4.1.6.3.12 Email or Text Messages Informing Cardholders of Debit Card Deposits

The smiONE website and mobile app allow cardholders to request to receive up to 15 different alerts, including when there is a deposit to their card account. The following figure shows the alerts listed on our smiONE website. The red box shows the alert for a deposit—Value Load—to their debit card.

Notification Settings

Get card activity notifications via e-mail and text message. To ensure you receive these, please verify your e-mail address and mobile phone number are accurate. For text messaging, please confirm that your phone plan allows incoming text messages; please check with your mobile carrier on charges that may be billed to you for incoming text messages.

Choose which messages you receive by e-mail as well as text message, as well as when you want to receive them. Please note: Certain critical messages will be delivered immediately and cannot be turned off. Msg & Data rates may apply. Text HELP to 42627 for help. STOP to cancel.

Description	Email	Text
Mobile number updated	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Address updated	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Password updated	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Security questions changed	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Login failed and account locked	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Account unlocked	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Daily available balance	<input type="checkbox"/>	<input type="checkbox"/>
Transaction Pre-Authorized	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Declined transactions	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Value load	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Change of card status	<input type="checkbox"/>	<input type="checkbox"/>
Low balance	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Funds transfer requested	<input type="checkbox"/>	<input type="checkbox"/>
First time card Activation	<input type="checkbox"/>	<input type="checkbox"/>
Card Shipment	<input type="checkbox"/>	<input type="checkbox"/>

Set Delivery Timeframe

12:00 am — 10:00 am — 08:00 pm — 11:59 pm

SAVE CHANGES

Figure 4-177: List of Email and Text Message Alerts. This list from the smiONE website shows the alerts a cardholder may choose to set up and receive email, text message, or both when the selected activity occurs.

Cardholder materials included in card mailings advise customers of the website and the alert functionality.



4.1.7 Reporting:

4.1.7 Reporting

As demonstrated throughout this proposal, SMI can provide detailed reports to the Agency for all disbursement activities.

4.1.7.1 The Vendor shall prepare for the Agency a detailed daily listing of all checks printed, ach disbursements effectuated, or Debit Cards uploaded which shall include the payee, amount paid, date paid, and the check or trace number or Debit Card upload identifying information, as may be appropriate.

4.1.7.1 Detailed Daily Listing of Checks Printed, ACH Disbursements Effectuated, and Debit Cards Uploaded

At the end of each processing day, SMI will continue providing the Agency with a comprehensive list of all disbursement activities, including checks printed, ACH deposits originated to designated bank accounts, and deposits loaded to debit card accounts.

Table 4-21: Daily Detailed Listing of Disbursements. SMI will continue providing the Agency with comprehensive disbursement reporting.

Disbursement	Action
Checks	Each entry on the reports includes the payee name, amount paid, date paid, and check trace number.
ACH Deposits to Customer-designated Bank Accounts	Each entry includes the payee name, amount paid, date paid, and batch indicator. Exception reports are provided after deposits are originated to display each ACH rejection, which is typically caused by closed accounts or incorrect account information.
ACH Deposits to Debit Card Accounts	Each entry includes the payee name, amount paid, date paid, and batch indicator.

During the transition phase, we will meet with the Agency to discuss other reporting needs for the new contract period.

4.1.7.2 Each month the Vendor shall provide the Agency with a status report of the Agency's operating and interest bearing accounts as of the last business day of the month; on the first day of the preceding month. This report shall include, at a minimum, deposit amounts credited to the account, disbursements charged against the account, and a list of outstanding checks.

4.1.7.2 Monthly Status Report of Agency’s Operating and Interest-Bearing Accounts

A monthly status report will continue to be provided to the Agency displaying the balances and interest accrued as of the last day of the month. The report will also display the date and amount of each deposit, each disbursement charged against the account, and each check issued but



outstanding. The report will be provided for the preceding month in the timeframe prescribed by the Agency.

4.1.7.3 The Vendor shall make daily cash management information available to the Agency on-line and on demand. This information shall include normal account information, including one day float and extended float information.

4.1.7.3 Daily Cash Management Information Available Online and On Demand

Daily cash management reports will be accessible to the Agency through the existing Fifth Third Bank Online web portal, which is a secure online web utility. Report types will display detailed account information, including short-term (one day) and extended float information.

4.1.7.4 The Vendor shall provide the Agency with the functionality to:

- See, approve, and pay or return items that have been rejected due to stop pay, duplicate items, stale dated checks, etc.;
- Electronically transfer money between Agency's accounts or to send money to an individual third party or outside bank account (this ability entails generating a check without linking it to a specific case);
- Stop payments on checks as well as remove stop payment requests;
- Research, identify and print copies of credits to the Agency's accounts resulting from recall requests of outgoing ACH transactions;
- Research and retrieve images of paid items; and
- Research and print images of incoming items.

4.1.7.4 Agency Functionality

The Agency will continue to have secure online access through Fifth Third Bank's Fifth Third Direct platform. This enterprise-grade banking portal supports the Agency's SDU financial responsibilities and provides the functionality required to manage collection and disbursement operations.

Through Fifth Third Direct, authorized Agency users can:

- View, approve, pay, or return items rejected due to stop payments, duplicate items, stale-dated checks, or other exception conditions
- Electronically transfer funds between Agency accounts or to third parties, including generating a check not linked to a specific case
- Initiate stop payment requests and remove existing stop payment orders
- Research, identify, and print credits to Agency accounts resulting from recall requests of outgoing ACH transactions
- Research and retrieve images of paid items

Fifth Third Direct puts critical cash management information and tools at the Agency's fingertips, as shown in the following figure.

Fifth Third Direct

An online platform providing payment, cash management, and reporting solutions for treasury clients, child support payment processors, and other organizations.



Adaptive

Customizable
to meet client needs



Visibility

Consolidated
financial overview



Productivity

Streamlined
transaction
management



Security

Secure access
and controls

Figure 4-178: Fifth Third Direct. The Agency will continue to have this secure, online service available to provide the banking functionality it needs.

Fifth Third Direct provides secure access controls, user-specific permissions, and consolidated visibility into account balances and transaction activity, ensuring the Agency maintains full oversight of SDU financial operations.

In addition, SMI's *SMART Image Viewer* provides the Agency with the ability to research and print images of incoming items.

4.1.8 Disbursement Errors:

4.1.8 Disbursement Errors

SMI has procedures in place at each SDU in which we are responsible for disbursements to ensure the integrity of all disbursements. We will continue to use these procedures to ensure the integrity of check disbursements, ACH, and debit card disbursements for the West Virginia SDU.

4.1.8.1 The Vendor shall ensure that all disbursements will be made for the correct amount and to the correct beneficiary. An error exists if there is a failure to disburse funds within the established performance standard (45 CFR 302.32(a)(b)(1) & (2)(i) §48-18-113). Failure to verify the accuracy of the disbursement dates on the Agency's disbursement file so that duplicate payments are not issued will result in disbursement errors being charged against the Vendor. The Vendor will reimbursement the Agency for such errors.



4.1.8.1 Vendor Disbursement Error

SMI will ensure that all disbursements are made for the correct amount and to the correct beneficiary. We understand an error exists if there is a failure to disburse funds within the established performance standard cited in federal child support regulations.

Our process for printing disbursement checks includes checks and balances to ensure the correct file is processed. Each morning, the State transmits a check file and void file to the SDU. SMI staff receive an email from Agency staff to verify the total count and amount of the disbursement checks on the file prior to processing the file. The total count and amount are reverified with each step of processing the disbursement check file. Any discrepancies are noted and discussed with the Agency for resolution before proceeding with check printing. Once checks are printed, any check pulls necessary are completed, and the remaining checks are prepared for mailing, staff reconcile the numbers printed and pulled with the number ready for mailing to ensure that all required disbursements have been made. SMI staff maintains a Checks Log that allows us to ensure that the number of checks required in the original check file from the Agency less the number of checks pulled equals the number of checks mailed each day.

A similar process will occur for the ACH file the Agency sends for direct deposit, EFT to other States, and debit card disbursements. Staff will verify the total count and amount of each type of disbursement. The date and other data on the file will be compared to the files previously processed to eliminate the possibility for duplication. The bank will provide an acknowledgment file with the successful disbursements and error records for disbursements that could not be made. Staff will reconcile these to the original file to ensure that all required disbursements have been made.

Should our extensive efforts ever fall short and a disbursement error occurs, we understand that the error will be charged against SMI and that reimbursement is required.

4.1.8.2 Performance under this standard shall be monitored by the Agency. The Agency's local offices will report potential disbursement errors and the Agency will review and verify the existence or nonexistence of any reported errors. Errors that result in the disbursement of funds for the wrong amount or to the wrong individual will result in the Vendor being liable to the Agency for the full amount of said funds, as well as any related costs and expenses incurred by the Agency in each and every case.

4.1.8.2 Vendor Liability for Disbursement Errors and Any Related Costs and Expenses

We understand the Agency will monitor performance. Any SMI error that results in a disbursement for the wrong amount or to the wrong individual will result in SMI being liable to the Agency for the full amount of funds, as well as any related costs and expenses incurred by the Agency in each and every case.



4.1.8.3 The potential for loss resulting from disbursement errors through the use of Direct Deposit or Debit Card is greater than with check disbursements. This fact is due to the elimination of float funds and the immediate availability of funds to the recipient. Errors attributed to the Vendor and resulting in a loss to the Agency will result in the Vendor being liable for a full reimbursement to the Agency after a written request with supporting documentation attached is presented to the Vendor by the Agency. All file transfers shall be made with Sterling's Connect Direct software or equal. Must be able to create an excel chart, import and export .mpp files, and export PDF's or shareable project plans. These files include:

<i>File Description</i>	<i>Created by</i>	<i>Frequency</i>
File of checks requested to be printed	WV BCSE	Monday-Friday
Checks requested response file containing check numbers and check date	BANK	Monday-Friday
File containing Paid/Cashed or Voided checks	BANK	Monday-Friday
Incoming ACH receipts (Employers, Out of-State (005) agencies)	BANK	Monday-Friday
Outgoing ACH disbursements (Direct Deposit, Debit Cards & OOS ACH)	WVBCSE	Monday-Friday
Response file from the outgoing ACH file	BANK	Monday-Friday
Debit card enrollment file	WVBCSE	Monday-Friday
Debit card acknowledgments file (includes DDA numbers)	BANK	Monday- Saturday
Debit card file for demographic & card status updates	BANK	Monday- Saturday
Web based payment response file	BANK	Monday-Friday
Web based payment Pre-Registration file	WV BCSE	Monday-Friday
Web based ACH & Credit Card payments. Receipts/Returns file	BANK	Monday-Friday
EFT outgoing returns file	BANK	Monday-Friday
Receipts from Document Imaging System	BANK	Monday-Friday

4.1.8.3 Reimbursement to the Agency and File Transfers

SMI acknowledges that disbursement errors involving direct deposit or debit card transactions may present a greater potential for loss due to the immediate availability of funds and the elimination of float.



SMI shall be fully liable for any disbursement errors attributable to SMI that result in a financial loss to the Agency. Upon receipt of a written request from the Agency, accompanied by supporting documentation identifying the error and associated loss, SMI shall reimburse the Agency in full for the amount of the loss.

SMI maintains internal controls, reconciliation processes, and quality assurance procedures designed to minimize the risk of disbursement errors. However, in the event an error attributable to SMI results in a loss to the Agency, SMI will fulfill its reimbursement obligation in accordance with this requirement.

File transfers are a cornerstone of our SDU operations. Our extensive experience implementing secured connectivity and processing thousands of files month after month allows SMI to offer safe, reliable, and extremely efficient file transfers. We put careful requirements and controls in place to manage secured servers, process file transfers, and secure their transmission. We are confident we can continue to provide the extensive oversight and protocols needed to ensure efficient, accurate, and timely processing of payments and disbursements. Our SFTP is equivalent to Sterling's Connect: Direct, with additional levels of security. We will use our file management process for the files listed in the RFQ and any others required for SDU services. We can also create an Excel chart, import and export .mpp (Microsoft Project®) files, and export PDFs or shareable project plans.

Data exchanges are critical to payment receipting, processing, deposit, and transmission to the Agency Automated Computer System. **SMART File Management**, our MFT system (powered by GoAnywhere), is used to exchange files. This application's asynchronous communication method utilizes file and database processing actions, managed through scheduled workflows. The **SMART File Management** MFT system includes job scheduling, file triggers, and file monitors, as well as redundant endpoints for application protocols such as SFTP and File Transfer Protocol Secure FTP-S. SMI's MFT system is a clustered, highly available service and is available 24/7 for data exchanges.

The core of **SMART File Management** operations runs in SMI's redundant hybrid data centers, using HP Enterprise (HPE) SimpliVity hyperconverged server clusters and multi-path Cisco enterprise network fabric. Perimeter next-generation Palo Alto firewalls with Intrusion Prevention System (IPS) provide protection for perimeter networks and appropriate Wide Area Network (WAN) connectivity with the State for transmission of data via VPN. Our data center systems are designed not only with component redundancy (hard drives, fans, power supplies, etc.) but also with redundancy for the host server, network, and even data center level outages. With clustering of MFT servers at the application layer and the virtualization layer, MFT systems can withstand entire server host outages and remain fully up and functional.

With redundant internet connections through different carriers in our primary data center (Atlanta), the VPN tunnel with the Agency will remain up even with a disruption to internet connectivity with one carrier. A secondary VPN tunnel is established in our Disaster Recovery (San Antonio) data center for disaster recovery purposes, and all file transmission traffic can be failed



over through that VPN tunnel in the event of connectivity loss in the primary data center. Our Disaster Recovery and Business Continuity Plan for the SDU contains contingency plans for software, hardware, and network outages that could affect file transfers with the Agency and other entities. In the event of a complete loss of connectivity to the Agency’s network, files can be delivered by hand from the SDU to the Agency using encrypted, removable drives.

SMART File Management tracks and manages all incoming and outgoing data exchanges and integrates the data into the **SMART Database**. This application is a highly customizable, secure, and reliable system capable of managing many file exchanges through a single interface. The exchange workflow is visualized and managed in an intuitive user interface of the **SMART File Management** application, allowing ITS staff to monitor the status of transmission, connection attempts, and active jobs. All errors or warnings automatically trigger email messages to a group that includes SMI technical and management staff.

SMART File Management provides quality control guidelines and activities. The Agency’s file transfers will be broken down into a logical grouping of workflows, visualizing the color-coded file status while receiving alerts of potential issues. Encryption, decryption, database processing, archiving, SFTP, and other actions are chained together in a workflow that is tracked through the user interface. Schedules are assigned to the workflow and can be manually overridden by the operator for unique holidays or special workdays. Transfer errors are mitigated automatically with customizable safeguards, such as file duplication detection, record count, and header/footer comparison.

These features add practical and reliable benefits for the Agency:

- Centralized management of file transfer workflows allows for a “birds-eye” perspective of all incoming and outgoing files, providing the ability to see issues at a glance
- Graphical organization of file transfers into workflow simplifies management
- Green, yellow, and red status indicators provide quick and clear indicators to problem areas in a workflow
- Workflows are broken down into manageable file actions, so an administrator has complete control over the workflow cadence and pausing or investigating file transfer issues
- Email alerts are generated immediately notifying the operator for errors and unwanted events
- Powerful security is automated with minimum Advanced Encryption Standard (AES) 256 file level encryption and secured SFTP
- Operational administrators and technical support are notified of potential issues, making troubleshooting and resolution efficient
- A multitude of file actions are chained together to create a highly customized file transfer workflow, unique to the Agency’s requirements
- Scheduling features ensure that file transfers occur on time or alert SMI personnel to potential issues



- Normal work schedules can be easily overridden to account for unique holidays or special workdays
- Multiple protocols are supported to give the highest flexibility for security and compatibility
- Mitigate transfer errors with customizable safeguards, such as file duplication detection, record count, and header/footer comparison

User interaction allows for the separation of duties. Monitoring of workflow status and limited job manipulation is performed by operational staff, while detailed error reporting and task manipulation is available to SMI technical support.

SMART File Management is a practical, secure, and reliable platform for the SDU operation. Security, management, and quality-controlled task-based actions round out this comprehensive tool. Comprehensive security protects the data in transit and at rest with layered encryption, including the following measures:

- Secured protocols used on all transfers [Transport Layer Security (TLS), Internet Protocol Security (IPSec), and/or secure shell (SSH)]
- File level encryption is used whenever supported by our file exchange partners' systems
- Whole disk encryption is applied at the disk level on server hosts
- Explicit permissions are granted to users of the *File Management* application; no one can modify or view file status without first being given the rights, and all changes are documented and reviewed

Management features focus on simplification of a vast array of file exchanges and tools to interact with automated processes when necessary. Task organization is achieved by grouping file management tasks together into a workflow for simplified graphical reporting.

Scheduling/sequencing is created through task schedules and can be written to have dependencies on other tasks. Tasks can be stopped, started, and resumed manually, overriding schedules when necessary. Task errors will be presented as a real-time visual event in the centralized reporting piece and as an email and/or Short Message Service (SMS) notification. High priority jobs are monitored, and alerts sent through a service to notify staff through SMS messages, phone calls, and app notifications. An alert will also be generated when a task or workflow does not start within the expected schedule. Detailed event logs can be accessed for a more detailed explanation of error, status, and task history. A final management feature is a visual organization of each file workflow into a meaningful display of real-time status in a single dashboard.

File actions are manually performed in the central interface to manage the lifecycle of a transfer, thus making corrective or investigative procedures convenient. For example, a file may not reach its destination due to network issues. In this case, ITS staff will be notified, and they will manually stop the workflow, investigate the issue, and resume the file transfer when appropriate. All file actions can be manually performed when necessary.



A sample of the user interface can be seen with the following two screenshots. The Dashboard shows recent completed jobs, recent activity, and file transfer. Workflow history shows the status of when workflows were paused and that they were completed. The figure below shows the Dashboard used for monitoring the status of transmissions, connection attempts, and active jobs.

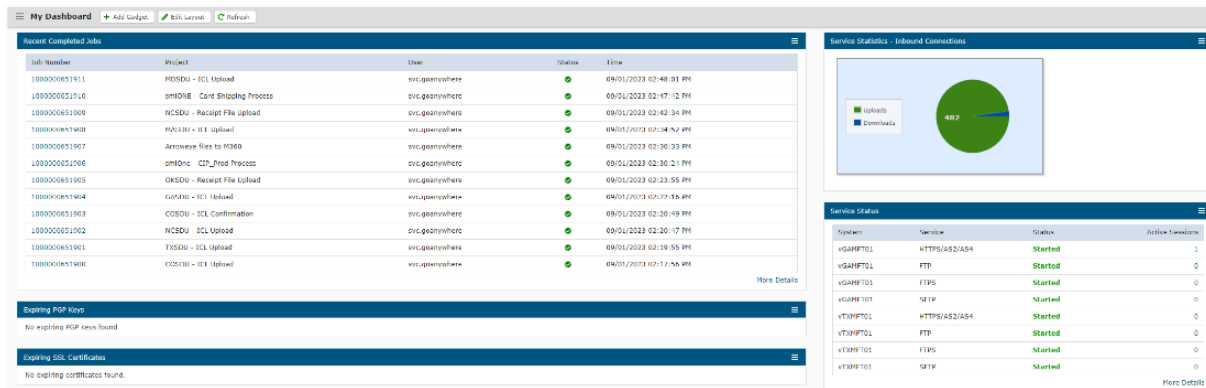


Figure 4-179: **SMART File Management – GoAnywhere MFT Application Dashboard.** This tool allows SMI’s ITS staff to monitor the status of incoming/outgoing transmissions, as well as connection attempts and active jobs.

In the above figure, the green checkmark icons indicate the actions successfully completed. If an error occurs, a red “X” symbol indicates the job or transfer failed. This tool allows ITS staff to quickly assess the state of each job and identify problems. If a problem occurs in the processing of the files, ITS staff will follow SMI’s documented procedures for resolving the problem.

In addition to real-time monitoring of the file workflow activities, the *File Management* system maintains a full historical record of all jobs executed and all file activity (incoming and outgoing). The following figure illustrates the audit log history for the SDU’s *File Management* Workflow.



Completed Jobs								
Job Number	Project Name	In Folder	Status	Run User	Start Time	End Time	Time (sec)	Submitted From
1000000649569	TNSDU - Corr Notes Process	/TNSDU	Success	svc-goanywhere	08/26/2023 12:00:31 AM	08/26/2023 12:00:31 AM	0.30	Scheduler
1000000649570	FileDashboard - Monthly File	/	Success	svc-goanywhere	08/26/2023 12:05:31 AM	08/26/2023 12:05:31 AM	0.22	Scheduler
1000000649571	GS - Client Outgoing Process	/GS	Success	svc-goanywhere	08/26/2023 12:45:13 AM	08/26/2023 12:45:19 AM	5.14	Monitor
1000000649572	GS - Resource Outgoing Process	/GS	Success	svc-goanywhere	08/26/2023 12:50:14 AM	08/26/2023 12:50:16 AM	2.14	Monitor
1000000649573	TNSDU - Corr Notes Process	/TNSDU	Success	svc-goanywhere	08/26/2023 01:00:31 AM	08/26/2023 01:00:31 AM	0.10	Scheduler
1000000649574	TXSDU - ReceiptID Import	/TXSDU	Success	svc-goanywhere	08/26/2023 02:00:11 AM	08/26/2023 02:00:47 AM	35.95	Monitor
1000000649575	TXSDU - Daily Reject Import	/TXSDU	Success	svc-goanywhere	08/26/2023 02:00:13 AM	08/26/2023 02:01:18 AM	65.11	Monitor
1000000649576	FLSDU - ACH Returns Process	/FLSDU/Bank	Success	svc-goanywhere	08/26/2023 02:00:32 AM	08/26/2023 02:00:44 AM	12.25	Scheduler
1000000649577	smiONE - Shipping Card Files to M360	/smiONE	Success	svc-goanywhere	08/26/2023 02:00:32 AM	08/26/2023 02:00:55 AM	22.99	Scheduler
1000000649578	TNSDU - Corr Notes Process	/TNSDU	Success	svc-goanywhere	08/26/2023 02:00:32 AM	08/26/2023 02:00:32 AM	0.11	Scheduler
1000000649579	TNSDU - Corr Notes Process	/TNSDU	Success	svc-goanywhere	08/26/2023 03:00:32 AM	08/26/2023 03:00:32 AM	0.09	Scheduler
1000000649580	GS - Daily PDF Check Image Archive	/GS	Success	svc-goanywhere	08/26/2023 03:00:32 AM	08/26/2023 03:08:24 AM	471.31	Scheduler
1000000649581	GS - Invoice Incoming Process	/GS	Success	svc-goanywhere	08/26/2023 03:05:13 AM	08/26/2023 03:05:21 AM	8.33	Monitor
1000000649582	OHSDU - Monthly File Check	/OHSDU/State/Prod	Success	svc-goanywhere	08/26/2023 03:45:33 AM	08/26/2023 03:45:33 AM	0.10	Scheduler
1000000649583	GS - Incoming Invoice File Check	/GS	Success	svc-goanywhere	08/26/2023 03:45:33 AM	08/26/2023 03:45:40 AM	6.88	Scheduler
1000000649584	COSDU - FIDM Import	/COSDU	Success	svc-goanywhere	08/26/2023 04:00:33 AM	08/26/2023 04:01:17 AM	44.46	Scheduler
1000000649585	COSDU - QA Import	/COSDU	Success	svc-goanywhere	08/26/2023 04:00:33 AM	08/26/2023 04:00:52 AM	19.63	Scheduler
1000000649586	TNSDU - Corr Notes Process	/TNSDU	Success	svc-goanywhere	08/26/2023 04:00:33 AM	08/26/2023 04:00:33 AM	0.07	Scheduler
1000000649587	TNSDU - Payor Feed Process	/TNSDU	Success	svc-goanywhere	08/26/2023 04:30:33 AM	08/26/2023 04:39:22 AM	529.10	Scheduler
1000000649588	CTSDU - APR Download and Import	/CTSDU	Success	svc-goanywhere	08/26/2023 04:30:33 AM	08/26/2023 04:32:32 AM	118.66	Scheduler
1000000649589	CTSDU - Demographic Files Download and Import	/CTSDU	Success	svc-goanywhere	08/26/2023 04:30:33 AM	08/26/2023 04:32:55 AM	142.37	Scheduler
1000000649590	WVSDU - Demographic Process	/WVSDU/State	Success	svc-goanywhere	08/26/2023 05:00:33 AM	08/26/2023 05:07:23 AM	410.41	Scheduler
1000000649591	TNSDU - Corr Notes Process	/TNSDU	Success	svc-goanywhere	08/26/2023 05:00:33 AM	08/26/2023 05:00:37 AM	3.99	Scheduler
1000000649592	GS - Invoice Outgoing Process	/GS	Success	svc-goanywhere	08/26/2023 05:15:26 AM	08/26/2023 05:15:51 AM	25.00	Monitor
1000000649593	TXSDU - Daily Misapplieds Import	/TXSDU	Success	svc-goanywhere	08/26/2023 05:30:14 AM	08/26/2023 05:30:30 AM	16.16	Monitor
1000000649594	TXSDU - Demographic ICD002 Process	/TXSDU	Success	svc-goanywhere	08/26/2023 05:30:33 AM	08/26/2023 06:06:23 AM	2,150.05	Scheduler
1000000649595	NCSDU - ACH Credit Download	/NCSDU	Success	svc-goanywhere	08/26/2023 06:00:33 AM	08/26/2023 06:00:48 AM	14.32	Scheduler
1000000649596	NCSDU - ACH Returns Download	/NCSDU	Success	svc-goanywhere	08/26/2023 06:00:34 AM	08/26/2023 06:00:38 AM	3.90	Scheduler
1000000649597	DCSDU - ACH Returns Download	/DCSDU	Success	svc-goanywhere	08/26/2023 06:00:34 AM	08/26/2023 06:00:58 AM	24.09	Scheduler
1000000649598	IDSDU - Report Files Download	/IDSDU	Success	svc-goanywhere	08/26/2023 06:00:34 AM	08/26/2023 06:00:52 AM	18.64	Scheduler
1000000649599	smiONE - Custom Card TVR Process	/smiONE	Success	svc-goanywhere	08/26/2023 06:00:34 AM	08/26/2023 06:05:29 AM	294.38	Scheduler
1000000649600	TNSDU - Corr Notes Process	/TNSDU	Success	svc-goanywhere	08/26/2023 06:00:34 AM	08/26/2023 06:00:34 AM	0.07	Scheduler
1000000649601	IDSDU - Payor Feed Process	/IDSDU	Success	svc-goanywhere	08/26/2023 06:03:33 AM	08/26/2023 06:12:57 AM	563.82	Scheduler
1000000649602	IDSDU - Bad Address Holds Process	/IDSDU	Success	svc-goanywhere	08/26/2023 06:06:33 AM	08/26/2023 06:06:51 AM	17.71	Scheduler

Figure 4-180: *SMART File Management* MFT Completed Jobs. This screen shows the historical log of all completed jobs, based on criteria selected.

The Completed Logs Report shows an at-a-glance view of the completion of jobs. This view can be customized all the way down to the individual job, as well as the date/time the job was executed, along with the status (Successful, Failed, or Cancelled). Using this report, ITS staff can open a job log and review each step taken during the job. In case of a failed job, the cause of failure can be quickly identified using the job log.

The *SMART File Management* workflows for the Agency are customized to include all required files. File processing is completed according to the Agency’s schedule, and we adjust the schedule as requested by the Agency for temporary schedule changes for holiday and special processing days. The *SMART File Management* MFT system includes job scheduling and is configured to exchange files according to the Agency’s schedule. The MFT system can be easily changed should the Agency need to make a temporary or permanent change to the schedule.

The following figure provides an example of how a manager can set holiday or special schedules for the SDU.



Holiday Calendars + Add a New Holiday Calendar Done

Name ▾

- Bank Holidays
- Standard Holidays

Showing 1 - 2 of 2 1 Rows 20

Figure 4-181: Managing Calendars. Using the Calendars feature, scheduled jobs can be configured to run only on specific days or to exclude specific days.

By clicking on Bank or Standard Holidays, a list of dates associated with each holiday appears. The figure below illustrates how each calendar can be customized based on requirements for file transmissions.

Edit Holiday Calendar Save Cancel

Name *

Description

255 Characters Remaining

Non-Business Days

Sunday Monday Tuesday Wednesday
 Thursday Friday Saturday

Holidays

+ Add Date
+ Suggest Dates

Name	Date
<input type="checkbox"/> Labor Day	Sep 4, 2023
<input type="checkbox"/> Columbus Day	Oct 9, 2023
<input type="checkbox"/> Veterans Day	Nov 10, 2023
<input type="checkbox"/> Thanksgiving Day	Nov 23, 2023
<input type="checkbox"/> Christmas Day	Dec 25, 2023
<input type="checkbox"/> New Year's Day	Jan 1, 2024
<input type="checkbox"/> Martin Luther King Day	Jan 15, 2024
<input type="checkbox"/> President's Day	Feb 19, 2024
<input type="checkbox"/> Memorial Day	May 27, 2024
<input type="checkbox"/> Independence Day	Jul 4, 2024
<input type="checkbox"/> Labor Day	Sep 2, 2024

Figure 4-182: Custom Calendars. Each calendar can be customized based on requirements for file transmissions. Holidays can be added to the calendar, and non-business days can be customized to include the days of the week needed for the calendar.



Using the above screen, default schedules can be easily overridden by enabling special workdays or unscheduled holidays for SDU file exchanges.

4.2 Repayment Lockbox Services:

4.2 Repayment Lockbox Services

SMI has 14 years' experience providing repayment lockbox services for West Virginia. We have customized our **SMART** payment processing solution to distinguish repayments and expense reimbursements from child support payments, allowing us to automatically exclude repayments from the Receipts File transmitted to the Agency Automated Computer System.

Using our West Virginia SDU equipment and **SMART** software applications, SMI creates "Deposit Only" batches that provide controls, security, and efficiencies for the repayment lockbox functions including:

- Mail extraction, imaging, and classification as a repayment item
- Immediate establishment of an electronic audit trail for repayment instruments and correspondence
- Depository services
- Document storage and retrieval for instantaneous online access to repayment items for Agency staff who process the items

With SMI as the State's SDU Vendor, there will be no disruption in repayment lockbox services for remitters or the Agency.

4.2.1 The Vendor shall be responsible for collecting, processing, and depositing all payments forwarded to a separate lockbox designated for repayments and receipt of expense reimbursements. This lockbox shall be separate and in addition to the operations lockbox established for regular support payments. These remittances will represent payments made to the Agency for situations in which there was an incorrect or over-distribution of child support collected, as well as reimbursements established by court order for expenses incurred by the Agency, such as court costs or paternity testing.

4.2.1 Lockbox for Repayments and Expense Reimbursements

SMI will continue to be responsible for collecting, processing, and depositing all payments forwarded to the lockbox designated for repayments and receipt of expense reimbursements. We understand the repayment lockbox is separate and in addition to the operations lockbox established for regular child support payments. We have built our West Virginia SDU processes around the separation of functions for the two lockboxes.

4.2.2 The Vendor shall provide the following repayment processing services:

4.2.2.1 Mail Extraction and Scanning Equipment- The Vendor shall be responsible for supplying, programming, and implementing mail extraction equipment. This equipment must provide for scanned electronic images that will be transmitted to a workflow environment for processing.



4.2.2 Mail Extraction and Scanning Equipment

SMI uses the same mail extraction and scanning equipment to process repayment lockbox work items that we use to process child support lockbox work items. We will continue to supply, program, and maintain the mail extraction and scanning equipment used for all mail received at the West Virginia SDU. Our mail extraction and scanning equipment and scanning software are detailed in Section 4.1.4.3. Through **SMART Scan**, we transmit scanned electronic images of repayments and expense reimbursements to the **SMART** workflow environment for deposit-only processing.

Our Scanning Operator uses a Repayments scanning template to ensure that payments addressed to the SDU's repayments post office box are screened for deposit-worthiness but not routed through the child support payment processing workflow. Use of the Repayments scanning template causes *Workflow Manager* to route the work item to the *Credit Entry* queue, by-passing the *MICR Profile* queue. We do not store a posting history for repayment items. Any work item scanned under the repayment template is currently outsourced for physical deposit per the Agency-approved process, not transmitted on an ICL, and not included on the Receipts File.

As described for child support payment processing in Section 4.1.4.3, a unique scan ID is physically sprayed on the back of each item in the repayment envelope and a restricted endorsement is imprinted on the back of each payment instrument during scanning. The unique scan ID is imported into the **SMART Database** and used to create the unique system audit number in the **SMART Database**. This allows SMI to provide a more complete audit trail that links the paper documents received to the images stored electronically for the Agency.

4.2.3 Receipt of Mail:

4.2.3 Receipt of Mail

The mail collection and processing solution SMI proposes for West Virginia is compliant with Agency requirements, United States Postal Service (USPS) standards and guidelines, and industry best practices we have been the leader in establishing.

4.2.3.1 Vendor shall maintain a post office box dedicated to receiving mail relating to repayments and expense reimbursements.

4.2.3.1 Maintain Post Office Box

SMI will maintain the current post office box dedicated to receiving mail relating to repayments and expense reimbursements: West Virginia Bureau for Child Support Enforcement, P.O. Box 3846, Charleston, West Virginia 25338-3846.

4.2.3.2 All mail shall be transported directly to the Vendor's operations facility each business day, unopened.



4.2.3.2 Transport Mail to Operations Facility

SMI will continue to transport all repayment mail directly from the Charleston Post Office to our operations facility each business day, unopened. Mail is opened when it is received in the secured operations area of our SDU facility.

4.2.3.3 Once at the Vendor's facility, all mail shall be opened on the day of receipt. All envelopes that contain correspondence shall be segregated from the other envelopes. The Vendor shall remove all correspondence from each such envelope and shall physically deliver both the envelope and the correspondence to the Manager of the Receipts and Distribution units.

4.2.3.3 Open Mail

SMI opens and immediately images all mail received for the repayment lockbox on the day of receipt. We will continue to ensure that all correspondence is removed from each envelope, and we will physically deliver both the envelope and the correspondence to the Manager of the Receipts and Distribution units.

4.2.3.4 An electronic copy of each remittance document shall be made on the day the remittance is received. The electronic copy and any documentation included with the remittance shall be forwarded to the Agency.

4.2.3.4 Provide Electronic Copy to Agency

Through **SMART Image Viewer**, we will continue to provide real-time, online access for Agency-designated staff to view images of all documentation included with the repayment remittance. Document images are available within approximately 15 minutes of scanning. We will continue to provide email notification to Agency-designated staff on the same day the remittance is received, with the email including a link to the secure location of the remittance document images within **SMART**. Our **SMART Image Viewer** solution is described in Section 4.1.4.5.

The Vendor shall review each receipt for the following exceptions:

- Amount- When the written and numerical amount disagree, the remittance document shall be returned to the maker.
- Date- The Vendor shall notify the Agency upon receipt of a post-dated or stale dated check. (A stale dated check is any check that is more than six (6) months old, unless otherwise stated.) The Agency will either approve the check for deposit or instruct the Vendor to return the check to the maker, indicating that it is stale dated.
- Signature- All checks received which are not properly signed and/or endorsed shall be returned to the maker. The Vendor shall indicate to the maker that the check is being returned because of an illegal or missing endorsement, an endorsement not as drawn, a missing signature, or other appropriate reason. All legal endorsements shall be honored.
- Payee- Unless otherwise notified by the Agency, any time the payee identified on the check is significantly different from "Bureau for Child Support Enforcement" the envelope, along with all of the related information, shall be forwarded to the Agency for further processing.



4.2.3.4.1 Receipt Exceptions

SMART includes modules described in Section 4.1.4.4.4 to automatically detect receipt exceptions. Additionally, our West Virginia SDU staff are trained to review payment instruments for deposit-worthiness while working in **SMART** queues. Our customary actions to process repayment receipt exceptions listed in the RFQ are provided in the following table.

Table 4-22: Processing Receipt Exceptions. **SMART** technology and skilled staff detect payment instruments that require exception processing.

Payment Instrument	Actions
Amount: Written (LAR) and Numerical (CAR) Amounts Do Not Agree	Return the item to the maker with a letter of explanation on the day of receipt
Date: Post-dated or Stale-Dated Check	Notify the Agency on the day of receipt and follow the Agency's directive to either deposit the check or return it to the maker with a letter of explanation
Signature: Check Not Properly Signed and/or Endorsed	Return the item to the maker with a letter of explanation on the day of receipt
Payee: Check Payee Significantly Different from Bureau for Child Support Enforcement	Forward the envelope and all related information to the Agency for further processing

To avoid any unnecessary return of a payment, an Operations Specialist reviews all work items in the *Returns* queue to provide a second validation that a return is appropriate per Agency requirements. All our return letters include the reason for the return and how to properly resubmit the payment.

4.2.4 Document Imaging and Retrieval

4.2.4 Document Imaging and Retrieval, Other Repayment Lockbox Services

SMI provides document imaging and retrieval services for 16 SDUs, including West Virginia. **SMART** is an image-based system with a technologically advanced imaging component, **SMART Scan**, developed to maximize efficiency and controls for our mailroom operations. **SMART's** document retrieval component, *Image Viewer*, was designed specifically for child support program staff with a focus on convenience and ease of use.

4.2.4.1 Vendor shall provide a scanning solution to securely transform payments and correspondence into electronically retrievable information which can be quickly accessed by the Agency and Vendor's staff.

4.2.4.1 Provide Scanning Solution

We will continue to use **SMART Scan** technology described in Section 4.1.4.3.4 to securely transform payments and correspondence into electronically retrievable information which can be quickly accessed by Agency and SMI staff.



4.2.4.2 Vendor's scanning solution shall provide for the safe and secure electronic capture, storage, retrieval, and distribution of all documents retrieved from the post office box, including checks and payment documentation.

4.2.4.2 Provide Electronic Capture, Storage, Retrieval, and Distribution

SMART Scan and **SMART Image Viewer** will continue to provide for the safe and secure electronic capture, storage, retrieval, and distribution of all documents retrieved from the repayment post office box, including checks and payment documentation. We describe our **SMART Scan** solution in Section 4.1.4.3.4 and our **SMART Image Viewer** solution in Section 4.1.4.5.

4.2.4.3 Vendor shall provide the Agency with the electronically imaged information on a daily basis.

4.2.4.3 Provide Information on Daily Basis

Through automatically generated emails to the Agency, we will continue to provide electronically imaged information on a daily basis. The emails contain a link to the location of the imaged information in **SMART**.

4.2.4.4 The electronically imaged information shall be provided in a format that allows Agency staff to instantaneously retrieve the secured, electronic documents from their desktops for viewing, annotating, faxing, printing, or e-mailing.

4.2.4.4 Provide Information in Format for Retrieval from Desktops

With **SMART Image Viewer** as the repository for payment and document images, Agency staff will continue to instantaneously retrieve the secured, electronic documents from their desktops for reviewing, annotating, faxing, printing, or emailing. Payment and document images will be retained and accessible in electronic format for the life of the contract.

4.2.4.5 After removing the payments from the envelopes and separating them from the correspondence, the Vendor shall immediately endorse each payment "For Deposit to the Account within Named Payee," or other such legal endorsement as may be appropriate. This endorsement shall clearly include the date the mail is received by the Vendor.

4.2.4.5 Endorse Payments

After documents are removed from envelopes, during the scanning process, a restricted endorsement "For Deposit Only to WV BCSE" is automatically imprinted on the back of each payment instrument using **SMART Scan** technology. Following is an example of the unique scan ID and restricted endorsement sprayed on the back of a payment instrument received by the SDU, as viewed through the **SMART Image Viewer**.



07/21/2025 004800 19 1 FOR DEPOSIT ONLY to WV BCSE

Figure 4-183: **SMART Scan** Restricted Endorsement and Unique Scan ID. The unique scan ID is used to create the unique system audit number maintained in the **SMART Database**.

The endorsement clearly includes the date SMI received the mail.

4.2.4.6 All payments shall be deposited into the Agency's interest bearing repayment account within one business day. All monies shall be deposited into a financial institution which is designated or eligible to be designated as a State Depository prior to execution of contract pursuant to West Virginia Code § 12-1-24 et seq. (<https://code.wvlegislature.gov/12-1B/>), shall be a member of the FDIC, in addition to being a direct participant in the Federal Reserve Automated Clearing House System. This account must not be with a financial institution that has been determined by the West Virginia Treasurer as engaging in a boycott against energy companies pursuant to West Virginia Code, § 12-1c-1 et./ seq. This account shall be separate and in addition to the operations account established to receive regular child support payments. The Vendor shall establish a procedure whereby the repayment funds shall periodically be transferred to another account upon receipt of written instructions from the Agency as needed.

4.2.4.6 Deposit Payments into Agency's Repayment Account

All payments will continue to be deposited into the Agency's current Fifth Third Bank interest-bearing repayment account within one business day of receipt, which is separate and in addition to the operations account for child support payments. SMI understands that Fifth Third Bank is designated as a State depository pursuant to West Virginia Code § 12-1-24 et seq., a member of the FDIC, and a direct participant in the Federal Reserve Automated Clearing House System. Fifth Third Bank's established procedure will continue allowing repayment funds to be periodically transferred to another account upon receipt of written instructions from the Agency.

4.2.4.7 The repayment account shall be established as a "zero balance account" with a corresponding interest-bearing account or such other account as recommended by the Vendor and approved by the Agency. The Vendor shall debit/credit the interest-bearing account daily. The repayment interest bearing account will bear a variable interest rate based on such interest indices as shall be mutually agreed upon, including but not limited to, the current T-Bill rate, Fed Funds, or Standard Savings indices. The Agency realizes that there will be a balance requirement attached to



any interest rate quoted for this account. The Vendor shall provide the Agency with full disclosure with regard to the method used by the Vendor to determine the applicable interest rate.

4.2.4.7 Establish Zero Balance Account

The Agency's repayment account at Fifth Third Bank will continue to be a zero-balance account with a corresponding interest-bearing account. We will debit/credit the interest-bearing account daily, based on the monetary needs of the repayment account. We understand that the interest-bearing account will bear a variable interest rate based on interest indices including but not limited to, the current T-Bill rate, Fed Funds, or Standard Savings indices. SMI will provide the Agency with full disclosure regarding the method used to determine the applicable interest rate.

4.2.4.7.1 In those instances where the financial institution's processing center is physically located outside the Charleston, West Virginia, area, rather than transporting the receipts to the processing center by a courier who might be delayed by inclement weather, the Vendor must use Image Cash Letters (ICL) prepared in Charleston where the receipts are received which reduce the receipts to digital images and electronically forward them to the operational center to process and make all deposits to the Agency's account, so that, pursuant to Federal mandate, the daily receipts will be credited to the Agency's account on the same day they are received.

4.2.4.7.1 Use ICLs

SMI will continue to deposit all payments on the day of receipt. We will use ICL technology for the repayment bank deposits, or we will continue to outsource repayment receipts for physical deposit per the current Agency-approved procedures, whichever the Agency prefers. Our **SMART Deposit** and ICL technology is described in Section 4.1.4.6.4.

4.2.5 Electronic Funds Transfer; Automated Clearing House/Electronic Data Interchange (ACH/EDI):

4.2.5 EFT, ACH/EDI

SMI was at the forefront of the adoption of electronic payments by early on employing EFT/EDI in our SDU operations. Beginning in 2005, we established digital commerce websites that assist employers with reconciliation and EFT setup. In calendar year 2025, we processed 582,445 EFT payments totaling \$90,729,951 for West Virginia and 42,590,992 EFT payments totaling over \$7.9 billion corporate wide.

SMART manages all facets of EFT/EDI payment processing from any EFT-capable remitter, including, but not limited to, employers, third-party remitters, other child support agencies, and other governmental agencies.

We provide ACH/direct deposit disbursement services for child support payees and other State agencies in Connecticut, the District of Columbia, Florida, Missouri, and Ohio. In calendar year 2025, we processed 8,549,352 ACH/direct deposit disbursements totaling \$2.1 billion for our operations.



We designed our **SMART Disbursements** system component specifically to support disbursement functions, including management of both incoming and outgoing file transmission for all disbursement methods: ACH/direct deposit, EFT, debit card, and check.

4.2.5.1 The Agency's automated system has been designed and developed to accommodate electronic funds transfers through a Vendor's ACH/EDI participation. Transactions will follow the Bankers Convention Corporate Trade Exchange (CTX), CCD+, or Prearranged Payment and Deposit (PPD) format as is appropriate (www.treasurysoftware.com/ffedigui.pdf).

4.2.5.1 Transaction Format

SMART is programmed to receive and process CTX-820, CCD+, and PPD electronic file formats, and is easily updated to accept other formats the Agency may require for processing ACH/EDI transactions.

4.2.5.2 The Vendor's responsibilities shall include:

- Receiving transmissions from the Agency which contain information for outbound transactions/direct deposit;
- Sending in data transmissions to the ACH network which contain information for credit to financial accounts belonging to recipients of the Agency's services, as well as to other state's distribution units;
- Crediting the Agency's account with the proper transaction amount for all inbound ACH transactions and providing the Agency with the appropriate credit advices;
- Charging the Agency's operating account for the proper transaction amount for all outgoing ACH transactions and providing the Agency with the appropriate debit advices; and
- Providing the Agency with an operational/logistical procedure that must ensure that ACH/EDI transactions are handled in 48 hours as well as ensuring that the proper balances and controls are in place.

4.2.5.2 Vendor's Responsibilities

SMI has the experience and technology to provide all ACH-related services for the Agency. We will be responsible for:

- Receiving transmissions from the Agency, which contain information for outbound transactions/direct deposit
- Sending data transmissions to the ACH network, which contain information for credit to financial accounts belonging to recipients of the Agency's services, as well as to other State's distribution units
- Crediting the Agency's account with the proper transaction amount for all inbound ACH transactions and providing the Agency with the appropriate credit advices
- Charging the Agency's operating account for the proper transaction amount for all outgoing ACH transactions and providing the Agency with the appropriate debit advices



- Providing the Agency with an operational/logistical procedure that must ensure that ACH/EDI transactions are handled in 48 hours as well as ensuring that the proper balances and controls are in place

All ACH/EDI-related files for West Virginia's child support payment receipting and disbursement functions will flow through SMI for validation and/or processing.

Incoming ACH transactions will be credited for the total amount of funds received. The ACH file totals (addenda) will be reconciled with the amount credited to the Agency's bank account to ensure the two amounts balance. Any discrepancies will be reconciled, and the Agency will be provided the appropriate credit advices. Incoming ACH transactions will be credited to the Agency's account, processed through **SMART**, and submitted on the Receipts File on the day we receive the ACH file, exceeding the Agency's requirement.

Outgoing ACH transactions will be charged to the Agency's operating account based on the total amount for the ACH outbound file. The ACH file totals will be reconciled with the amount to be debited to the operating account to ensure the two amounts balance. The Agency will be provided the appropriate debit advices. Outgoing ACH transactions will be issued on the same day we receive the Agency's Outgoing ACH Receipts file, exceeding the Agency's requirement.

4.2.5.2.1 Payment-Related ACH/EDI Functions

SMI's EFT/EDI procedures and formats conform to the requirements defined by NACHA and the Accredited Standards Committee (ASC) X12 Financial Committee.

The first thing each day Fifth Third Bank is open, we will use **SMART File Management** to download and decrypt the bank's ACH credit file. **SMART File Management** contains protocols designed to prevent SMI from importing duplicate EFT/EDI files into the **SMART Database**. As part of our file validation process, the addenda file (EDI) is reconciled to the collection amount (EFT) to ensure the file is in balance, and a check occurs to confirm that all mandatory fields in the EDI records are appropriately populated.

Upon an EFT/EDI file being imported into the **SMART Database**, we create a work item for each entity submitting a file, and then, depending on the type of EFT file the obligor submitted, we create one credit and multiple debits (individual child support payments) or we create multiple credits and multiple debits. Each debit is assigned a unique system audit number for tracking, and the debits are released for automated processing by **SMART Transaction Manager's** rules engine. **SMART** automatically polls the payment data to find all individual payments that have at least two addenda record identifiers that exactly match Agency Automated Computer System data stored in **SMART** using rules we will define specifically for West Virginia.

EFT/EDI payments that do not meet SMI's automated posting confidence levels will be routed to the *Unidentified Pending* queue for research to resolve the issue. EFT payment processing will be completed by no later than the Agency's prescribed deadline each day the bank is open.



As part of our approach to providing EFT outreach and assistance to employers wishing to make payments electronically, employers will have access to the following tools and information on the West Virginia **SMART Pay** website:

- FAQs on EFT/EDI payments and employer income withholding and any other responsibilities the Agency wishes to communicate via **SMART Pay**
- Online tool for reconciling employee identifying information prior to transmitting any type of electronic payments
- Online tool for creating and downloading EFT/EDI files in NACHA-approved formats that employers can send to their financial institutions for processing through the ACH network to Fifth Third Bank
- Employer EFT/EDI Packet containing an overview of the EFT/EDI process, instructions for implementing EFT/EDI, and technical details necessary to implement EFT/EDI
- Links to NACHA's website and User Guide for Electronic Child Support Payments
- Privacy Policy
- Security Policy
- Terms and Conditions
- Instructions for submitting ACH debit, credit/debit card, PayPal, Venmo, Apple Pay, and Google Pay payments on West Virginia's **SMART Pay** website, as electronic alternatives to EFT/EDI submission

Our customer service staff will assist West Virginia employers and others in remitting EFT/EDI payments and reconciling employee/obligor data prior to setting up EFT. SMI's IT staff will work with EFT/EDI remitters on issues that arise with the files or data included in the files. All SDU contractors assist employers with remitting support payments via EFT; only SMI will go the extra mile by providing employers not just the ability to perform automated employee reconciliation on the SDU's website, but also the ability to create and download an EFT/EDI file on the website. For some employers, a barrier to EFT payment submission is their lack of in-house resources to build an EFT/EDI file for transmission. SMI recognized and removed that barrier through our online EFT file creation tool.

Details of our EFT/EDI online employee reconciliation tool and EFT/EDI file creation feature are described previously in Sections 4.1.1.14.2.1 and 4.1.1.14.2.2.

4.2.5.2.2 Disbursement-Related ACH/EDI Functions

SMART Disbursements has been successful in providing efficient and accurate disbursement services—including direct deposits, EFT, debit card, and check printing—for our SDU operations. **SMART Disbursements** is configured to maintain accountability and internal control over disbursements and the prevention of duplicate disbursement issuances. The **SMART Disbursements** application:



- Creates a NACHA file that includes the ACH addenda records or EDI electronic information for the individual cases or payees along with the individual disbursement amounts
- Includes all individual identifying information on paper checks as provided on the Agency's Outgoing ACH Receipts file
- Transmits, receives, and imports files used for disbursement services, with an automated workflow scheduled to meet the Agency's defined timeline
- Workflow scheduling also allows the flexibility of running on a day it normally would not, or not running on a day it normally would, enabling SMI to respond to unexpected events for the Agency

Each business day, **SMART Disbursements** will download the Agency's Outgoing ACH Receipts File. The download process will only be initiated after verifying the file available for download is a new file. This is accomplished by running a secure FTP job that checks the name of each file located in the dataset ready for download by SMI. The file contains the date and time of the file.

If the disbursement file is not a duplicate, **SMART Disbursements** will initiate the secure FTP job to download the file. To ensure reliability and added security, the download of the file will occur over a direct dedicated communication line between SMI and the State. It is our standard practice to perform the following two critical verifications:

- Check the State's control report, if available, to ensure that it is not a previously received report
- Check the dataset name of the file using secure FTP logs to ensure that files are not duplicated or skipped

If a file is duplicated, the appropriate State staff member will be contacted for resolution before the file is downloaded from the Agency Automated Computer System. The date of the file, the record count of the file, and the generation number of the file are recorded in the **SMART** database to be used in the next day's file verification process. If there are any issues with disbursement processing, SMI's Project Manager will promptly notify the Agency.

After the Agency's file is loaded into **SMART Disbursements**, the file will be validated to ensure the total number and dollar amounts are equivalent to the original Agency file totals. The file will be in the NACHA format provided by the Agency and will include direct deposit disbursements in the NACHA format PPD and EFT for other State agencies in the NACHA format CCD+. Once verified, the files for direct deposit and EFT will be transmitted to Fifth Third Bank. Fifth Third Bank will verify the file, send any deposit with a Fifth Third Bank routing number to the appropriate payee's account, and originate the remaining deposits through the ACH Network for transmission to the appropriate payee banks for direct deposit.

SMART Disbursements produces the Disbursements to Bank Summary Report, which provides the total number and dollar amount of disbursements by check, direct deposit, EFT, and debit card for the day. The user of this report can drill down to obtain the Disbursements to Bank Detail Report,



which identifies the appropriate payees and disbursement amounts as identified by the Agency's Outgoing ACH Receipts File.

SMART Disbursements will apply a unique disbursement file number to each disbursement file created, and each individual disbursement is assigned a unique sequence number containing the associated disbursement file number. Any issues related to disbursement files or items within a file are tracked using the unique disbursement file number and unique sequence number. We will compare the total records and dollar amount for each disbursement type to the disbursement file to ensure that the total and dollar amount reconcile.

SMI's process will ensure all disbursement files received from the Agency are processed on the same day we receive the file.

To ensure reliability and security, the transmission of the disbursement files will occur over a direct secured VPN between SMI and the bank. After the files are transmitted, the size of the files will be compared to the file sizes shown transmitted through the secure FTP process. This verification ensures that the files were transmitted successfully and that all bytes were transferred during the process.

The bank will use the Disbursements to Bank Summary Report to verify that they receive and process the correct number and amount of direct deposit and EFT disbursements each day. This verification ensures that the bank receives the correct disbursement files and that all records in the files were received through the secure FTP transmission. If the record counts and dollar amounts do not match, the file will not be processed, and the bank will contact SMI's Project Manager for resolution of the discrepancy. If the record count and dollar amount match or any discrepancy is resolved, the disbursement files will be processed to generate appropriate disbursements by the method specified in the Agency's Outgoing ACH Receipts File.

4.2.6 System Transition: The following requirements encompass the tasks that the vendor shall complete prior to performing the centralized collection and distribution function. The objectives are as follows:

4.2.6 System Transition

SMI has proudly served as the SDU provider for West Virginia for the past 14 years, delivering consistent performance, operational reliability, and a deep understanding of the program's functional and technical environment. This experience positions us to support a system transition that is seamless, collaborative, and fully aligned with the Agency's objectives. While continuing into a new contract term, SMI will ensure that child support collections and disbursements continue without interruption. Our approach is grounded in proven methodologies that have been successfully implemented across 16 SDU transitions nationwide, with a focus on coordination, transparency, and service continuity. SMI is fully committed to meeting all requirements of this section in a manner that upholds program integrity and protects the families who depend on timely and accurate payment processing.



4.2.6.1 Shall work closely with both the Agency and the existing Vendor to continue to process collections and disbursements until the new Vendor's implementation plan is fully executed.

4.2.6.1 Work Closely with Agency and Existing Vendor

Since SMI is the current Vendor for the West Virginia SDU, Section 4.2.6.1 of the RFQ is not applicable to the start of the new contract term. If SMI is awarded the new contract, no cooperation with a separate Vendor is required to support transition. SMI will continue operations without interruption, ensuring continuity of services.

4.2.6.2 The Agency shall provide training which shall be accomplished through a mixture of formal and on-the-job sessions. Training shall focus on providing the Vendor's management and front line staff with information regarding all operational aspects of the collection and distribution process, the appropriate Agency Automated System screens and functions, and the appropriate Federal rules and regulations. The Agency shall provide all the instructional materials necessary to successfully complete this training.

4.2.6.2 Agency Provided Training

SMI has a fully trained and experienced staff in place and is functioning at an optimal level of service. As a result, the State will not need to expend any resources to train SMI's SDU staff on the Agency Automated Computer System or the child support program. However, should the Agency believe additional training is necessary or beneficial, we will ensure all appropriate staff participate in such training made available by the State.

4.2.6.3 An experienced transition team shall be established by the State in order to assist the Vendor to overcome any problems or obstacles which might occur and to ensure a smooth transition from the existing Vendor to the new Vendor.

4.2.6.3 Experienced Transition Team

If SMI is awarded the new contract, a transition to a new Vendor will not be necessary and minimal transition activities will be required. If the State wishes to provide an experienced transition team to assist SMI in overcoming any problems and obstacles that might occur during re-implementation, we will make the best use of the Agency's time and resources.

4.2.6.4 The Agency shall provide test data files for the Vendor's use in testing the operation of its collection and distribution processes. The Agency owns all of the computer programs, manual procedures, operating plans, documentation, data, records, and any related items arising out of the collection and distribution process, and shall make any and all of these available to the Vendor when it is deemed

4.2.6.4 Agency Test Data Files

SMI acknowledges that the Agency will provide test data files for use in testing the operation of collection and distribution processes, as required. As existing Vendor for the West Virginia SDU, SMI currently handles all collection and distribution processes, including the supporting systems, procedures, documentation, and data management functions. SMI understands that the Agency



retains ownership of all programs, procedures, operating plans, documentation, data, records, and related items arising from the collection and distribution process and will make such items available to SMI, as deemed necessary, to ensure the successful performance of the contract.

4.2.6.5 Vendor Responsibilities: The Vendor is required to begin participation in transition activities no later than six months prior to the assumption of the centralized collection and distribution process.

4.2.6.5 Vendor Participation in Transition Activities

In advance of the new contract term, and no later than six months prior to its commencement, SMI will actively participate in transition and re-implementation activities, as applicable, to support continuity of operations and readiness for the new contract period.

4.2.6.6 Management Team: The Vendor shall assemble a management team during the first two weeks of the transition period. Furthermore, the Vendor shall provide the Agency with the names and biographical sketches of all management team members. After the transition period expires, the management team shall assume full and complete responsibility for the centralized collection and distribution process.

4.2.6.6 Management Team

SMI is excited for the opportunity to continue our partnership with the State of West Virginia for the continued delivery of SDU and debit card services. Our management team for the West Virginia SDU is identified and in place. They are ready to begin transition activities upon contract award.

4.2.6.6.1 Transition Team

Although our transition activities are minimal in comparison to other Vendors, we will devote quality transition staff to the re-implementation activities in West Virginia. Because SMI already provides most of the services required by the RFQ, the role of some team members will be minimal during transition. However, after the transition, this team continues to be responsible for any updates or changes made to **SMART**, the equipment, or our infrastructure. The following organizational chart shows our proposed structure for the West Virginia SDU Transition Team.



WV_10

Figure 4-184: Transition Team. SMI’s Transition Team will be led by Ted McDonald who will be assisted by a team having experience gained from multiple SDU transitions.

SMI will assign Ted McDonald to manage, control, and supervise the transition. Ted will be supported by a cast of Transition Team members who have direct experience in successfully implementing SDUs in new projects as well as re-implementations for continued operations under second, third, fourth, fifth, and sixth contract awards with existing State partners. These team members work together on each of our SDU transitions, providing them the opportunity to establish breadth and depth of experience while refining their project methodology. SMI has



formed a Transition Team skilled and experienced in project management methodologies. Every member of our Transition Team has experience working with the West Virginia SDU.

In the following table, we provide a list of our Transition Team members along with their responsibilities.

Table 4-23: Transition Team Roles and Responsibilities. Following are the roles and primary responsibilities for the West Virginia Transition Team.

Role/Name	Responsibilities
Transition Manager and Director, Project Management Ted McDonald	Manages and controls West Virginia SDU transition; ensuring all activities are completed in accordance with the Work Plan, Project Schedule, and contractual requirements Coordinates work of team to ensure transition readiness in accordance with contractual requirements Manages and effectively uses corporate and project resources Utilizes Communication Plan to ensure effective communication with the Agency and other stakeholders, including all applicable reporting during transition phase Serves as primary liaison/point of contact to the State during transition phase
Chief Technology Officer (CTO) Ben Johnson	Provides technical direction to implement all necessary ITS to support the West Virginia SDU
Development Manager Vijay Sankar	Manages team of Developers and Database Administrators to implement SMI's technical solutions for the West Virginia SDU Oversees development of each of our test plans and ensures completion of the test execution lifecycle Monitors SMI's compliance with procedures, especially those related to developing general system design (GSD) documents, SourceControl, security, disaster recovery, and releases
Developers	Assist with all aspects of the SDLC within applicable Information Systems to support West Virginia SDU transition Responsibilities including, but not limited to, feasibility analysis, requirements gathering and documentation, GSD documentation, application architecture and design, data modeling, application development, unit testing, test case documentation, system testing, regression testing, automated testing, disaster recovery testing, configuration and change management, other documentation, monitoring, troubleshooting, application maintenance and optimization, and transition support
Director, Database Architecture JoBeth Thomas	Provides database management during transition, managing large volume data conversion efforts from conversion planning through post-conversion validation Oversees performance and administration of the Structured Query Language (SQL) databases along with data integrity, security, data import and export, and test and production databases



Role/Name	Responsibilities
	<p>Oversees maintenance and disaster recovery for all development, test, and production databases and stored procedures, functions, triggers, indexes, views, and all other database objects</p> <p>Works with the team to maximize query optimization and performance</p> <p>In addition to database setup and configuration, oversees database jobs for file imports, exports, reports maintenance, and back-ups</p>
<p>Release Manager Paul Blok</p>	<p>Manages software releases and version control</p>
<p>Database Administrators</p>	<p>Responsible for all aspects of SQL database development</p> <p>Provide change and configuration management, data modeling, and database software requirements, design, development, testing, and maintenance, in Transact SQL (T-SQL)</p>
<p>QA Analyst April Patterson</p>	<p>Prepares and assists other testers in preparing test documentation, scripts, plans, cases, and executing test scenarios based on system requirements and design documents</p> <p>Instrumental in conducting system, regression, and product testing</p> <p>Documents defects, tracks defects, and completes necessary retesting</p> <p>Assists in the development and review of business requirement documents</p>
<p>Senior Vice President (SVP), IT Stephen Boyd</p>	<p>Provides leadership and management for the transition of all necessary ITS to support the West Virginia SDU</p> <p>Oversees the development and implementation of the Security Plan and the Disaster Recovery and Business Continuity Plan for the West Virginia SDU</p>
<p>IT Project Manager and Director, System Operations Ricky Quinn</p>	<p>Manages transition of systems and equipment to support West Virginia SDU operations in accordance with contractual requirements</p> <p>Coordinates technology installation with the Transition Manager and all Transition Team members</p>
<p>Director, Cloud Architecture Jeremiah Dockery</p>	<p>Oversees deployment of applicable SMART solution to Azure Government cloud services</p>
<p>Director, Security Steven Brook</p>	<p>Oversees transition of security and privacy controls and guidance to prevent, detect, and resolve unauthorized access to data</p>
<p>Operations Transition Manager and Director, SDU Operations Holden Strauch</p>	<p>Manages operations transition for the West Virginia SDU production activities</p> <p>Ensures payment processing operations are implemented in accordance with contractual obligations and project business requirements</p> <p>Performs troubleshooting procedures</p> <p>Documents business requirements</p> <p>Oversees development and implementation of test plans</p>



Role/Name	Responsibilities
	Works closely with the State and developers to ensure business requirements are defined, documented, and implemented
Testing Manager Bobbie Wilkinson	Documents business requirements, creates, executes, and implements test plans
QA Analysts	Ensure that business requirements are defined, documented, and implemented by working closely with the client and application developers Performs troubleshooting procedures and monitors production to isolate application problems
QA Manager Guadalupe Adames	Manages development and implementation of the West Virginia SDU operations quality assurance plan Ensures all QA activities are performed according to standard operating procedures and contractual requirements
Training Manager Christie Piper	Manages implementation of the Training Plan for the West Virginia SDU operations Develops training materials in support of Training Plan Delivers training in accordance with Training Plan
Documentation Manager Christina Lauderdale	Manages development and implementation of policy and documentation to support West Virginia SDU operations Coordinates written deliverables with appropriate subject matter experts for delivery to the client
Technical Writers	Prepare written documentation to support the West Virginia SDU operations Assists with the development of written deliverables working with appropriate subject matter experts

SMI has formed a Transition Team skilled and experienced in project management methodologies. Biographical sketches for Transition Team management personnel are provided in the following sections.

4.2.6.6.1.1 Ted McDonald, Transition Manager and Director, Project Management

Ted McDonald, SMI’s Director, Project Management, will serve as West Virginia’s Transition Manager, providing leadership for the re-implementation of the West Virginia SDU. Ted is a highly technical, competent professional with almost 25 years’ experience focused on SDU operations. He has played a central role in managing the technical and operational components of SMI’s SDU transitions, coordinating development activities, validating business requirements, and overseeing the development and execution of test plans.

Ted served in senior transition and development leadership roles for SMI’s SDU transitions in Colorado, Florida, Idaho, Massachusetts, Ohio, Oklahoma, Maryland, Rhode Island, Tennessee,



Texas, and West Virginia. He has also served in key leadership roles for re-implementations in Colorado, the District of Columbia, Georgia, Massachusetts, Missouri, Tennessee, North Carolina, and West Virginia. Ted was responsible for the software development being completed on time and with the high quality that is expected by our clients for each of these operations.

Ted will use his skills and experience to ensure a seamless re-implementation of services for the West Virginia SDU.

4.2.6.6.1.2 Ben Johnson, CTO

Ben Johnson serves as Chief Technology Officer for SMI and provides executive leadership for the information technology infrastructure supporting the West Virginia SDU. With more than 15 years of experience in enterprise IT leadership, Ben oversees the architecture, security, infrastructure, and technology strategy required to support high-volume child support payment processing operations. His SDU transition experience includes providing IT oversight and management for SMI's transitions in Florida, Maryland, Ohio, Texas, and West Virginia.

As CTO, Ben directs enterprise-wide technology project management and product development initiatives, ensuring that system environments, hardware infrastructure, and security controls align with federal and State regulatory requirements. He leads technology planning for system growth, innovation, business continuity, and security, and has played key roles in startup implementations, re-implementations, upgrades, and disaster recovery planning. In prior roles as Vice President of ITS Projects and Governance, Director of Information Technology, and IT Project Manager, Ben provided technical direction during SDU transitions, managed network infrastructure implementations, and supported multi-site operations and secure data environments.

Ben holds a Bachelor of Science in Business Administration with a specialization in Information Systems Management from Auburn University and an MBA from the University of West Georgia. He maintains multiple professional certifications, including CompTIA Network+, Security+, Project+, Certified File Transfer Professional, and Certified Data Center Management Professional. His leadership ensures that the West Virginia SDU technology environment remains secure, compliant, resilient, and scalable throughout the contract term.

4.2.6.6.1.3 Ricky Quinn, Project Management Professional (PMP), IT Project Manager and Director, Systems Operations

Ricky Quinn serves as Director of Systems Operations and IT Project Manager for SMI and will lead the IT re-implementation efforts for the West Virginia SDU. With more than 17 years of IT experience supporting SDU operations, Ricky provides leadership for enterprise IT support, file management activities, and network stability across SMI's SDU environments. Ricky's SDU transition experience includes serving as the IT Project Manager for SDU transitions in Maryland, Texas, Florida, and Ohio and transitions/re-implementations in Colorado, the District of Columbia, Idaho, Massachusetts, Missouri, North Carolina, Tennessee, and West Virginia.



Ricky holds a Bachelor of Applied Science in Data Communication Systems Technology and an Associate of Applied Science in Information Technology—Computer Network Systems. He is a certified PMP and maintains multiple industry certifications, including Microsoft Certified Professional, CompTIA A+, Project+, and Certified File Transfer Professional. He completes ongoing federal tax information, security, confidentiality, and SDU operational training to ensure continued compliance with State and federal requirements. His experience in managing SDU IT transitions positions him to ensure a secure and stable re-implementation for the West Virginia SDU.

4.2.6.6.1.4 Holden Strauch, PMP, Operations Transition Manager and Director, SDU Operations

Holden Strauch will serve as Operations Transition Manager for the West Virginia SDU re-implementation. As SMI’s Director of SDU Operations, she provides leadership over the operational strategy and product lifecycle for **SMART**. Holden serves as a subject matter expert on disbursement methods, funding flows, and transaction processing, and has extensive experience supporting SDU operational design, requirements development, testing coordination, and transition planning.

Holden leads cross-functional initiatives spanning operations, engineering, and project management to ensure scalable and compliant SDU solutions. Her experience includes directing requirements gathering sessions, documenting business requirements, developing and executing structured test plans, managing enterprise-level testing efforts, and providing leadership for operational transitions and re-implementations. She works closely with State clients and internal teams to ensure that operational processes are implemented in accordance with contractual obligations and business requirements.

Holden holds a Bachelor of Arts from North Carolina State University and is a certified PMP. Her ability to translate business requirements into executable operational solutions supports a seamless and timely transition for the West Virginia SDU.

4.2.6.6.2 SDU Ongoing Operations Team

The same team that currently manages the daily operations of the West Virginia SDU will manage operations under the next contract award. Angie Burgess, with 20 years of West Virginia SDU experience, will continue to lead the Operations Team. SMI’s proposed staff are fully trained and experienced in all areas of the West Virginia SDU operations. Following is the proposed organizational chart for our West Virginia SDU Operations Team. The chart identifies each proposed position, the reporting structure, and personnel for each position.



WV_14

Figure 4-185: SDU Ongoing Operations Team. SMI’s proposed staff bring years of exemplary West Virginia SDU experience.

Based upon our previous experience with staffing the West Virginia SDU and other SDUs, we have calculated the number of employees needed for each functional area based on our state-of-the-art technology and processes as well as statistical information for the SDU. We use our proven methodologies to accurately determine staffing numbers as well as prior experience needed for each area. The following table identifies the number of staff, and the positions proposed for the continued ongoing operations of the West Virginia SDU.

Table 4-24: Proposed Staffing for the West Virginia SDU. The following table identifies the proposed position, number of employees proposed for each position, current staff proposed for each position, and duties.

Position, # of Staff, Name	Position Duties
Project Manager (1) Angie Burgess	Oversees day-to-day operations of the SDU Ensures contractual requirements are followed and met Serves as liaison with the State Provides reports and updates to the State Authorizes reconciliation of accounts and adjustments Audits posted transactions, scanned envelopes, and other departmental functions Conducts research for previous transactions in question Reviews, corrects, and documents any errors found Responds to customer service contacts received Manages check printing operations
Payment Processing Supervisor (1) Sara Parsons	Manages, plans, organizes, and implements the accounting principles and procedures Ensures financial activity complies with corporate policy, rules, regulations, contractual requirements, GAAS, and GAAP Formulates internal controls and reviews Reconciles payment batches to the SDU system and completes bank deposit each business day in accordance with operating procedures and contractual obligations Reconciles and researches any discrepancies found



Position, # of Staff, Name	Position Duties
	Uses employer remittance lists and direct employer contact to ensure payments are posted to the correct accounts Provides information on employers that continue to send problem remittance lists May also contact employers to resolve out-of-balance conditions Responds to customer service contacts received Responsible for check printing operations
Operations Specialists (2) Kaye Dean Kelly Frye	Process child support payments and documents in accordance with operating procedures Assist the Project Manager and Payment Processing Supervisor with all aspects of the payment processing and document processing operations Conduct extensive research to identify correct child support remitters Respond to customer service contacts received Act as backup to Scanning Operator, as needed Responsible for check printing operations
Scanning Operator (1) April Thompson	Performs imaging functions for payments and documents received at the SDU, including mail pickup, mail opening, extraction, and scanning Responds to customer service contacts received

SMI has structured our SDU to exceed the requirements in the RFQ. To follow, we provide biographical sketches for each of our SDU Ongoing Operations Team members.

4.2.6.6.2.1 Angie Burgess, Project Manager

Angie Burgess has served the West Virginia SDU for 20 years, all of which has been in a supervisory or management capacity. She was the Operations Supervisor from 2006 to 2011 and assumed responsibilities as the Project Manager in 2011. Angie possesses a thorough knowledge of all aspects of the SDU operation.

As Project Manager, Angie oversees the daily operations of the West Virginia SDU, including the annual processing of more than \$150.5 million in support payments. She ensures compliance with State, federal, and contractual requirements; supervises operational staff; and leads the implementation of process improvements to enhance efficiency and service delivery. Angie regularly prepares and presents operational reports to State partners and SMI leadership to support transparency, accountability, and performance monitoring.

Angie’s prior banking and financial operations experience further strengthens her leadership of SDU activities, particularly in areas of reconciliation, balancing, customer service, and account maintenance. Her long-standing service and operational expertise ensure continuity, stability, and reliable performance for the West Virginia SDU.



4.2.6.6.2.2 Sara Parsons, Payment Processing Supervisor

Sara Parsons brings 14 years of West Virginia SDU experience with SMI and a total of 23 years of West Virginia-specific experience. Sara was promoted to the Payment Processing Supervisor in 2024. She was an Operations Specialist with SMI from 2011 to 2024 and served the SDU as a Data Entry Operator from 2003 to 2007.

As Payment Processing Supervisor, Sara manages the payment and document processing staff and oversees daily collections processing activities. She monitors performance to ensure accuracy, timeliness, and compliance with established standard operating procedures and contractual requirements. Sara provides ongoing training and serves as backup to the Project Manager for payment processing and disbursement operations, supporting operational continuity and quality control.

As the longest-serving member of the West Virginia SDU team, she possesses comprehensive institutional knowledge of the program's payment processing functions and provides critical stability and continuity to SDU operations.

4.2.6.6.2.3 Kaye Dean, Operations Specialist

Kaye Dean serves as an Operations Specialist for the West Virginia SDU and brings more than 10 years of experience serving the SDU. She joined SMI in 2015 as a Scanning/Data Entry Operator and was promoted to Operations Specialist in 2023. Her experience includes mail opening, document extraction and imaging, payment processing, and support of daily disbursement activities.

In her current role, Kaye processes child support payments in accordance with established standard operating procedures and assists the Payment Processing Supervisor and Project Manager with all aspects of payment processing and disbursement operations. Her background in both imaging and payment processing provides cross-functional knowledge that supports operational continuity and quality control within the SDU.

Kaye's experience and attention to accuracy contribute to the stability and continuity of the West Virginia SDU's operations.

4.2.6.6.2.4 Kelly Frye, Operations Specialist

Kelly Frye brings 20 total years of West Virginia SDU experience. She has been an Operations Specialist since 2011. From 2006 to 2011, Kelly served the SDU as a Data Entry Operator.

As an Operations Specialist, Kelly processes child support payments in accordance with established standard operating procedures and assists the Payment Processing Supervisor and Project Manager with all aspects of payment processing and disbursement operations. Her experience spans mail opening, data entry, and daily operational support, providing strong continuity across core SDU functions.



Kelly's long-standing service and operational knowledge contribute to the stability and reliability of West Virginia SDU operations.

4.2.6.6.2.5 April Thompson, Scanning Operator

April Thompson is the newest West Virginia SDU staff member. She joined the team as a Scanning Operator in 2025. In this role, she supports the accurate and timely imaging of payments and documents received by the SDU, contributing to the efficiency and integrity of daily processing operations.

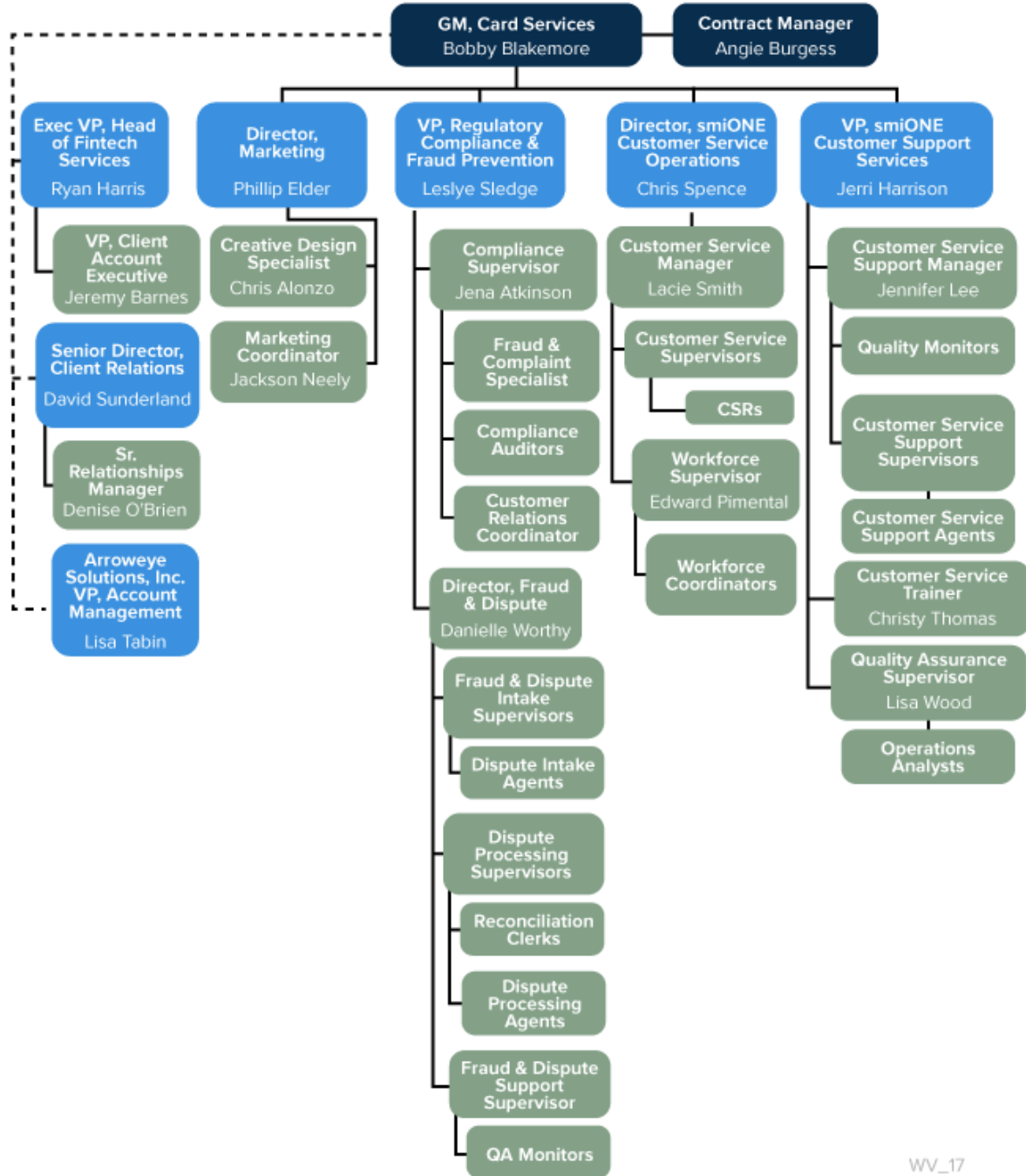
April is responsible for mail retrieval, mail opening, extraction, and document scanning in accordance with established standard operating procedures. She also assists with child support payment processing activities and supports the Payment Processing Supervisor and Project Manager as needed to ensure continuity of operations.

April's attention to detail and commitment to accuracy support reliable scanning and document management functions within the West Virginia SDU.

There will be absolutely no learning curve for our on-site professionals. Our West Virginia SDU Team will be staffed with the same helpful experts who currently work each day with the Agency to achieve common goals for West Virginia's families. They will continue to provide the professional, courteous, and knowledgeable service SMI is known for in West Virginia and the 15 other States where we operate SDUs.

4.2.6.6.3 Debit Card Ongoing Operations Team

Angie will continue to work closely with Bobby Blakemore, General Manager (GM), Card Services, to ensure the outstanding delivery of debit card services for the SDU. The same team that currently manages the daily operations of the SDU's debit card program will manage operations under the next contract award. The following figure provides the proposed organizational chart for our smiONE Ongoing Operations Team. The chart identifies names, roles, and the reporting structure for staff and our smiONE Card partners to be assigned to the project. SMI's proposed staffing will ensure the debit card operations continue to deliver outstanding services for West Virginia cardholders.



WV_17

Figure 4-186: smiONE Ongoing Operations Team. SMI’s proposed staffing will ensure the debit card operations provide outstanding service delivery for West Virginia’s cardholders.

SMI proposes a Debit Card Operations Team that is staffed, trained, and ready to continue delivering outstanding service to West Virginia cardholders.



Our smiONE customer service operation is staffed and managed by SMI employees and supports only the smiONE Card. By managing this critical aspect of customer service, we can ensure prompt and accurate responses to customer contacts. SMI’s proposed staffing will ensure the debit card operations are managed accurately and timely.

To enable a better understanding of our operations, within the table to follow, we include information regarding the primary roles and responsibilities for our smiONE card operations positions.

Table 4-25: smiONE Card Operational Positions. Following are the operational positions proposed for the West Virginia smiONE Card along with the primary roles and responsibilities for each position.

Position, # of Staff, Name	Key Job Duties
GM, Card Services (1) Bobby Blakemore	Manages day-to-day operations for the smiONE Card ensuring completion of all activities in compliance with contractual requirements Leads and directs smiONE Card programs overseeing all financial reporting, customer service operations, fraud prevention, dispute processing, and card compliance Plans and directs smiONE customer service strategies to maintain and improve customer service operations Provides constant focus on call quality and process adherence to deliver on contractual obligations and meet or exceed service standards Oversees company’s fraud fighting efforts, aiding in the company’s success in keeping the fraud impact well below industry standard levels Works closely with each of our debit card partners ensuring compliance with regulations and contractual requirements Leads efforts to drive continued innovations for the smiONE Card
Vice President (VP), smiONE Customer Service Support Services (1) Jerri Harrison	Directs training and quality assurance activities for the smiONE customer service operations
Customer Service Support Manager (1) Jennifer Lee	Manages team of smiONE Support Agents to assist with complex issues associated with a cardholder’s account such as deposit issues, subpoena requests, and State requested inquiries
Quality Monitors (5)	Monitor calls to ensure customer service is delivered in accordance with SMI’s standards Provide feedback to the CSRs to assist them in improving their performance and serve as a resource and coach for staff development Provide reporting and feedback to supervisory and management staff regarding the calls monitored



Position, # of Staff, Name	Key Job Duties
Customer Service Support Supervisors (2)	Supervise teams of smiONE Customer Service Support Agents to ensure timely, accurate, and professional responses to customer contacts in accordance with contractual obligations
Customer Service Support Agents (19)	Assist cardholders with more complex issues associated with a cardholder's account such as deposit issues, subpoena requests, and State requested inquiries
Customer Service Trainer (1) Christy Thomas	Trains new and tenured smiONE customer service staff to provide accurate, timely, and professional responses to customer contacts Ensures staff are trained on products and services based upon company standards and procedures; takes all learning styles into consideration when preparing curriculum; evaluates class participant performance Provides supervision and direction during on-the-job training and when assisting within the customer service operations
Quality Assurance Supervisor (1) Lisa Wood	Supervises quality assurance activities supporting smiONE customer service Ensures quality monitoring processes comply with contractual requirements, regulatory standards, and SMI policies and procedures Identifies performance trends, systemic issues, and training needs based on quality review results Prepares quality assurance reports, metrics, and summaries for management review and State reporting, as required Supports audits, investigations, and compliance reviews related to customer service and support activities
Operations Analysts (4)	Analyze smiONE customer service and support operations to identify performance trends, workload patterns, and process improvement opportunities Develop, maintain, and distribute operational reports and dashboards to support management decision-making Monitor service level metrics, productivity measures, and queue performance to identify risks to contractual compliance Support root-cause analysis for escalated issues, repeat inquiries, and operational inefficiencies
Director, smiONE Customer Service Operations (1) Chris Spence	Directs the operations of the smiONE customer service operations ensuring customer service calls are handled in accordance with established procedures and contractual obligations



Position, # of Staff, Name	Key Job Duties
Customer Service Manager (1) Lacie Smith	Manages the day-to-day operations of the smiONE customer service operations to ensure outstanding customer service delivery
Customer Service Supervisors (12)	Supervise teams of smiONE CSRs to ensure timely, accurate, and professional responses to customer contacts in accordance with contractual obligations
CSRs (105)	Respond to customer service contacts and document contacts in accordance with standard operating procedures
Workforce Supervisor (1) Edward Pimentel	Monitors staffing levels and staff behavior within our smiONE customer service operations to ensure Service Level Agreements are met or exceeded Reviews and suggests schedule updates to accommodate changing call arrival patterns and to address staffing shortfalls Develops and updates reports on daily workload and performance Participates in forecasting meetings Serves as the initial contact point for our Customer Service Manager for all issues regarding schedules Processes Paid Time Off requests and assists with tracking attendance for our smiONE customer service operations
Workforce Coordinators (3)	Provide real-time schedule monitoring and ensure adherence to schedules Provide support to smiONE CSRs and Support Agents in meeting scheduling goals and requirements
VP, Regulatory Compliance & Fraud Prevention (1) Leslye Sledge	Oversees policies, programs, and other efforts designed to prevent, detect, identify, and resolve fraudulent activity Implements strategies to prevent fraudulent debit card activity and directs the work of the Fraud Prevention and Dispute Resolution Teams Oversees company compliance with ever changing consumer laws and regulations and associated guidelines as well as adherence to SMI's established policies and procedures
Compliance Supervisor (1) Jena Atkinson	Monitors company practices to ensure ongoing compliance with ever changing consumer laws and regulations and associated guidelines as well as adherence to SMI's established policies and procedures
Fraud & Compliance Specialist (1)	Produces and processes daily reports specific to fraud prevention, including preparing daily reports to be worked by Dispute Agents



Position, # of Staff, Name	Key Job Duties
Compliance Auditors (5)	<p>Responsible for account actions requested by Bancorp, Galileo, or any other smiONE partners</p> <p>Assists Compliance Supervisor with fraud related research, reports, and tasks as assigned</p> <p>Assumes responsibilities pertaining to the investigation and response preparation for cardholder and regulatory Agency complaints</p> <p>Conduct ongoing and periodic audits of smiONE Card operations to ensure compliance with federal and State regulations, card network rules, contractual requirements, and SMI policies</p> <p>Review fraud, dispute, and customer service processes to confirm adherence to established procedures and regulatory standards</p> <p>Identify compliance risks, document audit findings, and recommend corrective actions to management</p>
Customer Relations Coordinator (2)	<p>Serve as a liaison between cardholders, customer service, fraud, dispute, and compliance teams to ensure timely resolution of escalated issues</p> <p>Monitor trends in cardholder feedback and complaints to identify systemic issues and recommend process improvements</p> <p>Ensure customer communications comply with regulatory requirements and SMI service standards</p> <p>Document interactions, outcomes, and follow-up actions in accordance with established procedures</p> <p>Support State-requested inquiries and reporting related to cardholder concerns</p>
Director, Fraud & Dispute (1) Danielle Worthy	<p>Manages Fraud Prevention Team efforts to prevent, detect, identify, and resolve fraudulent activity</p> <p>Works to implement strategies to prevent fraudulent card activity</p>
Fraud & Dispute Intake Supervisors (7)	<p>Manage work of the Fraud and Dispute Intake Team to ensure timely and accurate resolution of cardholders' fraud and dispute claims</p> <p>Monitor intake queues to ensure timely acknowledgment, accurate classification, and proper routing of fraud and dispute cases</p> <p>Oversee quality control of intake decisions to reduce downstream rework and ensure consistent application of intake standards</p> <p>Provide training, coaching, and performance feedback to intake staff to maintain accuracy, timeliness, and compliance</p>



Position, # of Staff, Name	Key Job Duties
	<p>Coordinate closely with Fraud & Dispute Supervisors, Customer Relations Coordinators, and Compliance Auditors to resolve intake-related issues and escalations</p> <p>Track intake metrics and trends, identify process improvement opportunities, and report performance results to management</p>
Dispute Intake Agents (49)	<p>Investigate legitimacy of transactions identified as potentially fraudulent</p> <p>Investigate disputes and ensures timely and accurate resolution of cardholder disputes</p>
Dispute Processing Supervisors (3)	<p>Supervise daily operations of the dispute processing team to ensure timely and accurate resolution of cardholder disputes</p> <p>Ensure dispute investigations comply with Regulation E, card network rules, contractual requirements, and internal procedures</p> <p>Monitor workload distribution, turnaround times, and quality metrics for dispute resolution activities</p> <p>Review dispute determinations, documentation, and correspondence for accuracy and compliance</p> <p>Provide coaching, training, and performance feedback to dispute processing staff</p> <p>Escalate complex or high-risk disputes to management and coordinate with fraud, compliance, and banking partners, as needed</p>
Reconciliation Clerks (4)	<p>Perform daily and periodic reconciliation of smiONE Card transaction activity, settlement files, and related financial reports</p> <p>Research and resolves discrepancies between system records, bank reports, and processor data</p> <p>Document reconciliation findings and corrective actions in accordance with established procedures</p> <p>Support fraud and dispute investigations by providing transaction research and reconciliation details</p> <p>Prepare reconciliation summaries and exception reports for management review</p> <p>Ensure reconciliation activities meet accuracy, timeliness, and audit requirements</p>
Dispute Processing Agents (26)	<p>Produce and process daily reports specific to fraud prevention, including preparing daily reports to be worked by Fraud Agents</p> <p>Responsible for account actions requested by Bancorp, Galileo, or any other smiONE partners</p>



Position, # of Staff, Name	Key Job Duties
	<p>Assist the Fraud & Dispute Manager with fraud related research, reports, and tasks as assigned</p> <p>Assume responsibilities pertaining to the investigation and response preparation for cardholder and regulatory Agency complaints</p>
Fraud & Dispute Support Supervisor (1)	<p>Supervises fraud prevention and dispute resolution teams to ensure coordinated, compliant, and timely handling of fraud and dispute cases</p> <p>Monitors fraud alerts, dispute queues, and performance metrics to ensure service levels and regulatory timelines are met</p> <p>Reviews fraud and dispute determinations for accuracy, consistency, and compliance with applicable regulations</p> <p>Coordinates fraud mitigation strategies and process improvements with compliance, customer service, and banking partners</p> <p>Provides training, coaching, and performance management for fraud and dispute staff</p> <p>Escalates significant fraud trends, high-risk cases, and compliance concerns to management and support required reporting</p>
QA Monitors (2)	<p>Monitor calls to ensure customer service is delivered in accordance with SMI's standards</p> <p>Provide feedback to the Fraud, Dispute, and Support Agents to assist them in improving their performance and serve as a resource and coach for staff development</p> <p>Provide reporting and feedback to supervisory and management staff regarding the calls monitored</p>
Director, Marketing (1) Phillip Elder	<p>Works closely with GM of Card Services, Chief Strategy Officer, and Visa to develop and implement marketing strategies that enhance the cardholder's experience</p> <p>Develops and executes strategic and tactical communication plans to improve overall customer experience</p> <p>Directs and manages a team that produces collateral in support of cardholder marketing and client communications</p>
Creative Design Specialist (1) Chris Alonzo	<p>Assists with the development of marketing and outreach materials including card collateral, cardholder website, and mobile app</p>
Marketing Coordinator (1) Jackson Neely	<p>Assists with the development of marketing and outreach materials including card collateral, cardholder website, and mobile app</p>



Position, # of Staff, Name	Key Job Duties
The Bancorp Bank Executive VP, Head of Fintech Services Ryan Harris	Ensures all necessary Bancorp support is provided for the smiONE Card transition and operations
The Bancorp Bank VP, Client Account Executive (1) Jeremy Barnes	Manages Bancorp’s product transition and ongoing operations for the smiONE Card
Galileo Financial Technologies, Inc. Senior Director, Client Relations (1) David Sunderland	Provides oversight for Galileo’s ongoing operations for the smiONE Card ensuring all program needs are met
Galileo Financial Technologies, Inc. Sr. Relationships Manager (1) Denise O’Brien	Oversees development and transition activities for Galileo to support enhancements and upgrades during operations Maintains detailed scorecards/metrics Manages ongoing product features required for the smiONE Card
Arroweye Solutions, Inc. VP, Account Management (1) Lisa Tabin	Serves as Arroweye’s point of contact for day-to-day operations Ensures Arroweye’s development aligns with client needs and demands, documenting all requirements Oversees product performance, contractual requirements, and service levels

SMI proposes an Ongoing Debit Card Operations Team that is staffed, trained, and ready to continue to deliver outstanding service to West Virginia’s cardholders. Biographical sketches for debit card management team members follow.

4.2.6.6.3.1 Bobby Blakemore, GM, Card Services

Bobby Blakemore, SMI’s GM, Card Services, will provide overall leadership for the smiONE Team. Bobby brings 20 years’ experience in financial operations and six years’ experience with SMI. Bobby was appointed GM of smiONE Card Services in July 2020. Prior to that, he served as the Assistant Vice President (AVP) of Card Services, the Customer Service Manager, and as a Financial and Accounting Analyst for the smiONE program.

As he does for each of our debit card programs, Bobby will have primary responsibility for ongoing operations and the delivery of outstanding services for the West Virginia debit card program. He will be responsible for ensuring completion of activities in compliance with contractual requirements.



Bobby is an exceptional and driven leader. He originated the smiONE TeamONE customer service concept, ensuring our customer service staff are fully engaged in providing best-in-class service. Bobby works with and assists in managing our primary partner staff in each of our existing debit card projects for 12 States and 18 Tribes. Bobby will bring a constant focus on innovation, delivering the best customer service available, and fraud prevention and reduction.

Bobby will continue to ensure exceptional service delivery for West Virginia's smiONE cardholders.

4.2.6.6.3.2 Leslye Sledge, VP, Regulatory Compliance & Fraud Prevention

Leslye Sledge is a Certified Fraud Examiner (CFE) with more than 16 years' experience in detailed financial analysis, fraud analysis and prevention, dispute resolution, and regulatory compliance. As the VP of Regulatory Compliance and Fraud Prevention, Leslye oversees policies, programs, and other efforts designed to prevent, detect, identify, and resolve fraudulent activity. Specifically, she works to implement strategies to prevent fraudulent debit card activity and directs and supervises the work of the Fraud Prevention Team. Leslye also oversees the work of the Dispute Resolution Team, ensuring timely and accurate resolution of cardholder disputes. She manages company compliance with ever changing consumer laws and regulations and associated guidelines as well as adherence to SMI's established policies and procedures.

Leslye analyzes the latest fraud trends, and she develops recommendations to protect customers and partners from fraudulent attacks. Leslye is known as a forward-thinking expert in fraud prevention and detection. She provides leadership with guidance to ensure debit card loss is limited.

Leslye will continue to provide leadership to ensure compliance, prevent fraud, and facilitate timely and accurate dispute resolution.

4.2.6.6.3.3 Jerri Harrison, VP, smiONE Customer Service Support Services

Jerri Harrison is a Call Center Industry Advisory Council (CIAC) Certified Call Center professional and holds a vast amount of customer service and personnel management knowledge and experience. She brings 24 years of experience in handling and managing customer contacts for governmental programs with the last 21 years managing SDU and smiONE customer service operations.

Jerri was instrumental in the successful implementation of the smiONE 24/7 Customer Service Operations in 2011 and with our expansion in 2013 as we transitioned programs from subcontractors to the smiONE Card in Missouri, Connecticut, and the District of Columbia. During 2015, 2016, 2019, and 2020, Jerri was a tremendous resource in helping with the smiONE customer service transitions for the Texas, Florida, Ohio, Colorado, West Virginia, North Dakota, and California debit cards. Her firsthand customer service experience has prepared her to direct the demanding environment of the smiONE Customer Service Operations.



Jerri will continue to oversee all necessary support services for smiONE customer service delivery, including all necessary training and QA for the continued delivery of outstanding customer service to West Virginia’s cardholders.

4.2.6.6.3.4 Chris Spence, Director, smiONE Customer Service Operations

Chris Spence serves as Director of smiONE Customer Service Operations and has led SMI’s cardholder customer service operations since 2019. With more than 17 years of customer service and call center management experience, Chris oversees the day-to-day operations of the smiONE customer service operations, ensuring that cardholder inquiries are handled in accordance with contractual requirements, regulatory standards, and established operating procedures.

In his role, Chris manages staffing, training, performance monitoring, reporting, and quality assurance activities for customer service personnel. He oversees operational metrics, compliance monitoring, escalation management, and the resolution of cardholder issues. Prior to joining SMI, Chris held senior leadership roles in large-scale call center environments, where he managed client service operations, compliance oversight, quality calibration programs, regulatory change implementation, and performance improvement initiatives. His experience includes managing service level performance, fraud and dispute processes, compliance auditing, and operational reporting.

Chris’ leadership will ensure that smiONE customer service operations deliver responsive, compliant, and high-quality service to West Virginia’s cardholders throughout the contract term.

Together, SMI’s transition, operations, and smiONE management teams brings decades of combined experience in child support payment processing, disbursements, financial management, information technology, customer service operations, and regulatory compliance. The team includes seasoned executives, technical leaders, and long-standing West Virginia operational managers who possess deep institutional knowledge of the SDU and a proven record of successful transitions and re-implementations. Their collective expertise ensures continuity, operational stability, secure technology infrastructure, compliant financial controls, and responsive customer service. This experienced and integrated management structure positions SMI to deliver a seamless re-implementation and continued high-performance operations for the West Virginia SDU.

4.2.6.7 Immediately upon notification of selection, the Vendor shall prepare a detailed transition plan for the Agency's approval for a period of six months or less. The plan, at a minimum, shall include:

- Planned Activities
- Staffing levels;
- A time line for completion and appropriate deliverables;
- A checklist for review and acceptance by the Agency of the policies and procedures developed by the Vendor to accomplish a successful transition; and



- A detailed disaster recovery/business contingency plan which shall be approved by the Agency and must be submitted prior to the expiration of the six-month transition plan.

4.2.6.7 Transition Plan

Immediately upon notification of selection, our Transition Plan for a transition period of 66 days will be submitted to the Agency for approval. SMI's plan will fully meet the requirements set forth in the RFQ, including detailed activities, defined staffing levels, a timeline for completion with associated deliverables, a policy and procedure review checklist for Agency acceptance, and a Disaster Recovery and Business Continuity Plan.

4.2.6.7.1 Planned Activities

Immediately following contract award, SMI will initiate transition activities by conducting structured internal design sessions led by our experienced Transition Team. These sessions will focus on validating and refining system requirements, identifying any updates or enhancements needed for **SMART**, and mapping the operational processes that will support a successful continuation of SDU services. As part of this effort, we will revisit the RFQ, our proposal, and any clarifications or amendments issued during the procurement process to finalize a comprehensive set of system requirements and supporting design documentation. This process will also include the development of targeted design questions that require input from BCSE subject matter experts and decision makers.

Following completion of the internal phase, SMI will facilitate joint design sessions with BCSE. These sessions serve to address outstanding questions, confirm operational assumptions, and finalize decisions regarding system design and interfaces with Agency Automated Computer System. Based on these discussions, we will update the Project Schedule to reflect any necessary adjustments and use this schedule to guide and monitor the timely completion of all transition activities.

The joint design sessions are a key project control mechanism, helping to ensure shared understanding and alignment of expectations. In addition, SMI employs the following standards and tools to support transparency, quality, and accountability throughout the transition:

- Design session decisions are documented and distributed to all relevant stakeholders
- **SMART** Configuration Guides are reviewed and updated as needed
- Azure DevOps is used for application lifecycle management, including source control, test planning, and defect tracking
- ServiceNow is used to manage and resolve infrastructure-related issues

Our proven planning methodology, combined with these project controls and SMI's established presence in West Virginia, positions us to complete all transition activities efficiently and with no disruption to ongoing operations.



4.2.6.7.1.1 Application Development and Testing

Based on decisions made during the design sessions, **SMART** will be customized to support the modifications specific to BCSE and the designed interfaces. Requirements are revised as a result of the design sessions and configuration guides/design documents are finalized. Modifications are then made in the development environment by SMI developers. Test cases are also developed while system modifications are being completed. Testing of all application software changes and interfaces is critical to a successful re-implementation.

4.2.6.7.1.2 Communication Strategy

SMI has an established West Virginia SDU Communication Plan that serves as the guideline to manage communications across the enterprise including status reporting and other key communications.

The need for clear and timely communication does not diminish throughout the life of a project. SMI may have a simpler Project Schedule than other Vendors because we currently operate the SDU, but we take nothing for granted when it comes to making sure that communications occur, as appropriate, for as long as we are providing services to the State of West Virginia.

The following table outlines the different methods we propose for effective and timely communications with SDU stakeholders. We will gladly revise these methods, discontinuing or adopting communication methods, based on BCSE’s preferences during the contract.

Table 4-26: Communication Methods. These methods define how SDU stakeholders will be kept informed.

Communication	Frequency
Project Management Portal	As needed
Project Status Meetings/Minutes	Weekly and as needed
Project Status Reports	Weekly
Project Schedule	Weekly
Risk, Actions, Issues, and Decisions (RAID) Log	Weekly
Requirements Traceability Matrix	As agreed upon
Conference Calls	As needed
Email	As needed

To ensure the project stays on target and to eliminate miscommunication, we will communicate directly with Agency-designated personnel. This approach allows for clear expectations for SMI and Agency staff.



Project Management Portal

Project-related documentation is stored on the West Virginia SDU Project Management Portal, which is accessible to all members of the SMI Transition and Ongoing Operations Teams, and Agency-designated personnel. The portal functions as a point of access to information such as the RFQ, SMI's proposal, deliverables, project planning documents, status reports, meeting minutes, design documents, and more. The following illustrates the use of the West Virginia SDU Project Management Portal.

Home Operations

West Virginia State Disbursement Unit Project Management Portal

> Documents + New Upload Edit in grid view Sync Add shortcut to OneDrive Pin to Quick access

View All Site Content
Pages
Recycle bin

[Return to classic SharePoint](#)

Contractual Documentation

Name	Modified	Modified By
2018 Re-Implementation & Card Services	April 18, 2019	Jackie Scharping
Change Requests	April 23, 2011	Jerre Taylor
Contractual Letters	September 23, 2011	Lou Hall
Deliverables	April 23, 2011	Jerre Taylor
Equipment Lease	March 23, 2016	Angela Burgess
Proposal	April 23, 2011	Jerre Taylor
RFP	April 23, 2011	Jerre Taylor
SOC Audit	February 15, 2013	Gwen Neely

Figure 4-187: Project Management Portal. The portal provides online access to documentation and information for the project, including deliverables, project planning documents, status reports, meeting minutes, design documents, and more.

The Project Management Portal ensures all project-related information is stored in a central location and is easily accessible by team members. SMI will also provide documentation in the format as required or desired by BCSE.

Weekly Project Status Meetings

Our Transition Manager and our Transition Team members, as necessary, will be available to meet with BCSE weekly for status meetings. We recommend meetings begin as early as possible in the Project Schedule and that a meeting schedule be determined during the kick-off meeting.



For the meetings, we will provide necessary documentation or information needed. We will be prepared to report on items from the Project Schedule, such as activities accomplished, upcoming activities, any late tasks, and relationship management changes. We will also be prepared to report on risks, issues, and open items on the Issues Log, including remaining steps required to resolve the open issues. SMI will provide minutes for each of the weekly status meetings. The minutes will also be posted to the West Virginia SDU Project Management Portal.

Weekly Status Reports

Transition Manager, Ted McDonald, will provide a weekly Status Report to BCSE. The report will cover the activities that have occurred since the last report and include a narrative for each of the following areas:

- Accomplishments
- Issues
- Deliverables completed
- In process, planned, delayed, or added
- Upcoming tasks
- Relationship management changes
- Risk management updates

Ted will be available to discuss any concerns that may arise because of the information relayed in the report.

Project Schedule

Our draft Project Schedule, located in Appendix A, will establish an agreed upon schedule for key activities and will include detailed timeframes, tasks, dependencies, resources, and mutually developed key milestones that SMI will maintain, and BCSE will use to monitor progress throughout the project to ensure successful and timely completion of the project. By measuring and monitoring the time for each task, we can adjust when needed to ensure the project stays on track. When developing or refining the Project Schedule, SMI will work with BCSE to ensure appropriate stakeholder participation for each activity.

RAID Log

SMI will use a RAID Log, a project management tool that resides in Smartsheet, to track risks, action items, issues, and decisions. The RAID Log provides the Transition Manager and Team with a centralized, organized, and structured framework to identify, assess, and address factors that can impact transition activities. It enables efficient project management, encourages timely decision-making, and enhances communication and accountability.

For each risk, information including risk category, impact, and mitigation strategy is included. The log contains a description of each action item and issue, the individual to whom primary



responsibility is assigned, an agreed upon date for resolution, and the progress and resolution of each item. The RAID Log also tracks due dates and problems needing to be addressed internally and between SMI and the Agency as well as decisions made during design sessions, meetings, and other interactions throughout the transition period. Updates to the RAID Log will be shared weekly with the Agency or as otherwise requested by the Agency.

Requirements Traceability Matrix

The Traceability Matrix will be used to track all requirements and how SMI's solution meets the requirements. The following is a sample of a Traceability Matrix used in our Ohio SDU transition.

OH Requirements Traceability Matrix

Requirement	Area	Page	Requirement	Ownership	Notes	SRS-ID
OP-Cal-5	Collection		Identify correspondence that includes an address change and forward the address update to SETS in the address change file.	Edie		
OP-Cal-6	Collection		Send ACH portable payments to SETS in the payment partition file no later than 5:00 p.m. EST.	Edie		
OP-Cal-7	Collection		Store all hard copy documentation for 90 days and retain electronically for seven years. The electronic record retention must be available to the State and counterpart and must be provided to the successor CSP contractor at the State upon termination of the Contract. Records must be accessible by payment and case criteria to be determined by the State.	Edie		
OP-Cal-8	Collection	172	Follow Generally Accepted Accounting Principles (GAAP) and to change when each deposit are received in the Indian. The above four must include local cash control. Employer Payer ACH Employer and other state's IP-D agencies may transmit their payments via ACH to CSP for deposit into the centralized account structure. The former contractor must demonstrate a minimum of 36 months experience adhering to NACHA and EFT/EDI standards and must demonstrate experience supporting TRR or ODD protocols on at least one project. The records associated with each payment include identifying case related information. Minimum Requirements:	Edie		Payment Methods PMT_PV_10 PMT_PV_27
OP-Cal-9	Collection		Receive and process ACH payments in compliance with NACHA regulations.	Edie		
OP-Cal-10	Collection		Receive and process international electronic payments.	Edie		
OP-Cal-11	Collection		Validate that all mandatory fields in the electronic EDI records are appropriately populated.	Edie		
OP-Cal-12	Collection		Validate information received against SETS information to ensure that payments are properly identified and applied to the correct case/number.	Edie		
OP-Cal-13	Collection		Identify specific remitter type (e.g., unemployment, financial institution) to apply appropriate source code to payment.	Edie		
OP-Cal-14	Collection		Send ACH portable payments to SETS in the daily payment partition file no later than 5:00 p.m. EST.	Edie		
OP-Cal-15	Collection		Market ACH protocol to employer.	Edie		
OP-Cal-16	Collection		Develop, provide and maintain enrollment materials.	Edie		
OP-Cal-17	Collection		Manage and maintain enrollment process for ACH.	Edie		
OP-Cal-18	Collection		Provide customer service to employer and payer with ACH protocol quarterly.	Edie		
OP-Cal-19	Collection		Provide online access for State and county staff to view address records.	Edie		
OP-Cal-20	Collection	172	Minimum of 60 days prior to termination of the contract, the contractor shall provide access in a readable format upon termination of Contract. County Walk-In Payments Pursuant to section 2125.29 of the Ohio Revised Code, a County CSEA may process payments from payers when also payments in person at the local agency. Minimum Requirements:	Edie		Payment Methods PMT_PV_10 PMT_PV_27
OP-Cal-21	Collection		Provide county CSEA the ability to pay payments online.	Edie		
OP-Cal-22	Collection		Include all payments from cleared and approved county walk-in batches in the daily Vendor Payment Partition Data File to SETS.	Edie		
OP-Cal-23	Collection		Deliver payments electronically from the County CSEA Agency's accounts to the county collection account daily.	Edie		
OP-Cal-24	Collection		Identify and report out-of-balance conditions to County CSEA and State for resolution upon occurrence.	Edie		
OP-Cal-25	Collection		Provide customer service to County CSEA regarding payment system.	Edie		
OP-Cal-26	Collection	173	Establish an internet walk-in processor. IRS/ODT The Contractor's payment processing system must support the mandated function of processing collection through the State Disbursement Unit (SDU) by accepting and processing the IRS/ODT Tax Offset Collection Extract file.	Edie		Payment Methods PMT_PV_13 PMT_PV_27
OP-Cal-27	Collection		Receive IRS and ODT tax intercept funds from ODJS Fiscal to be transferred to the Tax Offset Account and confirm receipt of the funds.	Edie		
OP-Cal-28	Collection		Receive IRS and process IRS/ODT Tax Offset Collection Extract file from SETS.	Edie		
OP-Cal-29	Collection		Communicate the processing of the Tax Offset Collection file.	Edie		
OP-Cal-30	Collection		Transmit IRS/ODT paid payment information in the daily payment partition file to SETS.	Edie		
OP-Cal-31	Collection	173	Walk-Based Payments Payer must have the option to transmit payments electronically via the Internet or secure web-based payment site. Minimum Requirements:	Edie		Payment Methods PMT_PV_13 PMT_PV_17
OP-Cal-32	Collection		Accept and process walk-based credit card, debit card and direct debit payments.	Edie		
OP-Cal-33	Collection		Provide option to allow for recurring payments.	Edie		
OP-Cal-34	Collection		Receive SETS file containing case and order information to validate information provided by the remitter before the payment is made. Assume financial responsibility for charge back, payment reversal and fraudulent activity for debit and credit card payments.	Edie		
OP-Cal-35	Collection	173	Provide monthly management report including, but not limited to, the number of internet payment received, the dollar amount, and the number of charge back reported and granted. The report must also indicate whether the payment was made by credit, debit card or direct debit. International Payment Processing The Contractor must be able to accept and process international payments. Minimum Requirements:	Edie		Payment Methods PMT_PV_18 PMT_PV_19
OP-Cal-36	Collection		Accept and process international EFT/EDI transactions using the International Automated Clearing House (ACH) Transaction (ATX) file format. Connect facilities currency to US dollar.	Edie		

Figure 4-188: Requirements Traceability Matrix. The Traceability Matrix will be used to track all requirements included in the project.

Updates to the matrix will be shared on an agreed upon schedule with BCSE, with all requirements being met prior to the end of the re-implementation period.

Conference Calls

Conference calls, with or without video, provide a quick and easy method for conducting meetings and sharing communications as necessary throughout the transition period. SMI will work with BCSE in determining when conference calls may be used to conduct necessary meetings and other communications.



Email

Email has been and will continue to be an indispensable method of quickly communicating with project stakeholders. It also allows the stakeholders to exchange various project documents electronically for review. Final versions of important documents may be followed up with an official hard-copy document or placed on the Project Management Portal, based on the State's preference.

Clear and consistent communication is essential to the success of any project. The communication plan ensures that the methods and frequencies of communication are clearly defined for all project stakeholders, thus ensuring information is consistent, accurate, and timely.

4.2.6.7.2 Staffing Levels

To ensure the continuity of outstanding collecting, tracking, and disbursement services, SMI proposes the same level of staffing that is currently in place for the SDU. SMI's SDU operation is fully staffed with trained personnel already prepared to continue successful operations.

4.2.6.7.3 Timeline

SMI's draft Project Schedule, containing a timeline for the completion of each deliverable, is provided in Appendix A. of our proposal. We will work with the Agency to finalize the deliverables and associated due dates. As shown in our draft Project Schedule, we have provided for a 10-business-day review period by the State, a five-day revision period for SMI, and an additional five-day re-review period for the State.

4.2.6.7.4 Checklist for Review and Acceptance

As required by the RFQ, SMI will provide the Agency with a checklist of the review and acceptance criteria it should use to evaluate and approve the policies and procedures developed by SMI to accomplish a successful transition.

4.2.6.7.5 Disaster Recovery/Business Contingency Plan

SMI will deliver a detailed Disaster Recovery and Business Continuity Plan to the Agency allowing adequate time for a 10-business-day review period by the State, a five-day revision period for SMI, and an additional five-day re-review period for the State.

4.2.6.8 The Vendor shall establish a primary operating facility at a single site through use of existing facilities, expansion of existing facilities, or acquisition of a new facility. The primary operating facility shall be located within a one mile radius of the Agency's main office in Charleston, West Virginia. The Agency must tour and inspect the facility at least once a year or as needed to insure compliance with State and Federal laws (W. Va. Code Chapter 48, Code of Federal Regulations, Title 45, Social Security Act, 42 USC Chapter 7) as well as with this contract. The Agency personnel who conduct these inspections are located in the Agency's main office in Charleston, West Virginia. Additionally, the Agency is required by Federal law to receive child support payments at its main office, so the Vendor must be located where an Agency courier can safely walk daily receipts, including cash, to the Vendor's facility each day. Finally, the Agency's employees upon mutual



agreement, may provide back-up staffing to the Vendor in times of emergencies. For all these reasons, therefore, the Vendor's facility should ideally be located within walking distance of the Agency's main office in Charleston, West Virginia. The purpose of the primary operating facility shall be the Vendor's performance of the centralized collection and distribution function in accordance with the provisions set forth in this RFQ and any resulting contract. While other unrelated functions may be performed at the Vendor's primary operating facility, the centralized collection and distribution of support payments must be operated with a dedicated staff in a manner that clearly separates these actions from any other functions performed at that facility. The Vendor shall be responsible for all modifications to the facility, including those required to house Agency Automated System equipment and software, as well as document imaging hardware and software. In addition, the Vendor shall be responsible for establishing and maintaining the needed security, fire control, telephone lines, and related equipment for the facility other than that provided by the Agency, and shall be responsible for all of the costs related thereto. The Agency reserves the right to reject the primary facility established by the Vendor.

4.2.6.8 Primary Operating Facility

As your current SDU provider, we have an established operating facility that already meets the Agency's specifications. The SMI operating facility is located on the 5th floor of the Kanawha Valley Building, 300 Capitol Street, Charleston, West Virginia. The facility is conveniently located within a one-mile radius of the Agency's main office in Charleston, West Virginia and is .4 miles from the Lee Street Post Office. The facility's location enables secure, daily hand-delivery of child support receipts, including cash by Agency couriers and ensures ready access for Agency staff who conduct required inspections.

The facility remains dedicated to the centralized collection and distribution of support payments, with operations clearly segregated from any unrelated business activities. All physical and technical modifications necessary to support Agency Automated System equipment, imaging systems, and required infrastructure have been implemented. SMI continues to bear full responsibility for facility maintenance, including security, fire control, telecommunications, and all related operational costs.

Our location supports the Agency's ability to provide back-up staffing during emergencies and reflects our ongoing commitment to operational continuity, legal compliance, and partnership with the State of West Virginia in delivering secure and efficient SDU services.

4.2.6.9 Agency Automated System Equipment: The Vendor shall purchase video display terminals or PC's, related equipment, and software, as well as maintenance on the same, to accomplish the centralized collection and distribution function as outlined in this RFQ. This must include terminal emulation software on Agency's automated computer system.

4.2.6.9 Agency Automated System Equipment

As the incumbent Vendor operating the West Virginia SDU for the past 14 years, SMI brings a fully established and field-proven infrastructure that supports the centralized collection and distribution functions described in Sections 4.1.4 through 4.1.5 of the RFQ. Our longstanding partnership with



the State is a testament to our ability to deliver consistent, compliant, and high-performing services.

SMI currently owns and maintains all required hardware and software components specifically selected to meet West Virginia’s operational and security standards. Our infrastructure is designed to support uninterrupted access, rapid transaction processing, and seamless integration with the State’s systems.

All emulation and integration tools are maintained under established protocols to support reliability and continuity. In addition to hardware and emulation software, SMI continues to use **SMART** to manage core SDU functions. **SMART** is tightly integrated with the Agency Automated Computer System equipment and software environment to facilitate real-time data exchange, robust reporting, and secure transaction management.

SMI’s existing systems, interfaces, and protocols are not only in place but optimized through years of iterative improvements. We remain committed to investing in enhancements that keep West Virginia’s SDU at the forefront of operational efficiency and technological resilience.

4.2.6.10 The Vendor shall provide test data files for the Agency's use in testing the operation of its collection and distribution processes.

4.2.6.10 Vendor Test Data Files

SMI will provide all necessary test data files for the Agency’s use in testing the operation of the distribution processes. Additional details regarding our testing methodology are provided in Section 4.2.7.1 of our response.

4.2.6.11 Operating Procedures: The Vendor shall design and develop detailed written operating procedures, as well as complete the necessary administrative coordination and planning for each of the following operational functions, in order to ensure that each is performed in accordance with the performance standards as set forth in the RFQ.

4.2.6.11 Documented and Tested Operating Procedures

SMI has maintained State-approved Operating Procedures for the West Virginia SDU since assuming operations in 2011. Our continued success over the past 14 years underscores our commitment to clearly documented, rigorously followed procedures that align with all contractual requirements and performance standards set forth in the RFQ.

SMI will continue to design, develop, and maintain comprehensive written operating procedures that provide clear guidance for all operational functions. Our procedures are continuously refined based on operational data, audits, and updates to State or federal regulations. They serve as both a training foundation and a quality assurance tool to ensure consistency and compliance.

We will complete all required administrative coordination and planning to support the procedures and ensure seamless execution across the following operational areas.



4.2.6.12 Shall include incoming Payment Processing—mail, ACH, Web-based, and Integrated Voice Response (IVR)

4.2.6.12 Incoming Payment Processing

SMI maintains detailed procedures governing the receipt, validation, processing, and reconciliation of all incoming payments. Procedures establish clear accountability, segregation of duties, and quality control measures to ensure timely and accurate processing.

4.2.6.13 Shall provide Payment Processing- Inquiry and entry;

4.2.6.13 Payment Processing – Inquiry and Entry

SMI’s procedures define step-by-step procedures for accurate and timely entry and inquiry resolution within the **SMART** system and related tools. Controls ensure accurate case identification, timely resolution of unidentified payments, and compliance with established performance standards.

4.2.6.14 Shall provide Disbursement Processes- Check, ACH, Debit Card, Direct Deposit

4.2.6.14 Disbursement Processes

SMI maintains comprehensive procedures for all disbursement types ensuring compliance with delivery timelines, verification requirements, and reconciliation standards.

4.2.6.15 Shall include Banking Services;

4.2.6.15 Banking Services

SMI’s banking procedures govern daily deposits, bank file transfers, exception handling, and reconciliation tasks with the State’s designated banking institution, Fifth Third Bank.

4.2.6.16 Shall include Security and Confidentiality; and

4.2.6.16 Security and Confidentiality

SMI maintains documented procedures addressing physical, logical, and procedural safeguards to protect sensitive information in compliance with State and federal privacy mandates, including regular reviews and staff training.

4.2.6.17 Shall include Disaster Recovery Plan.

4.2.6.17 Disaster Recovery Plan

SMI maintains a documented and tested Disaster Recovery Plan that ensures critical SDU functions resume within the required recovery time objectives (RTOs). Procedures include backup protocols, failover processes, communication plans, and periodic testing to validate readiness.

Our Documentation Team has significant experience in developing detailed, State-specific SDU procedures. Our technical writers produce clear, accessible documentation that supports staff



training and operations from day one, with a structured process for timely updates and State review as policies or practices evolve.

4.2.6.18 The operating procedures and related administrative functions shall be established and in place prior to the Vendor assuming responsibility for any part of the centralized collection and distribution process. All procedures shall be coordinated with and approved by the Agency prior to implementation.

4.2.6.18 Approved Operating Procedures

SMI affirms its commitment to meeting all pre-operational requirements in accordance with Section 4.2.6.18 of the RFQ. As the current Vendor for the West Virginia SDU, we bring a fully established procedural framework that has been in place and operating successfully for over 14 years. This positions us to promptly update, align, and finalize revised procedures to reflect any changes introduced in the new contract scope. All procedures will be coordinated with and approved by the Agency prior to implementation.

4.2.6.19 The Vendor shall implement normal banking processes relating to accounting, purchasing, internal audit, balancing, financial controls, and other administrative functions relevant to this RFQ prior to assuming responsibility for the centralized collection and distribution process.

4.2.6.19 Administrative Functions

Today, SMI and Fifth Third Bank have both implemented normal banking processes related to the centralized collection and distribution process for the West Virginia SDU. We will use these same processes for the West Virginia SDU in a new contract term.

SMI has instituted normal processes for collections and distribution processing at the West Virginia SDU. These processes include:

- Accounting functions
- Purchasing
- Internal audit
- Balancing
- Internal financial controls

Each of these processes is described briefly in the following sections.

4.2.6.19.1 Accounting

Each of our 16 SDUs has varying levels of accounting requirements. At the corporate level, we employ Trent Marlow as SMI's Director of Accounting. Trent is an active licensed Certified Public Accountant (CPA) in the State of Georgia. Trent specializes in formulating internal accounting processes and procedures for our SDU operations and proactively seeking out any potential weaknesses and opportunities for improvement. Trent's responsibilities include assuring financial



and reconciliation activities comply with corporate policy, rules and regulations, contractual requirements, and GAAP.

Each SDU has well-documented accounting processes specific to the requirements of the individual States. For the West Virginia SDU, we have accounting processes in place for collections activities including separation of duties, handling cash received in the mail, and balancing all collections before they are transmitted on the Receipts Files to the Agency. Our processes for disbursement activity include controls to ensure all checks are printed and mailed, required check files are transmitted to the State and Fifth Third Bank, and all ACH direct deposits and debit card loads are processed or error files returned. We provide the required documentation to the Agency to reconcile the State's bank accounts.

4.2.6.19.2 Purchasing

SMI has a formal purchasing policy that includes guidelines about:

- Which employees have purchasing authority and the limits of their authority
- Approval process for purchases above the limit of authority
- Vendor, product, or service selection
- Authority to enter into and sign a contract

SMI maintains a system of internal coding to ensure that purchases are charged against the correct function or project and are within the appropriate budget line item.

4.2.6.19.3 Internal Audit

Our QA processes include our **SMART** system's audit trail for every collection, double entry of credits to ensure accuracy, in-stream review processes, and monthly sampling of payment transactions using standard statistical techniques per our Agency-approved Quality Metrics Plan. These processes help us maintain our current payment processing accuracy rate of 100% at the West Virginia SDU.

4.2.6.19.4 Balancing

Before transmitting Receipts Files to the Agency Automated Computer System, SMI balances processed payments to the total amount deposited to the Agency's account for that day. We will continue to ensure that each day's identified receipts are processed and included in an approved batch for the Agency Automated Computer System on the same day the receipts are received.

During the business day as payment work items are prepared for deposit and the Receipts Files are readied for transmission to the Agency Automated Computer System, SDU staff conduct a pre-release reconciliation of the day's deposit totals and Receipts Files transaction totals to ensure the bank deposit and Receipts Files amounts are in balance.



4.2.6.19.5 Internal Financial Controls

SMI’s standard accounting control functions reflect our commitment to a system that provides accountability for each area of responsibility. This includes procedures that ensure tasks performed under the contract meet performance requirements. All our current SDU operations, including West Virginia, meet federal requirements. Federal auditors have commented on our thorough attention to accounting practices, principles, and internal controls during their audits of our operations.

Our internal procedures, systems, and methods provide the ability to audit and verify all processes, work methods, transactions, separation of duties, and information systems. This is accomplished using one or all of the following accountability tools.

Table 4-27: Internal Controls. SMI’s system of internal controls is outlined in the table below. With our controls, SMI provides the Agency with accountability and transparency for all aspects of the SDU operation.

Function	Internal Controls
Payment Processing	<p>A Mail Log available through SMART Reports estimates the mail volume for the day.</p> <p>Mail is opened in a secure area with two people present at all times. Digital cameras are positioned within the processing area to capture all mail opening activities.</p> <p>Scanning equipment automatically places a unique scan ID on the back of each instrument and its corresponding envelope and documents.</p> <p>Scanning equipment automatically places a restricted endorsement on the back of each payment instrument and its corresponding envelope and documents.</p> <p>Strict controls when cash is mailed to the SDU include two people present through each step, scanning a Cash Substitute Ticket to use for posting, and securing cash immediately until time for bank deposit.</p> <p>SMART Workflow Manager provides the actual mail volume for the day and accounts for every work item, automatically tracking each work item’s progress through processing queues to completion.</p> <p>SMART Workflow Manager routes payments to the next appropriate step and worker; no single person has control over a payment’s processing.</p> <p>Two matching identifiers are used to post a payment.</p> <p>The remittance amount of all paper receipts is verified by at least two independent processes before it is accepted.</p> <p>SMART Audit History automatically maintains a complete audit trail for every step of processing that occurs on each work item.</p>



Function	Internal Controls
Balancing/Reconciliation/Accounting	<p>Staff conduct QA reviews of payment transactions identified as high risk and a percentage of all payment transactions prior to transmission on the Receipts Files.</p> <p>All deposits are tracked with a report.</p> <p>All payments are assigned a unique ID, and all processing actions are recorded in an automated audit trail.</p> <p>SMART Workflow Manager tracks debits and credits through the various processing queues and automatically determines when a payment work item is in balance and ready to be deposited.</p> <p>Balancing conducts a pre-release reconciliation of deposits to the Receipts File.</p> <p>SMI maintains GAAP compliance across all SDU areas.</p>
Disbursement Processing	<p>SMI maintains accountability and internal control over disbursements and the prevention of duplicate disbursement issuances.</p> <p>SMART Disbursements applies a unique disbursement file number to each disbursement file created and each individual disbursement is assigned a unique sequence number containing the associated disbursement file number.</p> <p>We compare the total records and dollar amount for each disbursement type to the Disbursements for the Payments Receipted Report to ensure that the total and dollar amount reconcile.</p> <p>SMART Disbursements provides complete workflow status information for real-time monitoring of file exchanges.</p> <p>Check stock security features are included with blank check stock used.</p> <p>Check printing security features include a watermark printed diagonally across each check for deterrence of fraudulent check alteration.</p> <p>Positive Pay is used.</p> <p>We provide Regulation E compliance monitoring.</p>
Physical and logical controls	<p>Access to the building is controlled using security access cards.</p> <p>Video monitoring occurs 24/7 – through a digital monitoring system with media retained a minimum of 90 days. If an incident occurs, monitoring for the period is burned to DVD.</p> <p>All mail is kept in a secure zone accessible only by security access card.</p> <p>A username and password are required to use SMART to scan mail, process payments, create ICLs, create batch transfer files, or perform any other duty in the SDU.</p> <p>Users are assigned levels of access in SMART, enforcing separation of duties.</p>



Function	Internal Controls
	<p>Users are required to lock their machines when they leave them unattended. All machines automatically lock after 15 minutes of inactivity.</p> <p>All changes to software applications are requested, approved, and documented by the appropriate level of personnel.</p> <p>Network and telecommunications infrastructure is physically secured and monitored and automated alerts notify IT staff of any system fault.</p> <p>All transactions are backed up and backup procedures are tested on a regular basis.</p>
General	<p>SMI documents all operating procedures and processes. Clearance and background checks are performed on each employee prior to hiring.</p> <p>Employees must sign a confidentiality agreement regarding non-disclosure of personal information.</p> <p>A handbook containing company policies is provided to each employee.</p> <p>Approval is obtained from the Agency prior to hiring staff for key positions.</p> <p>Performance management plans are in place for each staff position and performance evaluations are conducted annually for each employee.</p> <p>All employees of SMI are bonded.</p>

Our system of checks and balances includes, but is not limited to:

- Separation of duties
- Limited staff access to secure areas
- Uniquely identifying payment receipts for tracking and auditing purposes
- Payment reports for research and audits
- System faults engage an automated alert to IT staff any time of day

SMI's User Manuals contain the internal control structure documentation. Additionally, SMI tracks every payment and document received by the SDU with our unique **SMART Audit History** module.

4.2.6.19.5.1 Separation of Duties

SMI's organizational structure provides for appropriate separation of functions throughout the SDU operations. Staff duties are separated so that no individual employee has complete control over all operational functions involving processing, including receipting, check issuance, accounting transactions, program changes, and data entry. **SMART** routes payments to the next appropriate queue and worker; no person has complete control over the advancement of payments through the processing workflow.



SMI uses access control software to enable, disable, and modify physical access to not only the facility, but to each of the various secure areas throughout the building, further supporting our separation of duties. These secured areas support physical enforcement of the separation of duties that SMI maintains so an individual only has access to their functional area. Employees may have access to one or more areas at the facility with least-privilege principles as the primary method of assigning and controlling entry within the facility.

SMART access is based on role assignment and provides for separation of duties. The system enforces least-privilege access restrictions that limit users to specific roles and related duties. Employees can only access areas of the system based on their security assignment. With the in-depth record keeping maintained by *Audit History* and the security assignments, West Virginia can be assured that its SMI-operated SDU is fully compliant with OCSE's SDU audit requirements.

4.2.6.19.5.2 Fifth Third Bank Banking Processes

As a regulated financial institution and one of the largest banking organizations in the U.S. and in West Virginia, Fifth Third Bank complies with all banking regulations. Compliance officers are assigned to each business to oversee compliance and address any apparent deviations. Fifth Third Bank further complies with all applicable BCSE policies, State and federal statutes, and regulatory provisions for the confidentiality, safeguarding, and appropriate use of information processed or accessed for child support payment processing and disbursement. Control measures are currently in place for performing the services proposed.

Fifth Third Bank will continue to cooperate with audits, investigations, inspections, and reviews performed by the Agency or its agents, the Office of Inspector General (OIG), or any other government authorities. They will comply with all State and federal audit review requirements including, but not limited to, providing an annual audit report.

4.2.6.20 Complete accounting reports detailing the Vendor's cost, including start up/transition costs, shall be required by the Agency for the transition period and shall be part of the Vendor's bid

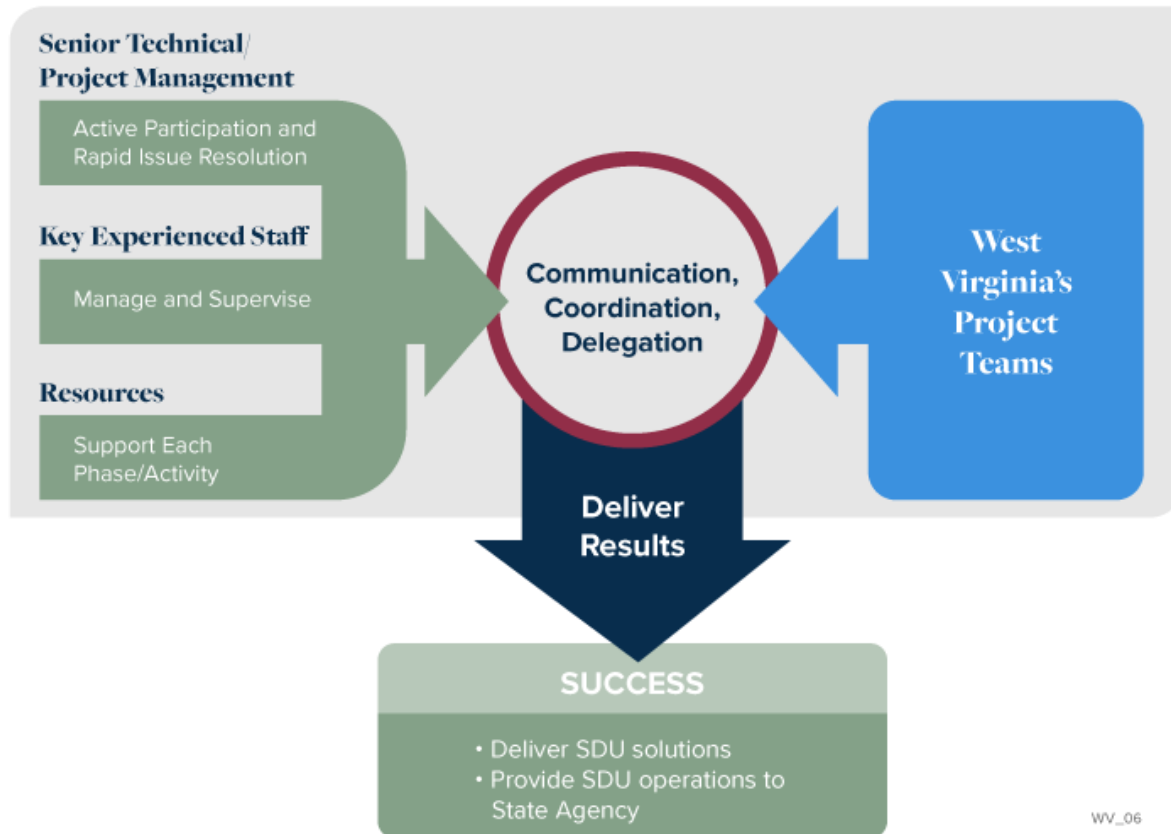
4.2.6.20 Vendor's Cost

All cost information is included in SMI's Exhibit A Pricing Pages submitted with this response.

4.2.6.21 Implement Personnel Function and Begin Hiring: The Vendor shall ensure that trained staff are available to complete the centralized collection and distribution process without any disruption of service to the local offices and recipients of the Agency's services. The personnel function is to be established and all hiring/training completed prior to assuming the responsibility for the centralized collection and distribution process.

4.2.6.21 Implement Personnel Function and Begin Hiring

SMI has experience structuring project teams to successfully deliver SDU and debit card services to our State partners. Our criteria for structuring and staffing our project team organization are illustrated as follows.



WV_06

Figure 4-189: Project Team Structuring and Organization. SMI's methodology for structuring successful project teams is based on many years of experience and delivers the desired results.

This methodology for structuring project teams ensures:

- Clear lines of communication within the SMI team, as well as with DHHR
- Key experienced staff hold management and supervisory positions for all phases of the project, which provides for backup staffing if needed to cover key staff absences due to illness, vacation, or the need for additional help
- The resource needs associated with the transition and operation phases of the project are addressed
- The teams responsible for related activities are grouped together to ensure effective coordination
- Regular participation from senior project management and technical executive staff speeds resolution of issues and access to specialized staff resources, when necessary
- The project teams deliver the results, for which they are accountable, by delegating the authority necessary to get the job done

SMI's West Virginia team is comprised of individuals who bring years of experience in child support payment and disbursement processing, outreach, child support customer service, and document imaging and management. Our ongoing Operations and Transition Teams are composed of policy



experts, child support generalists, knowledgeable child support processing staff, as well as leading experts in full systems integration, development, and maintenance. SMI will continue to provide experienced staff to successfully conduct all operations at the West Virginia SDU.

4.2.6.21.1 Recruitment Program

As West Virginia's current SDU and debit card services provider, we are fully staffed with trained employees. However, we will continue to fill positions when a staff member leaves or when a staffing increase is warranted.

SMI will continue to follow a thorough process as part of our comprehensive Human Resources recruitment and hiring philosophy. All Human Resources professionals and management personnel adhere to SMI's administrative policies and procedures for recruitment and selection to ensure only the most qualified, dedicated, and knowledgeable professionals are hired.

Operating with integrity is essential for SMI. Our culture reflects a commitment to caring for one another, taking ownership of our work, and approaching our partnerships with humility and respect. We seek out and support employees who share these values and who are accountable to each other and to the customers we serve. These principles shape how we work and how we deliver dependable, results-focused service.

To ensure the best employees for the Agency, SMI will never use staffing agencies to staff the SDU. By hiring new staff as SMI employees, we can select personnel who share SMI's values and embrace our culture. This approach to staffing delivers outstanding results for West Virginia and the families served.

To provide equal employment and advancement opportunities to all individuals, employment decisions are based on merit, qualifications, and abilities. SMI does not discriminate in employment opportunities or practices based on race, color, religion, sex (including pregnancy and gender identity), national origin, age, disability, family medical history, genetic information, or any other characteristic protected by federal or State laws. SMI is committed to cultivating a diverse workplace free of discrimination.

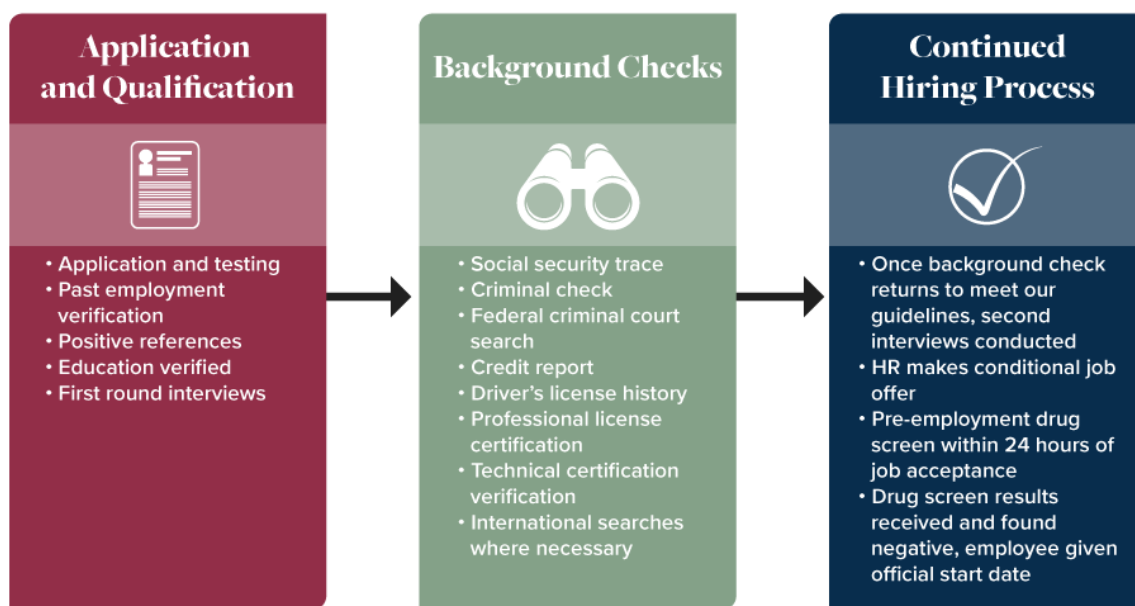
These commitments govern all aspects of our management practices and decisions, including recruitment and hiring practices, job assignment and promotions, appraisal systems, compensation, discipline, termination, access to benefits, and training. Employees with questions or concerns about any type of discrimination in the workplace are encouraged to bring these issues to the attention of their direct supervisor, a member of the Enterprise Leadership Team (ELT), Leadership Team, or Human Resources. We prohibit retaliation and reprisal against employees who report a concern. Anyone found to be engaging in any type of unlawful discrimination will be subject to disciplinary action, up to and including termination of employment.



Our Human Resources Department recruits through nationally recognized avenues and works with local resources specific to the geographic area of the SMI operation. Our Human Resources professionals possess a wealth of experience in recruitment and selection for our operations. SMI will hire the most qualified and knowledgeable candidates available. Part of the hiring practice is to verify previous employment references, as well as conduct a thorough background screening on each potential employee.

4.2.6.21.2 Hiring Process

Our selection process includes the background screenings required by DHHR and pre-employment drug screenings. The process is designed to find the best people who are a good fit for specific jobs. Our screening will include a search for misdemeanor and felony convictions for all States of residence within the past 10 years. We will not consider any candidate convicted of crimes related to mishandling of money or security. All screenings are at SMI's expense. In the following figure, DHHR can review the details of our selection process and screenings.



SML_03

Figure 4-190: SMI Selection Process. Our selection process includes verification of experience and education, background screening, and drug screening.

Applicants for positions must first complete a job application that shows they have the required knowledge, skills, and abilities for the applicable position. Education is a crucial determinant for the ability to qualify for many positions. An applicant must also pass stringent testing requirements if applicable to the position.

Human Resources professionals will further qualify each candidate for employment after application and testing requirements are met. Each candidate's past employment is verified with a



minimum verification of two previous employers. Additionally, we will obtain a minimum of two favorable references for the candidate.

If a candidate passes all the previously mentioned requirements, as well as first-round interviews, a thorough background screening is conducted.

4.2.6.21.3 Background Checks

Prior to becoming an employee, all prospective personnel receive a background check. SMI completes thorough background checks generated on a 10-year history on all candidates for employment with the company. The background checks listed in the following table are conducted on every SMI employee and, when applicable, subcontractor personnel.

Table 4-28: Background Checks. The following background checks are conducted on every SMI employee and, when applicable, subcontractor personnel.

Background Checks	Description
SSN Trace	Verifies the candidate is who they say they are, reveals the names and addresses associated with an SSN and can help detect an incorrect or compromised SSN
Criminal Felony and Misdemeanor	Performs fundamental criminal searches that reveal felonies and misdemeanors by searching county courthouse records corresponding to an applicant's address history; the search finds, confirms, and reports a candidate's felony and misdemeanor records history
Federal Criminal	Reveals criminal records for incidents that are prosecuted in the U.S. District Courts Searches for crimes that do not fall under local laws, such as tax evasion, embezzlement, counterfeiting, bank robbery, and other crimes
Widescreen Plus National Criminal Search	Searches a proprietary database of millions of criminal records including but not limited to felonies, misdemeanors, traffic violations, and sex offender records
Credit Check	Reviews the comprehensive credit history of a candidate Provides information about delinquencies, repossessions, charge-offs, and bankruptcy to determine if there is a financial risk to employing the candidate

As shown in the table above, the background check conducted on every potential SMI employee includes screening for criminal felony and misdemeanor convictions, federal crimes such as tax evasion or embezzlement, and a credit check to obtain information about personal finances. Some positions require further background investigation. We check local and federal sources to ensure each candidate embodies the traits that support our culture.



Some positions, including specific SDU positions, require even further background investigation, depending upon the nature of the job sought:

- Driver license history—Verify the insurability of the candidate if they will be required to drive a company vehicle
- Professional license verification—Verify the candidate’s professional licenses
- Technical certification verification—Verify the candidate’s technical certifications
- International searches (where necessary)—Research the background of a candidate who is going through the work visa process
- Background investigations including Federal Bureau of Investigation (FBI) fingerprinting (required for FTI access)—Verify criminal history in all 50 States and check local law enforcement records where the candidate has lived, worked, and/or attended school in the last five years

The outcome of the background check will determine whether the applicant is considered for employment. Any applicant convicted of a felony, or crimes related to mishandling money, including theft, security, fraud, or forgery will not be considered for employment.

Our Human Resources Department will make a conditional job offer to the top candidate(s). After acceptance, the candidate has 24 hours to submit to a pre-employment drug screening. If the drug screen results are favorable, the candidate may be considered for employment. SMI provides a drug-free workplace. All job applicants are tested for the presence of illegal drugs as a condition of employment. We also test for controlled substances. If a controlled substance is identified, we request proof of a doctor’s prescription. After hiring, employees may also be screened if there are circumstances that cause reasonable suspicion. Any employee who is under the influence of alcohol or controlled substances at any time while on company business, whether on SMI premises or not, is subject to termination. All drug screening results are posted to the employee’s medical file.

Access to sensitive information, including government information, is prohibited until all background check requirements have been completed with acceptable responses. SMI will maintain a list of SMI employees with authorized access to federal tax information (FTI), which will be provided to the Agency and, upon request, to the IRS.

SMI employees will also undergo the same background checks every five years thereafter and certification shall be provided within 90 days of the five-year anniversary date of the prior background check pursuant to IRS Publication 1075 requirements. The same level of background check completed initially is completed at reinvestigations and following any State-specific requirements.

4.2.6.21.4 Employee Relations and Retention

Ensuring stability among our staff is important to SMI and our culture. SMI strives to create an atmosphere where communication is open between employees and management. There are



regular team meetings and company-wide Town Hall meetings to discuss changes in processes, reorganization, events, and corporate issues. Communication about ongoing topics such as paid time off (PTO) and performance are facilitated by the direct supervisor or manager of the employee.

Additional key employee relations and retention procedures and beliefs are listed, as follows:

- Consistent, open communication with employees at the management level, as well as the supervisory level—we encourage an “open-door” policy
- Appreciation for employees’ work—we provide a peer recognition and employee feedback platform to show appreciation for co-workers in a fun way
- Individual career development and growth; we put forth efforts to promote within, to allow employees to advance in their career and skill sets
- Fair and consistent treatment of employees
- Problem resolution and employee grievance process
- Competitive compensation and comprehensive benefit plan
- Employee recognition awards—service awards
- Engaging company culture
- Tools/training to support employees in their jobs and foster teamwork
- “Family” atmosphere—helps illustrate that we believe in our employees and genuinely want the best for them
- New Employee Orientation to educate and engage new employees, increasing day-one readiness

SMI provides eligible employees with a wide range of benefits, including standard benefits like health insurance, life insurance, 401(k) programs, short- and long-term disability, paid holidays, and PTO. Several programs such as Social Security, workers’ compensation, and unemployment insurance cover all employees in the manner prescribed by law. Benefits eligibility is dependent upon certain factors, including employee classification. Below is a list of benefit programs currently available to eligible employees. This list is subject to change:

- Health Savings Account with Employer “Seed” Money Contribution
- Telemedicine
- Profit Share
- Dependent Care and Medical Flexible Spending Account
- Employee Assistance Program
- Voluntary Benefits: Accident, Hospital Indemnity, Critical Illness
- Additional Benefits: Identity Theft, Legal Counsel, Pet Insurance



- Health Maintenance Program
- Wellness Program

Some benefit programs require contributions from the employee. However, many are fully paid by SMI. Our culture is not only beneficial to employees but also to West Virginia.

4.2.6.21.5 Conflict of Interest

All SMI employees must sign our internal Conflict of Interest Disclosure Form as a condition of employment. In any case where a conflict of interest appears to exist, it is the duty of the employee to disclose those interests. The employee must reveal any interest that results in a benefit to the employee, a family member, or interested party from the employee's association with the West Virginia SDU. For example, if an employee reports they are a participant in a child support case, whether they are the payee or the payor, SMI's Project Manager reviews payments made to the case during the quarter to ensure that payments were handled appropriately. Failure to disclose a conflict of interest may lead to disciplinary action, up to and including termination of employment.

The Project Manager conducts a quarterly review of all employees who have reported a relationship or potential conflict of interest. It is a critical part of our internal quality assurance process for reviewers to check for any potential fraud or conflict of interest and to immediately report any issues to SMI management. Our team's reputation for integrity and excellence requires careful observance of the spirit and letter of all applicable laws and regulations, as well as a scrupulous regard for the highest standards.

Supervisors who perceive the existence of a conflict of interest must make a full and prompt disclosure to the Human Resources Department of the facts, circumstances, relationships, and/or transactions relating to that conflict of interest.

If at any point throughout an employee's employment, a conflict of interest arises, the employee must disclose that conflict of interest. SMI also requires employees to certify compliance with any existing child support orders.

4.2.6.22 The Vendor shall be responsible for staffing the centralized collection and distribution function with trained personnel. In order to take advantage of the Agency's specialized training, the Vendor shall commit sufficient personnel for the formal and on-the-job training offered by the Agency in accordance with the transition plan. The Vendor shall be responsible for monitoring the training of its personnel during the transition period. The Vendor shall also be responsible for notifying Management Information Services (MIS) within 24 hours when any staff terminate employment at the State Disbursement Unit (SDU).

4.2.6.22 Training Plan

DHHR will not need to expend any resources to train SMI's SDU staff on Agency Automated Computer System or the child support program, since SMI has fully trained and experienced staff in place, functioning at an optimal level of service. However, SMI's experience with the SDU and



Agency Automated Computer System does not diminish our need for a comprehensive training program. SMI understands that training and managing staff is a critical ingredient for the overall success of the SDU operations.

SMI will continue to commit personnel for the formal and on-the-job training offered by the Agency in accordance with the Transition Plan. We will notify MIS within 24 hours when any SMI personnel terminate employment at the West Virginia SDU.

4.2.6.22.1 Training Strategy

We are committed to providing our staff with the latest and best technology, as well as the job skills necessary to be successful in their work. That commitment translates into a training program that:

- Begins at initial employment
- Includes refresher training, as needed
- Provides information and skills development as operations are enhanced
- Includes training on recent technology, policies, and procedures
- Includes cross-training so the employee has a deeper understanding of the overall operation
- Provides developmental training so the employee can grow with SMI and the SDU

Training is not just a function performed when staff are initially hired, but an integral component of the ongoing operations and a part of staff development offered to our employees. SMI's training program is tailored with curriculum specific to the SDU. Our training program for the SDU staff incorporates child support fundamentals, as well as job-specific courses, including but not limited to courses on use of SMI's systems and applications, security and confidentiality, and Agency Automated Computer System.

The SMI Training Team will continue to develop and deliver specific technical curriculum for the SDU staff. Training is based on the specific needs assessment conducted by the Training Team and built upon the proven curriculum SMI employs in the operation of the SDU.

The Training Team will use the following steps when designing training for the SDU:

- Define the needs of the staff
- Design the overall curriculum
- Develop the training materials
- Deliver the training
- Determine the success of the training



Our extensive experience in working with State child support programs, and SDUs in particular, has given us invaluable knowledge about how best to develop, deliver, and modify training as needed for all SDU staff positions.

4.2.6.22.2 Curriculum

SMI's basic SDU training curriculum is adapted to fit the needs of the staff and provides the training and curriculum required for West Virginia's SDU. Our standard curriculum is already tailored and augmented as needed, including desktop aids that are used by staff at hire and during ongoing training.

The training design phase provided the roadmap for course content, development, and delivery. Our activities included:

- **Identifying course modules** – Determining the logical division of all business practices and system functions into modules that reflect specialization across staff positions
- **Developing course objectives** – Identifying learning goals to be set for each objective
- **Determining topical content of modules**—Determining the system function topics that must be included in each module
- **Allotting time for each topic** – Determining the amount of time to be dedicated to each training topic
- **Proposing learning activities and training aids** – Determining the best methods to further learning beyond the introduction of information for each training topic
- **Designing evaluation tools** – Composing appropriate evaluation forms and other tools for use to determine the success of the training and guide updates to future training materials

SMI training focuses on two distinct areas—child support basics and technical training. We begin with our child support and SDU overview curriculum. SMI is committed to training staff about the child support program so they may better understand the importance of the service they will provide to our customers. We then provide an overview of SDU operations, so employees get the “big picture” view. The more employees understand, the quicker they become proficient at their jobs.

The SMI Training Team updates and delivers specific curriculum for the staff of the SDU when there is new project scope. Training is based on the specific needs assessment conducted by the Training Team and is built upon the proven curriculum SMI employs for payment receipting and customer service. The existing training curriculum that is updated as appropriate includes:

- Child Support and SDU Fundamentals
- Professionalism in the Workplace
- Security and Confidentiality
- Customer Service Fundamentals
- **SMART** Access and Overview



- Position Specific Training (including Agency Automated Computer System if applicable)
- Production Simulation (as needed)

Specific SDU personnel are expected to access the Agency Automated Computer System efficiently and understand the screens they use to perform their job functions. The SMI Training Team will use the existing training for ongoing staff training on Agency Automated Computer System.

All staff receive customer service training for working with internal and external customers. They are also trained in confidentiality rules and practices and security measures used by the SDU with an emphasis on IRS security training. The customer service courses focus on effective communication and confidentiality and security.

Customer service leadership is trained to monitor CSR calls, coach CSRs during calls, and take over CSR calls, when necessary. All customer service staff are trained in our customer service guiding principles outlined in the following table.

Table 4-29: SMI’s Customer Service Guiding Principles. All SMI staff have initial and ongoing training highlighting our customer service guiding principles to ensure the best possible customer service experience for West Virginia’s child support program stakeholders.

Value	SMI’s Customer Service Guiding Principles
Courtesy	Customers are greeted enthusiastically and made to feel important when requesting and receiving help.
Prompt Attention	Customers will know that their time is respected. We understand no one likes to be placed on hold, made to wait, or feel they are being ignored.
Reliability	Customers will learn if we make a promise, we keep it. If we are unable to provide the information a customer seeks, we will obtain the information and contact the customer or refer them to the appropriate resource.
Personal Attention	Customers will realize we strive to provide personalized service to ensure no one feels like a number. With today’s technology, this is a problem on which we focus. No one wants to feel that their case is just one among thousands.
Knowledge	Customers expect employees to be knowledgeable. Our staff are highly trained. We will use our knowledge to help the customer.
Empathy	Customers want to be understood. We seek to show the customers that we are listening and want to provide the assistance they require.

Each employee receives a personal training plan based on their position. The training plan is used for regular quality training sessions, computer-based training, and all other training related to our internal processes and procedures. SMI provides specialized job-related training for each position within the SDU.



All SMI employees are required to attend security and confidentiality training including IRS Safeguarding Confidentiality upon hire and annually. They must all sign an IRS Confidentiality Form prior to being given system access.

4.2.6.22.3 Training Materials

SMI understands the importance of having fully documented procedures to guide the work within the SDU and uses these in each of our current SDU operations. User manuals and guides are developed for the SDUs that encompass detailed procedures for the various aspects of the operation, including coordination between the various entities involved in the process and defining the responsibilities of each entity.

The SDU user manuals and guides form the basis for our training materials and include, as appropriate, user and technical documentation, as well as samples of screens, letters, and reports. The user manuals and guides include:

- Administrative User Manual
- CSR Guide
- Processing Parameters Guide
- **SMART Image Viewer Administrator User Manual**
- **SMART Image Viewer User Manual**
- **SMART Pay User Manual**
- **SMART Mail Processing and Scanning Guide**
- **SMART Reports User Manual**
- **SMART User Manual**

They are developed from system documentation and analysis of the business processes within the operation and are utilized in initial training of new hires and ongoing refresher training. They also provide an easy reference for the staff as they perform their job functions. By having appropriate procedures clearly documented, it ensures that workers are trained to perform tasks in a consistent manner and allows BCSE to be fully aware of how we perform tasks within the operation. Since the manuals are living documents, they are updated as new processes are added or approved changes are made to current processes, including the new scope of services.

Our documentation is available for the SDU through our proprietary online documentation system, DOCEO. A screen displaying examples of types of documentation available at the SDU is shown in the following figure.

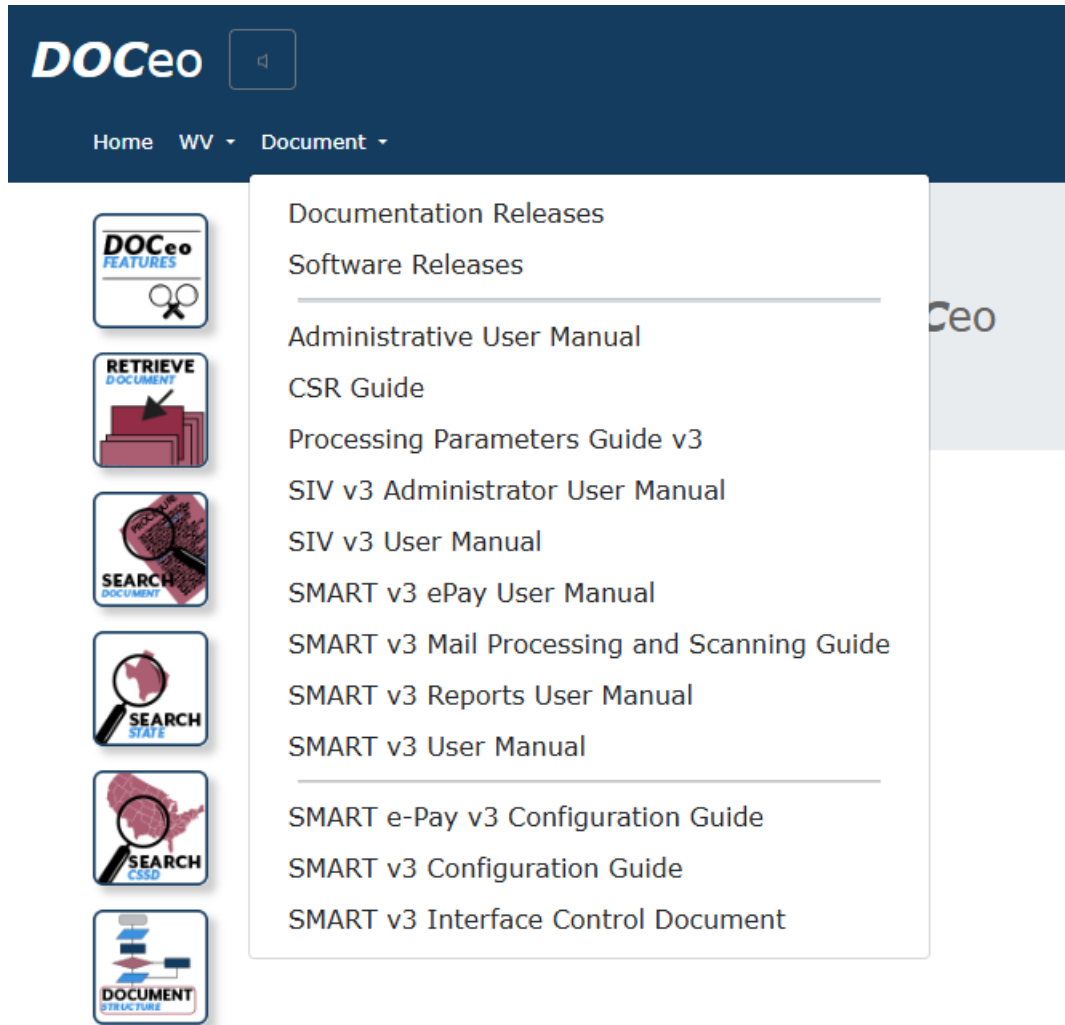
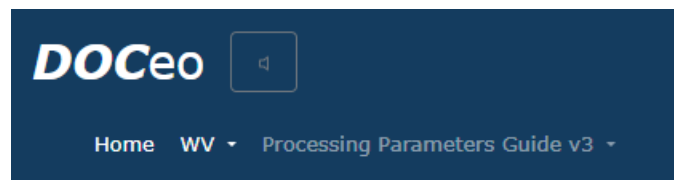


Figure 4-191: DOCEO, SMI's Online Documentation System. Our procedures for each SDU we operate are fully documented in this easily accessible online system.

Each user manual or guide included in DOCEO provides comprehensive procedures based on the requirements of DHHR. Manuals and guides are organized to provide quick access to topics as shown in the following figure for the SDU's Processing Parameters Guide.



Processing Parameters Guide v3

▼ Topics

- [Balancing](#)
- [Bank Return Items/ Holds](#)
- [Cash](#)
- [Correspondence Processing](#)
- [Correspondence Research](#)
- [Credit Processing](#)
- [Disbursement Check Printing](#)
- [Document Handling and Retention](#)
- [File Management](#)
- [Foreign Currency](#)
- [ICL and Receipt File Time Frames](#)
- [Mail Collection](#)
- [Misapplied Payment](#)
- [Out of Balance Payment](#)
- [Payment Files](#)
- [Payment Posting Rules](#)
- [Potential Problem Payments](#)
- [QA Requirements](#)
- [Reconciliation—Verify Bank Deposit](#)
- [Scanning](#)
- [Unidentified Payment](#)

Figure 4-192: Comprehensive Procedures. Each user manual or guide included in DOCeo provides comprehensive procedures and are organized to provide quick access to topics.

Our documentation not only provides step-by-step instructions but also outlines duties and responsibilities to ensure separation of functions and checks and balances in our processes.

SMI's user manuals and guides are detailed documents that provide overviews and information on software, hardware, and processes used at the SDU, along with step-by-step instructions for accomplishing tasks. The manuals reflect our 26 years of SDU operations experience, lessons learned, and best practices in the delivery of SDU services. The documentation is comprehensive; it addresses a vast number of scenarios our employees may encounter.

In addition to detailed user manuals, we will also use quick references, which are condensed versions of the user manuals that quickly get the staff pointed in the right direction. SMI's Quick References are exactly as their title indicates: brief, easy-to-digest informational sheets about a



specific work process. SDU staff can quickly reference these documents online to confirm a processing rule or other detail while performing tasks within a workflow. The following figure shows some of the Quick Reference Guides developed for the West Virginia SDU.

Documentation Portal

The screenshot shows a web interface for a documentation portal. At the top, there are navigation options: 'Edit in grid view', 'Share', 'Copy link', and 'Add sh'. Below this, the breadcrumb path is 'Quick References > WV SDU'. A list of 13 PDF documents is displayed, each with a document icon, a title, and a delete icon. The titles are: 'WV Correspondence Quick Reference.pdf', 'WV Credit Queues Quick Reference.pdf', 'WV Debit Entry OCR Quick Reference.pdf', 'WV Debit Entry Quick Reference.pdf', 'WV Document Log Notes Quick Refer...', 'WV F3 Search Quick Reference.pdf', 'WV Generating an ICL Quick Reference....', 'WV MICR Information Quick Reference....', 'WV MICR Profile Quick Reference.pdf', 'WV Move Pages Quick Reference.pdf', 'WV Navigation Quick Reference.pdf', 'WV Payment Posting Rules Quick Refer...', and 'WV Physical Deposits Quick Reference....'.

Name
WV Correspondence Quick Reference.pdf
WV Credit Queues Quick Reference.pdf
WV Debit Entry OCR Quick Reference.pdf
WV Debit Entry Quick Reference.pdf
WV Document Log Notes Quick Refer...
WV F3 Search Quick Reference.pdf
WV Generating an ICL Quick Reference....
WV MICR Information Quick Reference....
WV MICR Profile Quick Reference.pdf
WV Move Pages Quick Reference.pdf
WV Navigation Quick Reference.pdf
WV Payment Posting Rules Quick Refer...
WV Physical Deposits Quick Reference....

Figure 4-193: Quick References. SMI provides West Virginia-specific Quick Reference materials for staff.

Training material development is dependent upon subject matter. Modules are presented in either lecture/discussion format, lecture/demonstration/hands-on training, or online videos and



discussion. Regardless of the presentation medium, each module is comprised of a trainer's script, module objectives, student materials, and exercises. Graphics, flow charts, and handouts are used where appropriate. Our training environment is used for hands-on training during delivery.

SMI has been extremely successful in implementing SDUs and in our ongoing operations. Our training program is a key component in our success.

4.2.6.22.4 Determining the Success of the Training

Training participants complete evaluations after each course is completed. The comments and feedback are then used to help us design, develop, and deliver the best materials for future training. Evaluations from each training session are analyzed to determine if the materials need to be modified for future training.

4.2.6.22.5 Training Environment

Our Training Environment is a key component of our technical training program. The Training Environment allows the staff to process payments in a "real-life" environment and affords us the opportunity to ensure the staff has a thorough understanding of their job function. The Training Environment allows transactions to be processed through each SDU module in a controlled environment. The staff practices in the Training Environment until their quality and performance meet our stringent quality assurance standards.

Since the Training Environment mirrors the production environment, the staff has an opportunity to become proficient with the extensive features built into each module. Because the applications are built on a Windows platform, there is an immediate level of comfort among the staff because they are working on platforms that are like other Windows products they may have previously used. The extensive use of shortcut keys, radio buttons, check boxes, drop-down menus, and lists of options from which to select provide the staff with an interface that is readily learned and easily used.

Within the Training Environment, SMI's training includes conducting production simulations. Production simulations involve complete payment processing and receipting starting from mail opening and proceeding through data entry, quality assurance, ICL creation, balancing, and creation of the Receipts File. SMI has found the use of a Training Environment and production simulations to be an efficient and meaningful training tool.

The same data protection safeguards that apply to our production environment are applied to the training environment. We also have data obfuscation in our Training Environment to prevent access through data queries. We will work with DHHR to ensure all appropriate safeguards for data in all environments according to the requirements of West Virginia.

In addition to the online and classroom training provided for our staff, online and on-site support is available in the form of trainers and experienced staff who temporarily work with inexperienced



employees and assist them in their job-specific tasks. Courses and modules completed by each employee are added to SMI's Learning Management System (LMS). Our LMS tracks required training by position and individual employee and alerts managers when mandatory training is due.

4.2.6.22.6 SMI University

Through Workday's leading LMS, SMI utilizes SMI University (SMIU), an employee training academy that furthers our goal of actively engaging employees to drive results. From any web browser, including mobile devices, SMI employees can engage in collaborative learning.

Through the SMIU highly configurable training platform, our training staff make available multimedia content for both group and individual training paths. Using SMIU, our employees and managers can track training progress and obtain paperless results instantly.

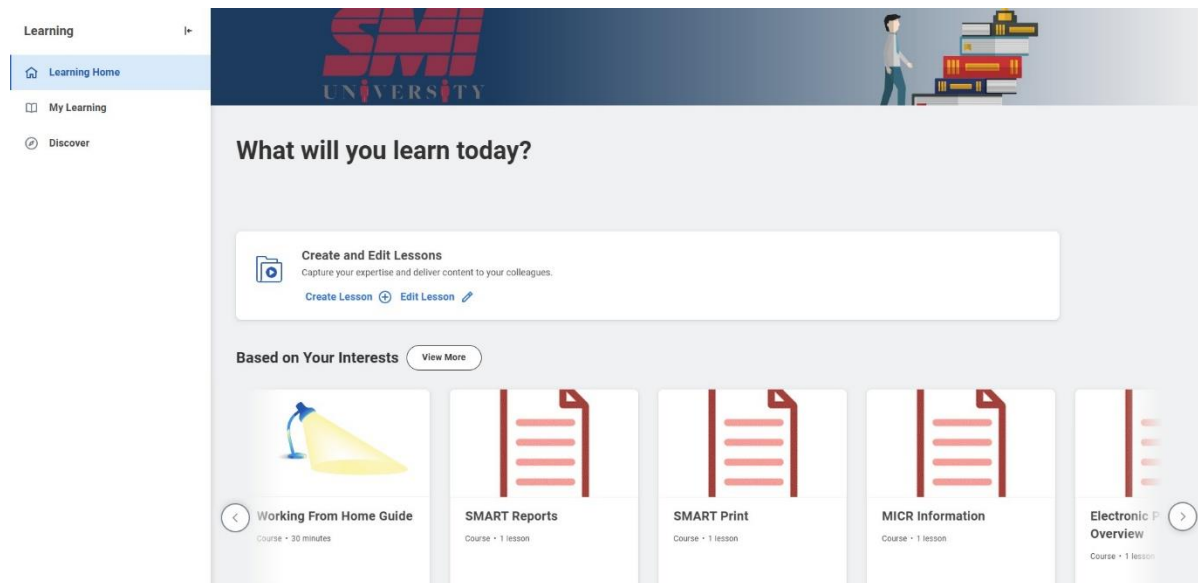


Figure 4-194: SMIU. Through the SMIU highly configurable training platform, our learning and development staff make available multimedia content for both group and individual training paths.

SMIU provides our most valuable assets, our people, with on-demand, self-paced training content that not only helps them develop the qualities needed to further their careers but also to facilitate their growth as individuals. At SMI, that growth is instilled in our core values.

In addition to offering SMIU for managing critical compliance and job specific training for all personnel, SMI is excited to offer the People Serving People program to all levels of our management team. People Serving People is an interactive online training program for all managers designed to equip them to lead their people to be the best they can be.

People Serving People assists managers in developing the skills most critical to succeeding in their jobs while tying those skills to SMI's culture and values.



It offers an experience-based learning approach that encourages staff to apply their lessons to their individual management styles through a series of videos, action items, and peer discussions. Course content included in People Serving People includes:

- Leading by Example
 - ✓ How to Build Trust and Respect
 - ✓ What Kind of Leader are You?
 - ✓ The Authentic Leader
 - ✓ Discover the Leader Within You
 - ✓ Motivating Your Team
- Communication
 - ✓ Professional Communication and Relationship Building
 - ✓ How to Appreciate Complaints
 - ✓ Tough Conversations
 - ✓ Listening
 - ✓ Responding Thoughtfully
- Managing Within the Law
 - ✓ Legal Interviewing
 - ✓ Family and Medical Leave Act (FMLA)
 - ✓ Americans with Disabilities Act (ADA)
 - ✓ Discipline, Documentation, and Termination
 - ✓ Minimizing the Legal Risk of Terminations
- The Ideal Team Player
 - ✓ Three Characteristics of the Ideal Team Player
 - ✓ Am I an Ideal Team Player?
 - ✓ Hiring an Ideal Team Player
- Tips for New and Mid-Level Managers
 - ✓ Mistakes to Avoid
 - ✓ Going from Buddy to Boss
 - ✓ Establish Credibility to Lead
 - ✓ Personal Traits for Success
- Employee Conduct and Discipline
 - ✓ Conflict Management
 - ✓ Performance Improvement Plans
 - ✓ Progressive Discipline
 - ✓ Employee Misconduct

With SMI, DHHR can be assured that our staff are well-prepared and well-supported to provide exceptional services on behalf of the SDU.

4.2.6.23 Disaster Plan: The disaster plan presented as part of the transition plan shall be developed into a fully functional and documented plan during the transition period. Backup equipment shall be tested for compatibility and capacity and any identified shortcomings shall be resolved. Any



backup facility shall also be tested to show that it can process at least 120,000 payment transactions per month for a minimum of two months.

4.2.6.23 Disaster Plan

SMI has developed and implemented a Disaster Recovery and Business Continuity Plan for the West Virginia SDU which takes into account all aspects of business continuity and disaster recovery planning. During the transition period, SMI will update the plan as needed and provide a fully functional and documented Disaster Recovery and Business Continuity Plan to the Agency for review and approval.

Our plan describes the measures put in place to mitigate the impact of unforeseen events as well as providing procedures for recovering critical infrastructure and operations. The plan identifies redundant systems and connectivity as well as alternative facilities and emergency staffing options. SMI's backup processing environment has the capacity to process at least 120,000 payment transactions per month for a minimum of two consecutive months. This capacity is validated through disaster recovery testing. Backup equipment is tested for compatibility and processing capacity as part of SMI's annual disaster recovery testing program, and any identified deficiencies are remediated promptly.

The plan also includes communications protocols, providing clear instructions for incident notifications, escalations, and the proper use of communications methods (messaging, email, phone bridges). The Disaster Recovery and Business Continuity Plan is tested and reviewed on an annual basis and updated based on exercise results and operational and technology changes, as well as the latest risk assessments.

SMI's **SMART** solution is built for the cloud, allowing us to leverage Microsoft Azure's massively resilient network of data centers for our applications and data storage. In addition to the "out-of-the-box" high-availability and disaster recovery features provided by Azure, we have also developed plans and procedures for quickly recovering applications while minimizing data loss during major incidents (e.g., Azure regional outage). All of our cloud data (databases and scanned images) is replicated to disaster recovery instances in a secondary Azure region where applications are hosted in the event of losing the primary region. This approach goes above and beyond the standard high-availability and disaster recovery features provided by Azure.

Our corporate data center in Atlanta is the main hub for all connectivity and file transfers with DHHR and our other processing partners. The Atlanta data center also provides access to Azure-based **SMART** resources via an Azure VPN gateway endpoint and is the primary Internet gateway for SDU internet access and remote access to SMI resources. Routing all traffic through our Atlanta firewall allows us to control external network activity as well as reducing the attack surface of our network. SMI's MFT platform facilitates the tracking and reporting of file transfer jobs which may have failed due to network failures or other incidents. Failed or pending file transfers can be easily executed and confirmed once connectivity has been restored. Primary connectivity with DHHR is



via a secure VPN tunnel between the DHHR network and our Atlanta data center, while file transfers with the bank and other processing partners are via SFTP over the Atlanta internet gateway. The Atlanta internet gateway is configured to automatically fail over to a redundant internet gateway in the event of losing the primary connection.

In the event of a major facility or telecommunications outage at the Atlanta data center, there is a secondary VPN tunnel in place between the DHHR network and our San Antonio, Texas facility, which is the secondary site for the Atlanta data center. The San Antonio internet gateway is also used for SFTP file transfers, and other critical connectivity, in the event of a total loss of connectivity at our Atlanta site. The San Antonio site provides redundant critical infrastructure for all Atlanta data center operations, including firewalls, routers, authentication and identity services, and the managed file transfer platform. The measures we have taken both to avoid and overcome disruptions to connectivity ensure that we are able to maintain connectivity and data synchronization with all interfacing systems upon restoration after a failure.

4.2.6.24 Continuity of Operations: The continuity of operation plan presented as part of the transition plan shall be developed into a fully functional and documented plan during the transition period. Vendor's continuity of operations plan must give consideration to the unavailability of its workforce over extended periods of time and should employ strategies to cope with such an eventuality, including but not limited to: moving work instead of staff, permitting or increasing telecommuting, or dividing business units over multiple sites.

4.2.6.24 Continuity of Operations

The Disaster Recovery and Business Continuity Plan also describes how SMI will continue to provide SDU services in the event of workforce or facility unavailability due to severe weather or other catastrophes, epidemics and pandemics directly affecting staff, or socio-political incidents in the region that could result in labor stoppages or civil disturbances.

Planning and preparation are carried out ahead of known events in order to protect staff and minimize the impact to services. While our goal is to mitigate the impact of events on SDU operations with measures such as generators and redundant connectivity, we are also conscious of the need to be able to relocate SDU operations to an alternate site in the event of major incidents impacting the SDU facility or staff. SMI's continuity strategy prioritizes moving work rather than relocating staff when feasible. Our corporate office in Carrollton, Georgia is equipped with OPEX scanners and check printers and is our first choice for scanning should the SDU facility in West Virginia become inoperable. The corporate office is close enough to facilitate quick recovery of mail, using our corporate jet. In the event of a major storm or other event that affects the entire Southeast region, we have the option of flying the mail to our San Antonio office in Texas, which is also equipped with OPEX scanners and can easily handle the additional volume of mail from West Virginia.

If the SDU is unavailable, data entry operations will be carried out by staff working remotely via SMI owned devices connected through a VPN client with authentication secured by multi-factor



authentication. To ensure the security and privacy of this alternate work site solution, a variety of controls have been identified and applied after a risk assessment was carried out. These controls include those identified in IRS Safeguard Computer Security Evaluation Matrix (SCSEM) which are applied to the various supporting systems including VPN, firewall, and workstations. These applied controls are validated on at least an annual basis using the same compliance tool used by the IRS. In the case of large-scale staff shortages, SMI's Operational Support department will provide emergency staffing teams to carry out critical SDU processing both onsite and remotely.

4.2.7 Milestones and Deliverables:

4.2.7 Milestones and Deliverables

SMI's draft Project Schedule, provided in Appendix A, identifies all tasks, milestones, and deliverables associated with each phase of the project. Our schedule is structured to clearly reflect each milestone, denoted by an "M" preceding the milestone task name, and to provide stakeholders with a reliable reference point throughout all phases of re-implementation and transition. Each deliverable is also clearly marked and mapped to the associated milestone, ensuring visibility into the full project lifecycle.

SMI will finalize the Project Schedule in collaboration with the Agency, following the kickoff meeting and within the timeline defined by the RFQ. Once approved, the baseline schedule will guide our progress and be updated regularly to reflect any adjustments or refinements agreed upon with the Agency.

4.2.7.1 Transition Plan for Test of Operating Procedures: The Vendor shall deliver to the Agency for its review and approval a detailed plan outlining any and all activities and staffing levels required during the transition period. This plan shall include a method for ensuring the complete review of operational procedures and acceptance testing of each of the centralized collection and distribution process functions.

4.2.7.1 Transition Plan for Test of Operating Procedures

SMI has already programmed **SMART** to meet and exceed most of West Virginia's requirements; therefore, SMI will not need to undertake significant transition activities that involve major scope and risk for DHHR. Nevertheless, SMI will develop and provide a detailed Transition Test Plan outlining all activities, staffing levels, procedural review steps, and acceptance testing protocols required during the transition period.

Testing is a critical component of any system change and is a necessary function in an ongoing project to ensure quality and support system improvement initiatives. In any SDU project, this phase becomes even more critical due to the impact the success of the project will have on the daily needs of families relying on the SDU to operate efficiently and accurately. Because of this, SMI employs a comprehensive testing plan for both transition activities and ongoing operations. In



In addition to industry standard testing processes, we will develop our specific testing plan to ensure that the following objectives are met:

- System functionality satisfies federal and West Virginia-specific requirements
- The system meets the specified performance requirements under peak transaction volumes
- System errors are identified and resolved
- Proper integration of all interfaces with Agency Automated Computer System or with other systems that may be needed

Since it is most important that final acceptance testing with the State goes as smoothly as possible, the testing phases leading up to User Acceptance Testing (UAT) are designed to detect and fix problems early in the process. Each release will undergo UAT by our operations staff. By involving our experienced staff from the beginning, we also gain the benefit of early end-user testing, so that by the time we reach UAT with the State, all critical system modifications have been completed and thoroughly tested.

SMART has been fully tested and is a stable high performing system in the ongoing West Virginia SDU operations. There is not a specific need to provide testing of major scope and magnitude for the SDU. This will be reflected in SMI's Test Plan minimizing the work effort for DHHR during transition. During ongoing operations, we will continue to develop specific plans based on the enhancement or upgrade being deployed for the SDU.

Although there will be no major transition activities that require testing if SMI continues as the SDU Vendor, ever-changing technology necessitates periodic system upgrades and modifications to pursue our goal of continuous improvement in the delivery of services. We also welcome opportunities to offer the State new services that require configuration and testing.

For West Virginia SDU technology upgrades and modifications, SMI will provide DHHR stakeholders with a project-specific Test Plan that will include SMI's Testing Strategy Document. This strategy provides security for the State by ensuring that SMI consistently follows well-founded standards for all testing.

The SMI testing methodology was created based on the Software Engineering Institute (SEI) Capability Model and Information Technology Infrastructure Library (ITIL) and has been modified based on our real-world experience providing child support services. The key elements of our methodology are:

- Employ both verification and validation processes
- Maintain all products under a change management policy to ensure that testing occurs on the proper version
- Test cases are documented and performed by QA Analysts who are experienced child support operations staff separate from the development group



- Validate the connectivity between SMI and DHHR components, confirming that interfaces can be accessed

By maintaining these testing norms, we can ensure the testing is consistent and appropriate. Application changes will be verified through six stages of internal testing including:

- Reviews
- Unit/integration testing
- System testing
- Volume/performance load and stress testing
- UAT
- Regression testing

Our testing approach provides complete application software confidence for the SDU. While this level of testing does not mean there will never be a problem, it does give us a better opportunity to identify and understand problems early and completely so we can resolve them and avoid recurrence.

Our testing and validation methodology extends to all aspects of the SDU including application software, hardware, network, security, and documentation. Our operation is securely and thoroughly tested by trained personnel who have experience in implementing multiple SDUs. SMI will ensure all tests are successfully conducted. If a test fails, SMI will fix the issue and conduct additional testing until the expected outcome is achieved.

SMI uses three distinct testing environments prior to the production environment: Unit, System, and UAT.

Unit development is performed on local resources by SMI's development team. This early phase of automated testing bears out potential core application defects and compatibility issues.

The System Test (ST) environment is a close physical mimic to the production environment. It is supported with similar physical infrastructure as user acceptance and production environment, with limited processing resources. SMI developers and QA Analysts access the system test environment. This environment increases the testing scope of the unit test environment to include peripheral functionality such as reporting and image viewers. The ST environment supports integration, regression, and limited performance and accessibility type of tests.

The UAT environment is identical to the Production environment except for limited network access, and it may be more limited in processing resources. UAT is supported by the same core infrastructure, identical in system architecture, yet separated logically from the Production environment. Like Production, UAT is granted reserved computing resources if needed. The UAT



environment supports user acceptance, usability, production simulation, performance, and security testing types. UAT also optionally supports Production Simulation testing and/or training.

Application changes are tested first in the ST environment and then promoted to the UAT environment prior to a production release.

Promotion from the ST to the UAT environment is approved via successful QA test results, or in some cases manually by the Development Manager. Work items in the UAT environment are tested and approved by Operations QA Analysts before being released to production.

Tracking the development and testing cycles is achieved through changing the “state” labels in Azure DevOps, including:

- New Work Item
- Work in Progress
- Pending Release to ST
- Ready for ST
- In Progress in ST
- Pending Release UAT
- Ready for UAT
- In Progress UAT
- Pending Release Production
- Released to Production

These state labels are designed to be a self-explanatory work signal for developers and testers. For example, a QA tester labels the work item as “Pending Release UAT” after a successful round of base code testing, signaling approval to release the tested code into UAT. Likewise, the Operations tester labels UAT releases “Pending Release Production.”

Consequently, this achieves a separation of duties between a developer and the QA Analyst (and Development Manager). In other words, a developer waits to promote code until a QA Analyst, or the Development Manager, changes the work item to a ready state.

The Development Manager gives final release approvals, and then the Release Manager notifies stakeholders the schedule of production software releases.

A further explanation of our strategy and goals for each stage of testing follows.

4.2.7.1.1 Reviews

SMI reduces defect migration by using early life cycle testing techniques. It has been estimated that over half of all errors are introduced in the requirements stage. Throughout the development



process, SMI will conduct reviews on all requirements, source code, design specifications, project plans, test plans, user manuals, and other documents. The primary goals of reviews and inspections are to:

- Verify that contractual requirements are met
- Detect defects in system architecture early in the development process
- Identify erroneous requirements

SMI will use both peer reviews and inspection.

4.2.7.1.2 Unit/Integration Testing

Unit testing is designed to demonstrate that the program logic of a given unit or component performs according to program specifications. This testing ensures that the completed components or modules work at a high level and that existing components and shared components have not been broken by the new module. Developers will develop and modify code on their individual workstations. They will develop and execute test cases to verify the code is correct, stable, and can sustain additional testing. As code is developed and repaired, the Development Manager will select a time when all code will be packaged and deployed into the unit test environment. Once the package has been successfully installed, the Developers execute the predetermined unit test cases.

After the test cases are successfully executed, a quick end-to-end test is executed to verify a transaction will successfully follow through the applications. At a selected time, the Development Manager will conduct code/peer reviews against code before it is released to system test. Unit testing will verify:

- Features and functionality adhere to requirements
- Internal components work as described in the design document
- Proper implementation of interface design specification
- Proper handling of valid and invalid data input
- Output generated

The Development Manager works with his team to correct any issues found in the reviews.

4.2.7.1.3 System Testing

The objective of this testing is to provide confidence that the applications can interoperate successfully with other internal and external application interfaces. System testing ensures related applications function properly when linked together and verifies the unit interfaces have been appropriately implemented in a production-like environment. This testing will also verify the application is properly packaged and deployed as it would be in a production environment. QA Analysts will develop system test cases from the requirements and the design documents. The Development Manager is responsible for reviewing and approving system test cases. System testing ensures:



- System faults have been identified and fixed
- The application meets interface and functionality requirements
- Performance requirements are met or exceeded
- System components maintain compatibility with new functionality

The Development Manager and QA Analysts will determine when the release has successfully passed the system test.

4.2.7.1.4 Volume/Performance Testing

SMI has a fully functioning system already in place in West Virginia that has been proven to handle the volume of data received in the SDU. Volume/performance testing has already been completed for each workstation, server, and database. Volume testing has already been performed against data volume as well as user volume. Volume testing is in most cases conducted in conjunction with the user acceptance test and production simulation stages.

4.2.7.1.5 Regression Testing

Regression testing is done for bug fixes/enhancements before releasing to production. Each release is tested first in the ST environment and again in UAT.

SMI's application software goes through each testing stage several times. Multiple passes for each test stage facilitate regression testing of defects found in that test stage. In addition, a small subset of test cases from each test stage are documented and automated to be easily re-executed for each pass.

For each code fix, individual test cases that apply to the specific fix are executed. In addition, the subset of automated regression test cases is executed against the application or system. Any new test conditions created as a result of the fix are added to the existing set of test conditions.

4.2.7.1.6 User Acceptance Testing

The user acceptance test must demonstrate the system will perform adequately as it is intended to be used. Final tests must be done with the system configured for live use, using real-world data and realistic test scenarios. Operations staff conduct SMI's UAT. Through our UAT, we will validate usability and further validate new functionality, emphasizing manual testing by Operations QA staff from an SMI or DHHR user's perspective. We will ensure our system meets all DHHR's expectations. SMI's user acceptance testing will be conducted by operations staff who will give approval to release the code into production. SMI will participate in all necessary UAT and will remediate all defects identified during UAT. Successful completion of UAT will demonstrate that all interfaces and functionality are ready for implementation in accordance with the project's Scope of Work.



4.2.7.1.7 Production Simulations

An additional layer of testing and part of our training process for a new implementation includes production simulations that are conducted using real data that serve as a final test of the processing system. Since we have a fully functioning SDU and all staff are trained, production simulations will not be required. Prior to implementing the new functionality in existing operations, we undertake production simulations, as appropriate. Staff are trained prior to the simulations and are tasked with performing them as needed. Files are sent to DHHR for processing in the test environment as needed on an agreed-upon schedule.

4.2.7.1.8 Metrics

SMI uses metrics to help determine if the system exceeds performance and volume requirements. The purpose of collecting and evaluating metrics data throughout the testing process is to manage the process based on facts and facilitate continuous improvement. The test approach for each test phase determines which metrics are collected and evaluated for that test stage. As mentioned above, our system has already been tested for volume.

4.2.7.1.9 Problem Identification and Resolution

When a potential problem or incident is reported, we will use our proven problem identification and resolution system to provide effective problem resolution. Our problem resolution approach includes the following key areas:

- Roles and Responsibilities
- Problem Identification and Assessment
- Problem Resolution Tracking and Escalation

SMI provides information on each of these key areas to follow.

4.2.7.1.9.1 Problem Resolution Roles and Responsibilities

When a potential problem or incident is reported, an impact analysis is conducted to determine the impact of the problem. The incident is then assigned a priority and owner. Each Transition Team member will have an active role in the resolution of problems. By identifying the roles and responsibilities, ownership and accountability of the problem are assigned as shown in the following table.

Table 4-30: Problem Resolution Roles and Responsibilities. By identifying the roles and responsibilities, ownership and accountability of the problem is assigned.

Team Member	Role	Responsibility
SMI Leadership Team	Oversee the project in its entirety; identify problem(s)	Provides resolution to problems affecting the critical path by offering quick decisions



Team Member	Role	Responsibility
Transition Manager	Communication with Agency-designated staff Identify and assess problems for all areas of transition including: Facility Readiness Equipment SDU Staffing System Development and Testing	Provides updates on identified problems, including mitigation strategies and reports Resolves problems using root cause analysis and working with all team members Manages the Problem Resolution Log and oversees the Defect Tracking, assessing criticality of each problem and its effect on the overall project
IT Project Manager	Identify and assess technical problems	Manages network and development ensuring policies are being followed
Development Manager	Identify and assess development problems	Reviews the Problem Resolution Log and Defect Tracking to determine if there are problems that are associated and if resolution of the root cause will eliminate the problem
Director, Database Architecture	Identify and assess data and image conversion problems	Manages the data and image conversion ensuring the plan is followed Reviews the Problem Resolution Log and timeline for fixes Oversees the conversion tasks, environment set up, testing and conversion
QA Analyst	Identify and assess application defects Manage the Defect Tracking Tool	Manages testing activities including test cases, metrics, and monitoring of defects from identification to resolution Updates and monitors Defect Tracking Tool Provides reports to management of the priority of defects found and timeline for resolution
Testing Manager	Identify and assess application defects and report on the Defect Tracking Tool	Develops test cases to identify defects and offer solutions to correct the defect Tests the system and moves the issue to the Defect Tracking in System Service Center
Operations Transition Manager	Review completed testing and results	Confirms all issues are thoroughly tested and ready for release

All Transition Team members are responsible for problem detection and resolution.



4.2.7.1.9.2 Problem Identification and Assessment

SMI's objective is to identify an incident or problem early to reduce the impact of the problem. We empower our staff to feel comfortable in voicing concerns about potential problems. Each area of the transition is documented with the tasks that must be completed and the timeline needed to complete the task. A critical path is developed so that we have indicators of potential problems. Our Transition Manager monitors each of the tasks and requires updates from the team members. Through this process, potential problems will be identified, and mitigation strategies devised.

In assessing the incident/problem, we focus on resolving issues quickly while also finding the root cause in order to prevent the recurrence of the issue. SMI views each incident/problem as an opportunity to learn and improve operations. Our philosophy is:

- It is critical that everyone take a personal and active role in improving quality
- Quickly restoring a system disruption is top priority
- Finding the root cause of a problem is a disciplined process
- Identifying the problems, which are often masked for a variety of reasons
- We must be both focused and open-minded
- We must be relentless

Finding the underlying cause of a disruption is critical yet often performed in a separate process following a quick resolution to the issue. For example, if the database fails, functionality will quickly take over on a secondary server. This workaround saves valuable time in restoring services and allows for a more time-intensive, methodological approach to find the root cause. This method of problem resolution allows for a twofold attack on issues by quickly resuming services while continually improving system functionality.

In our problem identification and root cause analysis, we will:

- Conduct an impact analysis describing the problem
- Notify Agency-designated staff
- Assign a priority and owner
- Log and track the problem through ServiceNow and, if applicable, Azure DevOps
- Verify the problem through testing and/or observation
- Investigate the problem to determine why it is happening
- Apply corrective actions

In conducting our root cause analysis, we ask why a problem happened and continue asking why until we get to the element that caused the defect.

4.2.7.1.9.3 Problem Resolution Tracking and Escalation

Whenever updates are made to **SMART**, SMI uses our proven tracking systems to record and manage problem resolution issues. All **SMART** software changes are logged into Azure DevOps, our code management system, to properly track and test before code changes are released into the production environment.

The following figure illustrates the DevOps platform used for application issue and enhancement tracking and testing. Each issue or enhancement is assigned a unique tracking number, and SMI team members use the Description area on the user interface to record information and status updates.

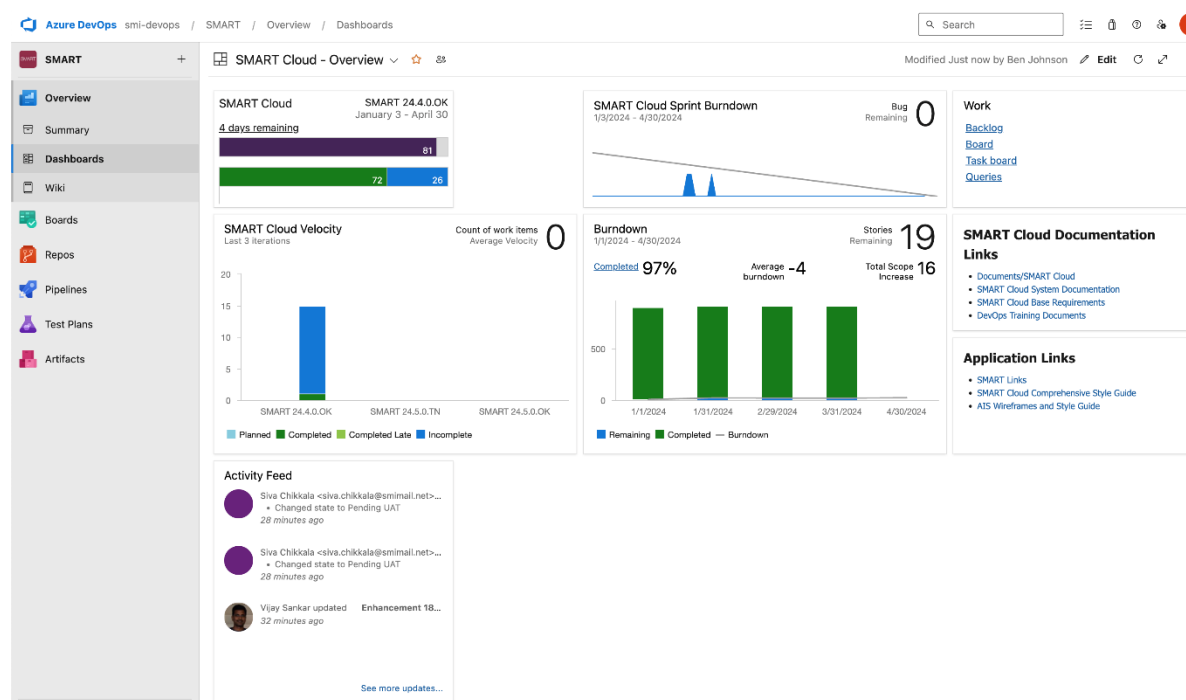


Figure 4-195: Microsoft Azure DevOps. SMI uses DevOps for application issue and enhancement tracking and testing.

Any problem that could result in a disruption to the planned implementation is entered into our incident management system, ServiceNow, to quickly route and escalate to the proper team. The following figure demonstrates the ServiceNow IT Service Management software SMI uses for infrastructure incident tracking and resolution.

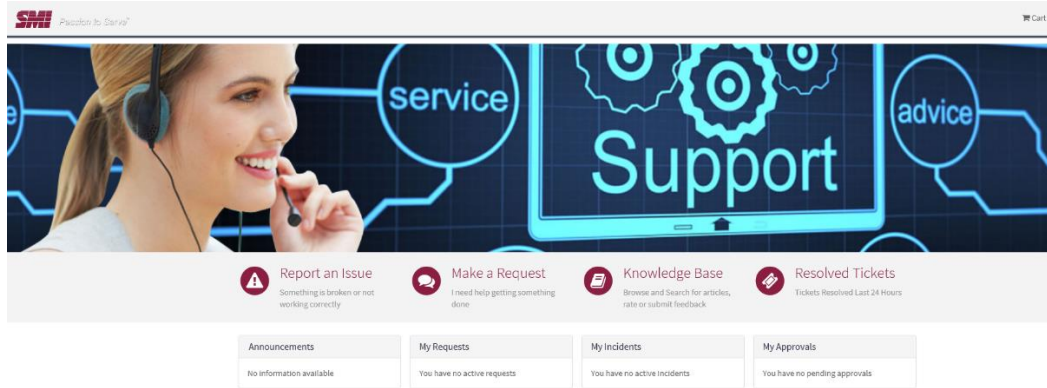


Figure 4-196: ServiceNow IT Service Management. We use ServiceNow software for infrastructure incident tracking and resolution.

Incidents affecting transition are escalated to the proper team, whether that be **SMART** operational support, **SMART** application, **SMART** database support, or another relevant group. Problems that cause a service outage, a performance degradation, or a potential service level breach are also classified as a high priority ticket and worked immediately until a resolution or temporary workaround restores service to healthy levels. These high priority tickets also trigger an automatic notification to our internal technical and operational management teams for greater awareness.

SMI reviews ServiceNow incidents tickets for potential **SMART** software changes that may improve system performance and reliability. If so identified, a defect or enhancement is added into the Visual Studio system, where it continues to be tracked through the software development and testing process until being released into production environment.

When a **SMART** issue is logged for a bug fix or development work, the user assigns a priority to indicate the severity of the issue and the impact it will have on the application or project. The priority levels are outlined as follows:

- Blocker: blocks development, testing, or production
- Critical: causes the system to crash, lose data, or a severe memory loss
- Major: causes a major loss of function or threatens implementation date
- Minor: causes a minor loss of function or a workaround is present
- Trivial: cosmetic issues such as misspelled words or misaligned text

An issue is moved through the system’s workflow by an assigned workflow action that creates the issue status. Developers, system testers, and other individuals assigned to the project determine what action needs to be taken based on the issue status as shown in the following table.



Table 4-31: Resolution Tracking. The following table depicts the stages and transitions an issue will pass through during the defect reporting and tracking cycle.

Worker	Workflow Action	Resulting Issue Status
Reporter	Create Issue	Open
Developer/Assignee	Start Progress	In Progress
Operations Transition Manager	Verify Documented Issue and Requirements	In Progress
Developer/Assignee	Send to System Test	Pending Release—System Test
Release Manager	Released to System Test	Ready for System Test
System Tester	Start Progress	In Progress
System Tester	Send to User Acceptance Test	Pending Release—User Acceptance Test
Development Manager	Released to User Acceptance Test	Ready for User Acceptance Test
UAT Tester	Start Progress	In Progress
UAT Tester	Send to Production	Pending Release—Production
Operations Transition Manager	Review and Approve for Production	Pending Release—Production
Development Manager	Release to Production	Resolved
Reporter	Close Issue	Closed

Our Transition Manager will manage the resolution tracking system in conjunction with the Project Schedule and RAID Log to mitigate any potential risks. SMI will promptly notify DHHR of any issues that may result in a delay in implementing a planned system change.

4.2.7.1.9.4 Potential Risk and Risk Mitigation

While the impact of risk factors is minimized with SMI as the SDU Vendor, we still take potential risks very seriously and will employ strategies to reduce their occurrence and impact. A risk is any factor that may potentially interfere with the successful implementation or the possibility that a problem might occur. By recognizing potential problems, the Transition Team can avoid real problems through appropriate preventative processes and actions.

We have developed implementation processes that support risk mitigation for West Virginia. Our program management incorporates risk management and risk mitigation in support of the project’s needs.

Risk identification is a recurring event; it is not performed once and then set aside. Risk identification, management, and resolution continue after project initiation throughout the life of



the project. New risks are developed as the project matures, and external and internal situations change. Trigger dates can be included in the schedule for tracking risks.

When probability of a risk increases, or when the risk is realized, re-planning occurs. At this point, the Transition Manager and team develop strategies to assess the impact of the problem. This re-planning may result in budget, schedule, or resource changes for completion of the project.

The Transition Manager will work with all stakeholders to identify and carefully manage risks throughout the transition. SMI will work with DHHR to ensure appropriate stakeholder participation for each activity and to mitigate risks. Any risk that is jeopardizing the “go live” date of the project will be included on the weekly Status Report and discussed during the weekly status meeting.

4.2.7.2 Completed Procedural Test Process: Weekly progress reports shall be provided to the Agency beginning two weeks after the effective date of any contract resulting from this RFQ. These progress reports shall include, but not be limited to, failure payment file transmissions, sending of duplicate payment files, natural disasters which affect payment processing, progress and/or obstacles to procedural development, current staffing levels and the status on the firing process, any problems or backlogs encountered, planned activities during the next reporting period, meeting held, and any other information deemed to be relevant by the Agency or the Vendor.

4.2.7.2 Completed Procedural Test Process: Weekly Progress Reports

Within two weeks after the effective date of the contract, Ted McDonald will provide a weekly progress report to the Agency. The reports will include, but not be limited to, failure payment file transmissions, sending of duplicate payment files, natural disasters which affect payment processing, progress and/or obstacles to procedural development, current staffing levels and the status on the hiring process, any problems or backlogs encountered, planned activities during the next reporting period, meetings held, and any other information deemed to be relevant by the Agency or the Vendor.

Ted will be available to discuss any concerns that may arise from the information relayed in the report.

4.2.7.3 Final Disaster Plan: The Vendor shall provide to the Agency for its review and acceptance a final written disaster plan which shall include detailed procedures, the names of designated responsible persons and contact instructions for reaching them, test results, and a periodic test schedule. This plan is due to the Agency no later than one month prior to the Vendor's accepting full responsibility for the operation of the centralized collection and distribution process.

4.2.7.3 Final Disaster Plan

SMI maintains an Agency-approved Disaster Recovery/Business Contingency Plan that fully supports uninterrupted SDU operations. This plan includes detailed procedures, designated responsible personnel, contact instructions, documented test results, and a periodic test schedule, in accordance with State and federal guidelines.



Upon award of the new contract, SMI will review and update the existing plan to reflect any required changes in scope, staffing, or procedures. We will submit the updated Final Disaster Plan to the Agency for review and acceptance no later than one month prior to the beginning of the new contract period, as required by the RFQ.

This proactive approach ensures the continuity of established safeguards while reaffirming our commitment to operational resilience and compliance. Additional information regarding our Disaster Recovery and Business Continuity Plan is provided in response Section 4.2.6.23.

4.2.7.4 Operations Staff in Place: The Vendor shall complete the installation of experienced and trained operational staff prior to assuming responsibility for the centralized collection and distribution process.

4.2.7.4 Operations Staff in Place

Experienced and trained staff are in place and will continue to provide West Virginia SDU services under a new contract term. Additional details about our SDU and debit card ongoing operations teams can be found in response Section 4.2.6.6.

4.2.7.5 Vendor Compensation: The Vendor's compensation for any transition efforts associated with the testing and development of operational procedures shall be based upon an agreed fixed price. Equal monthly progress payments covering the transition costs shall be made during the transition period. Payments shall begin one month after the Agency's approval of the transition plan. Each payment shall only be made upon review and approval of a detailed invoice outlining the milestones and/or deliverables achieved during the invoice period. The transitional cost shall be included as a part of the cost proposal.

4.2.7.5 Vendor Compensation During Transition

SMI agrees to the compensation terms outlined in Section 4.2.7.5 of the RFQ. As the current provider of West Virginia's SDU services, we are fully familiar with the State's invoice and payment requirements and will continue to comply with all terms.

SMI acknowledges that compensation for transition activities related to testing and the development of operational procedures will be based on a mutually agreed fixed price. Equal monthly progress payments will be invoiced during the transition period, beginning one month after Agency approval of the Transition Plan. Each invoice will include a detailed description of the milestones and/or deliverables achieved during the billing period and will be submitted for Agency review and approval prior to payment.

4.2.7.6 The Vendor's compensation for the term of the contract, outside of the transition period, shall be made in accordance with the State of West Virginia's purchasing rules and regulations as prescribed and enforced by the Department of Administration. The Vendor shall submit monthly invoices in arrears to the Agency summarizing the costs of the services rendered in the month prior to the billing. No payment shall be made prior to the receipt of service. No purchase will be reimbursed without the Agency's approval prior to the expenditure. Payment on the invoice will be in the form of a State warrant.



4.2.7.6 Vendor Compensation for the Term of the Contract

Following the transition period, SMI will submit monthly invoices in arrears, in accordance with the State of West Virginia's purchasing rules and regulations as prescribed and enforced by the Department of Administration. Invoices will summarize costs for services rendered in the preceding month. SMI understands that no payment will be made prior to receipt of service, and no expenditure will be reimbursed without prior Agency approval. Payments will be made in the form of a State warrant.

4.2.7.7 The Vendor shall pay the Agency by check any reimbursements owed for erroneous disbursements or related errors that resulted in an expense or loss to the Agency or any of the Agency's recipients of services or shall credit the Agency's distribution account with the hard dollar equivalent of the error.

4.2.7.7 Agency Reimbursements

In the event of any erroneous disbursement or related error that results in a loss to the Agency or its recipients, SMI will remit reimbursement by check to the Agency's distribution account with the hard-dollar equivalent of the error, as directed by the Agency.

4.2.7.8 Technical Information: The Agency uses the State's central computer system maintained by the West Virginia Office of Technology (OT). The Vendor shall install leased data communications lines between the IBM 9672-R66 Enterprise or equal server at OT and the Vendor's location, frame relay or point to point T1 terminating in the OT third party room or utilize a secure Web browser provided by the West Virginia Department of Health and Human Resources to connect to the above. The Vendor shall be responsible for all telecommunication costs.

4.2.7.8 Technical Information

As the current provider of centralized collection and disbursement services for the West Virginia SDU, SMI brings a strong technical foundation and years of experience interfacing securely and reliably with the State's central systems. We will continue leveraging this experience to fully comply with all technical specifications.

As the current SDU Vendor, SMI already has secure connectivity in place and maintains fully functional, tested interfaces with both the State and your banking partner, Fifth Third Bank. We will maintain the required secure connectivity and will remain responsible for all telecommunications costs throughout the term of the contract.

4.2.7.9 The Vendor shall be responsible for the purchase, lease, and maintenance of all equipment and software necessary to meet the requirements set forth in this RFQ, other than the equipment and software relating to Agency Automated System and the State's central computer system.

4.2.7.9 Purchase, Lease, and Maintenance of Equipment and Software

SMI agrees that we are responsible for the purchase, lease, and maintenance of all equipment and software required to meet the specifications of this RFQ, excluding any equipment or software related to Agency Automated System or the State's central computer system.



4.2.7.10 The Agency shall control, account for, and monitor all child support activities through the automated statewide Agency Automated System. The Vendor shall not operate, maintain, or otherwise have access to the Agency's Agency Automated System or its programs other than what is required to successfully accomplish the centralized collection and distribution process. Agency Automated System shall continue to be operated and maintained by the Agency and will continue to perform all child support individual case accounting and case management.

4.2.7.10 Agency Automated System Access

SMI acknowledges that the Agency retains control of the Agency Automated System for case accounting and child support case management. We will not access, operate, or maintain Agency Automated System or any of its programs except as explicitly required to support centralized collection and disbursement operations. SMI will continue to work within the boundaries established by the Agency and will interface with Agency Automated System only to the extent necessary to fulfill our contractual responsibilities.

4.2.7.11 Agency Automated System is available from 7:00AM to 7:00PM Monday through Friday, except the first and last working day of the month when the hours are 7:00AM to 5:00PM. Agency Automated System is also available from 7:00AM to 5:00PM on Saturdays except for the last working day of the month, when it is not available. Agency Automated System is not available on the following holidays: New Year's Day, Martin Luther King Day, President's Day, Memorial Day, the Fourth of July, Labor Day, Veteran's Day, Thanksgiving Day, and Christmas Day, or as otherwise advised.

4.2.7.11 Agency Automated System Availability

SMI has reviewed and acknowledges the availability schedule of the Agency Automated System. We understand that Agency Automated System access is available Monday through Saturday with specific hours of availability and is not accessible on designated State holidays. Our **SMART** system is capable of continuing key payment processing activities when Agency Automated System is unavailable, ensuring that collections are not delayed and operations remain uninterrupted. We will continue to manage SDU functions in alignment with Agency Automated System availability and Agency expectations.

4.2.7.12 Bureau for Child Support Enforcement Operations: Although payment processing and disbursement shall be completed by the Vendor, all other functions currently being performed by the Agency shall continue to be performed by the appropriately assigned Agency units. The Vendor shall not have direct contact with any recipients of the Agency's services without first obtaining approval from the Agency. These functions handled by the Agency shall include, but not limited to:

4.2.7.12 Bureau for Child Support Enforcement Operations

SMI understands and agrees that our responsibilities under this contract are limited to payment processing and disbursement services, and that all other child support functions will continue to be performed by the appropriate units within the BCSE. As the current provider, SMI has successfully maintained this operational separation and will continue to do so under the new contract.



SMI will not initiate or engage in direct contact with recipients of the Agency's services without prior approval from the Agency.

We understand that the functions discussed in the following section will remain the responsibility of BCSE.

4.2.7.13 Establishing cases in Agency Automated System; Addressing client and respondent inquires and complaints, except for complaints relating to the Debit Card program;

4.2.7.13 Establishing Cases; Client and Respondent Inquiries

BCSE shall continue establishing cases within the Agency Automated System and addressing client and respondent inquiries and complaints, except for complaints relating to the debit card program.

4.2.7.14 Initiating and/or completing enforcement actions;

4.2.7.14 Enforcement Actions

BCSE shall continue initiating and/or completing all enforcement actions. SMI does not perform enforcement functions and shall not take action outside the scope of payment processing and disbursement services.

4.2.7.15 Processing adjustments to case level accounting (for error resolution, undeliverable checks, and billing statements, etc.);

4.2.7.15 Case-Level Accounting Adjustments

BCSE shall remain responsible for processing adjustments to case-level accounting, including adjustments for error resolution, undeliverable checks, billing statements, and related matters.

4.2.7.16 Maintaining case files;

4.2.7.16 Maintenance of Case Files

BCSE shall continue maintaining official case files within the Agency Automated System and related records systems. SMI does not maintain or modify case records except as required for payment processing functions authorized under this contract.

4.2.7.17 Performing bank reconciliation based on information provided by the Vendor; and

4.2.7.17 Bank Reconciliation

BCSE shall perform bank reconciliation activities based on information provided by SMI and the State's designated financial institution. SMI shall provide all required reports, transaction data, and supporting documentation necessary to facilitate reconciliation.



4.2.7.18 Extracting daily reports from the Agency Automated System.

4.2.7.18 Extraction of Daily Reports

BCSE shall continue extracting daily reports from the Agency Automated System. SMI will ensure that all required data files and transaction information are transmitted accurately and timely to support BCSE reporting functions.

SMI will continue to maintain clear operational separation between Vendor responsibilities and Agency functions. Our role remains to ensure timely, accurate, and secure processing of collections and disbursements in support of BCSE's administration of the Title IV-D program.

4.2.7.19 Operational Reports: The Vendor shall provide the Agency with operational reports on a daily basis. These reports shall provide summary information regarding the collection and disbursement functions and shall include information on daily receipts, daily disbursements, repayments, stop payments, and returned checks. The Vendor shall work with the Agency to develop other reports that may become necessary. These reports are to summarize the collection and distribution process and shall be used to assist the Agency in monitoring the Vendor's performance. The Vendor shall also provide online cash management information. This information shall include summaries of account activity such as: beginning, closing, and available balances, as well as one (1) day float and extended float data.

4.2.7.19 Operational Reports

SMI will continue to provide the Agency with operational reports on a daily basis. These reports will summarize collection and disbursement activity and include daily receipts, daily disbursements, repayments, stop payments, and returned checks. The reports support the Agency's oversight of SDU operations and assist in monitoring Vendor performance.

Daily reporting is available through secure, web-based access to **SMART Reports** and related reporting tools, allowing Agency-designated staff to view real-time operational data transmitted to and from the Agency Automated Computer System.

Fifth Third Bank also provides online cash management information through Fifth Third Direct, including summaries of beginning, closing, and available balances, as well as one-day float and extended float data. This access provides the Agency with full visibility into account activity and cash position.

SMI will work with the Agency to develop additional operational reports as needed during the contract term.

SMI's reporting capabilities are robust, flexible, and current. The tools described below support operational oversight of both SDU processing and the smiONE debit card program and exceed the reporting requirements outlined in the RFQ.



Table 4-32: SMI Reporting Tools. The following tools provide SDU and smiONE Card reports.

Monitoring and Reporting Tool	Component Description and Information Provided
SMART Reports	Secure, online collection of reports that track the types, quantity, and quality of work performed by the SDU and by individual employees of the SDU Also provides data on smiONE cardholder enrollment
Microsoft Power BI	Tools for aggregating, analyzing, visualizing, and sharing data for SDU operations and smiONE debit card programs.
gAnalytics	Online tool for accessing data on the State’s smiONE accounts and cardholders, and calls to the smiONE IVR
Customer Service Tool (CST)	Cardholder demographic information, card status, individual cardholder payment history, program deposits, program deposit rejections if any
NICE	CCaaS technology that provides detailed call records and performance metrics for calls to/from smiONE customer service operations Includes CXone Mpower Central, an online tool for accessing detailed call records, both inbound and outbound
Fifth Third Direct	Provides online cash management information including summaries of beginning, closing, and available balances, as well as one-day float and extended float data

We can customize reports using data from each of these sources to meet the Agency’s reporting requirements.

4.2.7.19.1 SMART Reports

SMI will continue to provide Agency-designated staff with full access to view and generate reports maintained online, in real time, through **SMART Reports**. Many of the reports can be queried for a specified day or date range. There are numerous daily, monthly, and cumulative reports. SMI’s **SMART Reports** provides comprehensive reports documenting all the activities of the SDU. **SMART Reports** is accessed through a secure internet site that enables SMI management and Agency-designated staff to view reports online.

The following figure illustrates the **SMART Reports** Menus that are available to Agency-designated staff: Payment Processing, Correspondence, Quality Assurance, Financial, Disbursements, Electronic Payments, IT Monitoring, and Performance.

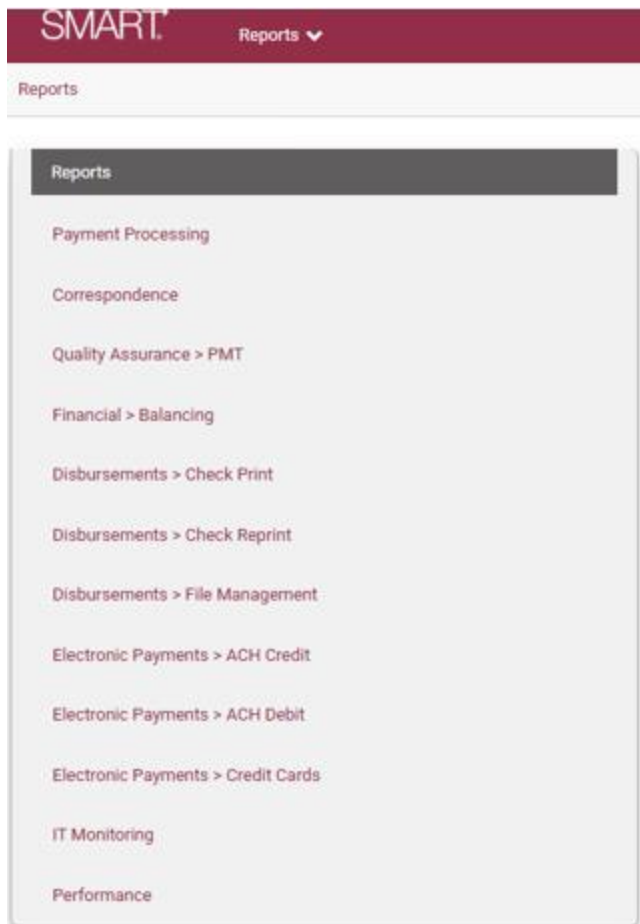


Figure 4-197: **SMART Reports** Main Menu. Menu tabs are used to access various categories of reports—Payment Processing, Correspondence, Quality Assurance, Financial, Electronic Payments, IT Monitoring, and Performance—allowing SMI and the Agency to oversee SDU operations.

The following Receipt File Report is an example of daily receipts information available online to Agency-designated staff through **SMART Reports**. This report provides item counts and dollars collected for each type of receipt category received, deposited, and transmitted on the Receipts Files to the Agency Automated Computer System.



Receipt File

This report was generated 07/23/2025 at 11:30:37 by Angela Burgess using the following criteria:
 Start Date: 07/23/2025
 End Date: 07/23/2025

7/23/2025 11:30:01 AM Receipt File

Transaction Type	Identified Dollars	Unidentified Dollars	Total Dollars	% Dollars Identified	Identified Transactions	Unidentified Transactions	Total Transactions	% Transactions Identified
Paper Transactions	\$ 46,609.01	\$ 112.14	\$ 46,721.15	99.76%	341	1	342	99.71%
ACH Debit Direct Transactions	\$ 7,259.42	\$ 0.00	\$ 7,259.42	100.00%	30	0	30	100.00%
ACH Debit Employer Transactions	\$ 13,733.90	\$ 0.00	\$ 13,733.90	100.00%	99	0	99	100.00%
ACH Credit Transactions	\$ 433,289.02	\$ 380.49	\$ 433,669.51	99.91%	3,074	5	3,079	99.84%
State Auditor's ACH Credit Transactions	\$ 0.00	\$ 0.00	\$ 0.00	0.00%	0	0	0	0.00%
WV Interactive Transactions	\$ 638.50	\$ 0.00	\$ 638.50	100.00%	11	0	11	100.00%
Pay Connexion ACH Debit Direct Transactions	\$ 0.00	\$ 0.00	\$ 0.00	0.00%	0	0	0	0.00%
Pay Connexion Credit/Debit Card Transactions	\$ 0.00	\$ 0.00	\$ 0.00	0.00%	0	0	0	0.00%
Marshall University Transactions	\$ 0.00	\$ 0.00	\$ 0.00	0.00%	0	0	0	0.00%
West Virginia University Transactions	\$ 0.00	\$ 0.00	\$ 0.00	0.00%	0	0	0	0.00%
Credit Card - WEB Transactions	\$ 7,320.22	\$ 0.00	\$ 7,320.22	100.00%	26	0	26	100.00%
Credit Card - IVR Transactions	\$ 8,084.00	\$ 0.00	\$ 8,084.00	100.00%	11	0	11	100.00%
Totals	\$ 516,934.07	\$ 492.63	\$ 517,426.70	99.90%	3,592	6	3,598	99.83%

Figure 4-198: Daily Receipts. The Receipt File Report generated through *SMART Reports* provides the Agency with information on each day's receipts.

We designed the For Repayment Only Items Report specifically for the Agency's repayment lockbox reporting needs. This report can be generated for a specific day or a range of dates, and it is available online to Agency-designated staff to access when needed.

Repayment Only

This report was generated 10/07/2025 at 01:54:22 by Holden Strauch using the following criteria:
 Start Date: 09/29/2025
 End Date: 09/30/2025

WI Date	WI Seq	Credit Seq	Amount
09/29/25	1990	1	\$ 300.00
	1991	1	\$ 30.00
	2552	1	\$ 575.00
	2553	1	\$ 259.00
	Daily Totals	4	\$ 1,164.00
09/30/25	911	1	\$ 600.00
	1138	1	\$ 200.00
	1139	1	\$ 400.00
	1140	1	\$ 200.00
	1141	1	\$ 200.00
Daily Totals	5	\$ 1,600.00	
Grand Totals		9	\$ 2,764.00

Figure 4-199: Repayments. Agency-designated staff can generate this report of repayment items daily or as needed.



SMART also stores information and provides reporting on disbursements. We will provide a daily disbursements report that addresses all disbursement methods, with the report designed to the Agency’s specifications. The following Disbursement Summary Report is an example of daily disbursement information we produce for other SDU operations.

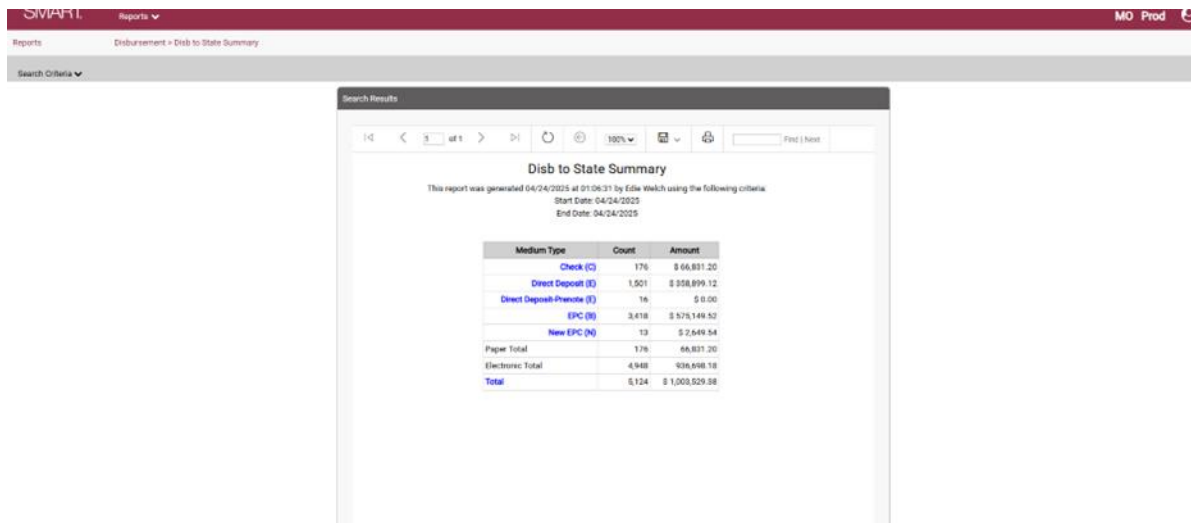


Figure 4-200: Disbursement to State Summary Report. The Disbursement to State Summary Report or another disbursement report we customize for West Virginia through **SMART Reports** will provide daily disbursement information to the Agency.

If additional reports are required during the transition phase, SMI will work with BCSE to define and implement such reporting in accordance with contract requirements

4.2.7.19.1.1 Project Management Portal

In addition to delivery of reports by the method agreed upon with the State, SMI will continue to store data and program documentation on a West Virginia-specific Project Management Portal, which will be accessible to all members of the SMI transition and ongoing operations teams and State-designated personnel. The portal functions as a secure point of access to information such as the RFQ, SMI’s proposal, deliverables, project planning documents, status reports, meeting minutes, design documents, required reports, and more. By utilizing a secure site, we reduce the need to email reports, deliver encrypted flash drives, or print hard copy reports, unless BCSE prefers otherwise. This allows for the immediate retrieval of reports and provides a content management solution for BCSE and SMI.

SMI will continue to provide Agency-designated staff with access to our West Virginia SDU Project Management Portal. All project-related documentation is stored on the project portal to which the SDU team, the BCSE Contract Administrator and others chosen by BCSE have access. The portal functions as a point of access to information such as the RFQ, SMI’s proposal, Project Schedule, status reports, meeting and design session minutes, RAID Log, and project deliverables.

The following figure depicts the West Virginia SDU Project Management Portal.

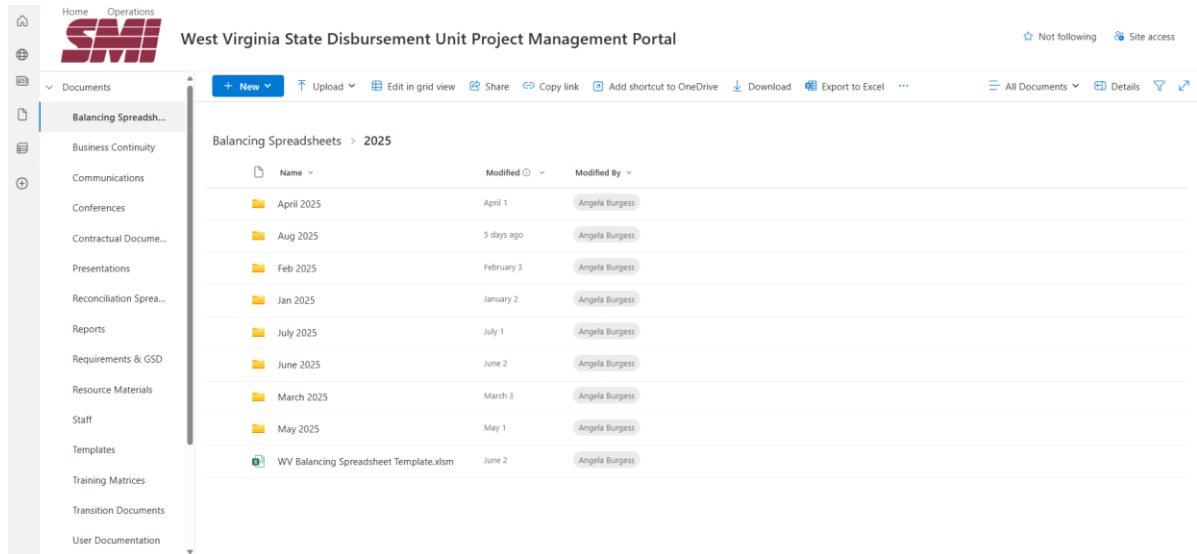


Figure 4-201: SDU Project Management Portal. The SDU Project Management Portal is used to store the SDU’s project documentation, deliverables, and reports.

The project portal ensures all project-related information is stored in a central location and easily accessible by team members and designated State personnel. The project portal will house a library of all required reports.

4.2.7.19.2 Microsoft Power BI

SMI also uses Power BI, which is a Microsoft business intelligence platform that provides tools for aggregating, analyzing, visualizing, and sharing data. Power BI is a business analytics service that delivers insights to enable fast, informed decisions. We can use both SDU operations and smiONE debit card data with Power BI to create real-time dashboards.

Power BI can help connect disparate data sets, transform and clean the data into a data model, and create charts or graphs to provide visuals of the data. The data models created from Power BI can be used in several ways, including telling stories through charts and data visualizations and examining “what if” scenarios within the data. Power BI reports can also answer questions in real time and help with forecasting trends to make sure West Virginia’s SDU is meeting the State requirements and performance standards.

Benefits of Microsoft Power BI over other business intelligence products include:

- Seamless integration among Microsoft applications
- Ease of use for end users, such as SDU staff
- Consolidation of information from multiple data sources through Power BI
- Streamlined publication and distribution

The figure below illustrates an internal **SMART** Dashboard we developed using Power BI, demonstrating our ability to generate real-time information in various formats.

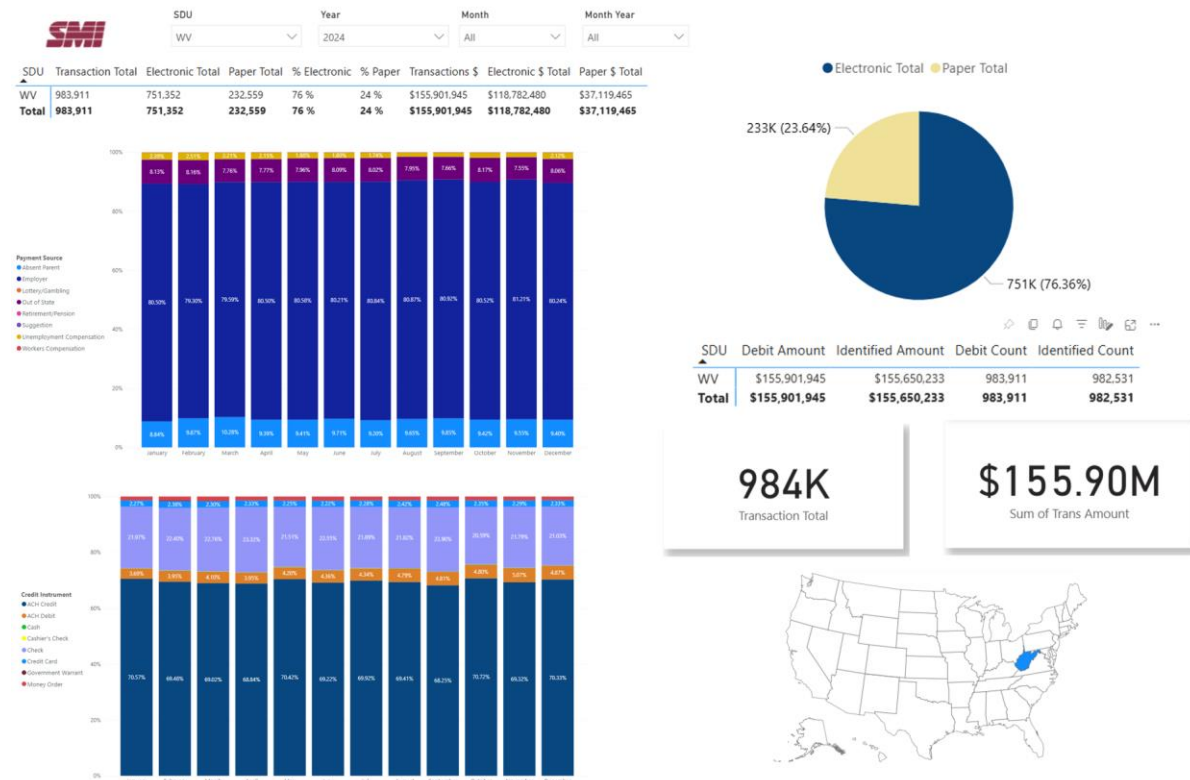


Figure 4-202: **SMART** Dashboard. SMI has the capability to provide real-time operations information at-a-glance through dashboards.

Power BI’s dashboard capabilities make accessing SDU operations data and monitoring the SDU contract convenient.

4.2.7.19.3 gAnalytics

The gAnalytics tool is a next-generation online reporting platform that provides dashboard, summary, and drill-through reports to measure the performance of a program.

With gAnalytics, SMI can access all card and account activity within the program. This includes, but is not limited to daily activations, daily and average funding, card status, total spending, customer service usage, IVR system usage, and detailed portfolio analysis. This ability to monitor and analyze each card program assists SMI in maintaining optimal performance and allows us to quickly identify and respond to problems that may arise. More importantly, it will allow us to provide West Virginia’s staff up-to-date data for their smiONE Card program. Daily, weekly, and monthly snapshot reports can also be emailed to specific user groups, keeping strategic and operational teams informed of their program data. Value-added benefits of gAnalytics include:

- Access to full historical data
- Visual and interactive reports with drill-up/down and drill-through capability
- Easy-to-use downloadable reports in HTML, PDF, Excel, and other formats



- FTP reports
- Depending on the selected report, gAnalytics will generate the report as a:
 - ✓ Dashboard, with a high-level view of information
 - ✓ Summary, with details for the specified timeframe (e.g., daily, weekly, monthly)
 - ✓ Drill through, providing cardholder-level information

Every gAnalytics report can be exported by SMI to a variety of file formats, including Excel and PDF. Most reports can be filtered by date range, providing the State with the convenience and flexibility of a reporting tool that presents the information when it is needed and for periods other than the standard day, week, or month. SMI will generate and provide the reports to West Virginia electronically. The State will designate staff authorized to access reporting information.

4.2.7.19.4 CST

The CST allows SMI staff to provide Agency staff with cardholder information upon request, including non-transactional information on individual cardholder accounts that Agency staff may need.

The CST provides comprehensive cardholder information. Examples of information available through the CST include:

- Cardholder demographic information
- Card status (activated or not activated)
- Number of program deposits and total dollar value
- Program deposit rejections and details, if any

Through the CST, SMI provides the Agency with timely access to non-transactional cardholder information and reporting, as needed.

4.2.7.19.5 NICE

With NICE, we can choose from real-time reporting, pre-built reports, ad hoc reporting, or custom templates. Customizable dashboards also allow for real-time management metrics for optimum smiONE customer service operations oversight. There are numerous report templates available for use in CXone Mpower Central, and each one can be tailored to include the information West Virginia staff wish to see.

NICE captures detailed records for each call, including information necessary to review and measure customer service performance and generate reports. NICE is built to create, run, and schedule custom, pre-built, and ad hoc reports.



4.2.7.19.6 Fifth Third Direct

SMI provides the Agency with secure online access through Fifth Third Bank’s Fifth Third Direct platform. This enterprise-grade banking portal supports the Agency’s SDU financial responsibilities and provides the functionality required to manage collection and disbursement operations.

Through Fifth Third Direct, authorized Agency users can:

- View, approve, pay, or return items rejected due to stop payments, duplicate items, stale-dated checks, or other exception conditions
- Electronically transfer funds between Agency accounts or to third parties, including generating a check not linked to a specific case
- Initiate stop payment requests and remove existing stop payment orders
- Research, identify, and print credits to Agency accounts resulting from recall requests of outgoing ACH transactions
- Research and retrieve images of paid items

Fifth Third Direct puts critical cash management information and tools at the Agency’s fingertips, as shown in the following figure.



Figure 4-203: Fifth Third Direct. The Agency will continue to have this secure, online service available to provide the banking functionality it needs.



Fifth Third Direct provides secure access controls, user-specific permissions, and consolidated visibility into account balances and transaction activity, ensuring the Agency maintains full oversight of SDU financial operations.

4.2.7.20 Error Resolution: Errors detected during payment processing shall be corrected by the Vendor, prior to completing the specific process. The Vendor shall modify any process necessary to ensure that the error does not occur again.

4.2.7.20 Error Resolution

SMI will correct any error detected during payment processing prior to completion of the affected process and prior to transmission or disbursement. SMI's business model focuses on activities at the front-end to reduce payment processing errors. Every component of **SMART** is built on this premise so fewer processing errors are caused that require adjustments. We also understand that issues and circumstances occur that will require adjustments. Therefore, we work to automate functionality and reduce the need for adjustments within the child support system.

Our error-free payment processing rate of 100% is achieved based on validation of the payment during every step of processing in **SMART**. Our suite of integrated **SMART** modules is built to not only post a payment quickly, but also post it with meticulous accuracy.

We have a unique approach to auditing staff performance to ensure that we maintain our high accuracy standards in all phases of the operation. SMI's approach is multi-pronged, making it more thorough and effective. In addition to conducting random-sample audits, we dedicate resources to auditing processing areas where errors are more likely to occur based on management's continuous review of performance. Then we go even further than random-sample and targeted audits by following GAAS to monitor extensively whether SDU staff are adhering to standard operating procedures developed to ensure SMI's compliance with GAAP.

In our work, we realize the immediate value of validating the accuracy of our payment processing to avoid potential errors. We know how critical child support payments are to households with children, and that obligors deserve appropriate and timely credit for their payments. We also know that processing errors create unnecessary telephone calls and added work for child support staff who are already overburdened. With our background in child support, we developed **SMART QA** to provide an additional verification of processing accuracy prior to completing processing each business day. This approach to delivery of SDU services has led to SMI's industry-leading accuracy rates for our contracted SDU operations.

As detailed in the Section 4.1.4.9 discussion of SMI's comprehensive QA/QC program for the West Virginia SDU, **SMART QA** provides the ability for our SDU managers to complete targeted audits within the framework of the payment processing day and prior to transmitting the Receipts Files to the Agency Automated Computer System. This allows us to further validate payments and resolve any discrepancies prior to entry of payments into the Agency Automated Computer System for



distribution, thereby avoiding harm to families and the need for adjustments in the Agency Automated Computer System.

In addition to our random sampling discussed previously, within each of our SDU operations, we have customized business rules that determine if a payment transaction is a high-risk transaction requiring review. Each payment that meets a high-risk category is identified by **SMART** and presented to the QA reviewer. By building rules into the system to identify transactions that could be in error, we can reduce the number of errors made in payment processing.

Because we review high-risk payment transactions before transmission to the Agency Automated Computer System, any error found will be corrected within **SMART** prior to payment distribution and disbursement. SMI's Project Manager and Operations Supervisor will regularly review the SDU's high-risk business rules to ensure that rules are modified as needed. When a worker error occurs, the managers will work with the Operations Specialist who made the error to avoid repeated errors, and provide remedial and refresher training, as appropriate. SMI will modify any processes, as necessary, to prevent recurring errors. 4.2.7.21 Errors detected by the Vendor or the Agency after payment processing is complete shall, in most cases, be corrected by the Agency. In the event that the Vendor identifies an error after payment processing is complete, it shall notify the Agency within 24 hours. In those instances where the Agency determines corrective action must be completed by the Vendor, the Vendor shall follow the Agency's recommended action. The Vendor is required to provide the Agency with written documentation within two business days that details the action taken to resolve the problem or documents that the Agency's instructions were carried out. The Vendor shall initiate action to modify any and all procedures and internal controls necessary to ensure that the error does not occur again. Any loss incurred by the Agency or recipients of the Agency's service shall be reimbursed by the Vendor on a dollar for dollar basis upon presentation of appropriate verifying documentation. This shall include, but is not limited to, incorrect distributions that result in reimbursements by the Agency to custodial parents, non-custodial parents, payment remitters, etc.

4.2.7.21 Errors Detected After Payment Processing

SMI will continue to email the Misapplied Payment Notification Form and, if applicable, the Error Report generated through **SMART QA**, to notify the Agency within 24 hours of SMI identifying an error after payment processing is complete.



Misapplied Payment Notification Form

West Virginia
 Bureau of Child Support Enforcement

1 – General Information	
Payment Located by: <input type="checkbox"/> WV Child Support Staff <input type="checkbox"/> WV SDU Staff	
Employee Name:	Date:
Phone Number:	

2 – Posting Information	
Posting Date:	Work Item Sequence Number:
Debit Amount:	Misapplied Amount:
Name of NCP Who Received Credit:	
Identifiers for NCP Who Received Credit:	
Name of NCP Who Should Have Received Credit:	
Identifiers for NCP Who Should Have Received Credit:	

Notes

Figure 4-204: Error Notification to the Agency. SMI emails the Misapplied Payment Notification Form to notify the Agency when we identify an error after the payment is transmitted on the Receipts File to the Agency Automated Computer System.

For instances where the Agency determines corrective action by SMI is necessary, we will follow the Agency’s recommended action and, within two business days, provide written documentation of the action we took to resolve the problem or that Agency instructions were followed. We will also modify procedures and internal controls as necessary to ensure the error does not occur again.

Any worker error identified by SMI or Agency staff is immediately corrected in **SMART**. The reason for the error is evaluated and the error is documented in the system, which automatically updates the work item’s Document Log with error details and generates an Error Report. The Operations Supervisor reviews the Error Report with the Operations Specialist who made the error. The Error



Report allows for immediate notification to the Specialist before similar errors are made. Following is an example of an Error Report from our test environment.

Quality Assurance Error Report

09/09/2025

Work Item Date: 09/09/2025
Work Item Sequence: 1106
QA Operator: Angela Burgess
Remarks:
Error Reason: Debit Error
Error Note: POSTING ERROR
Debit Key: 1
Date Found: 09/09/2025
Amount Misapplied: 144.23
Error user: System
Application: Transaction Manager

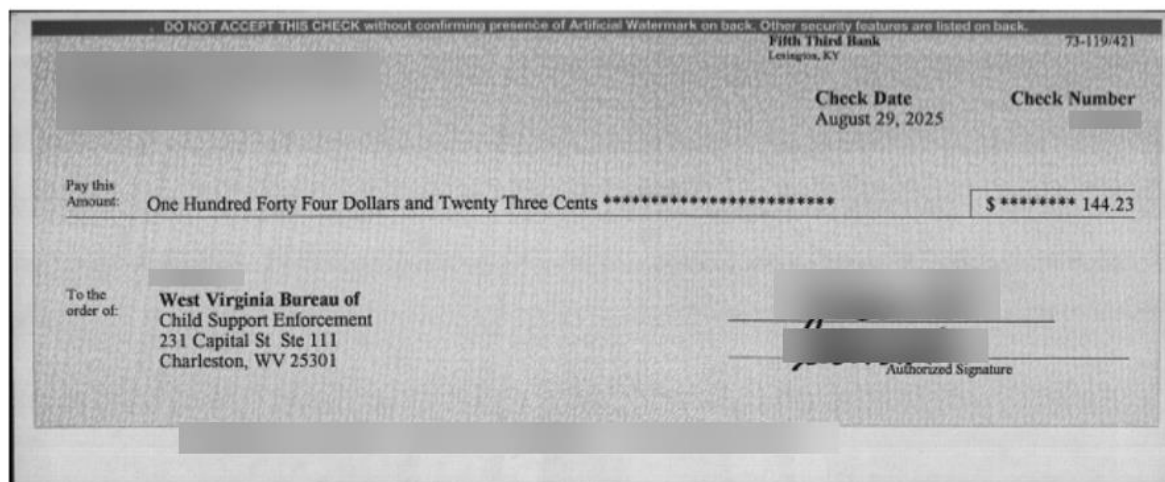


Figure 4-205: Quality Assurance Error Report. SDU managers generate an error report for each error identified. The report provides details concerning the error and the person or process responsible for the error.

SDU managers provide additional training and information regarding errors to all employees to prevent future occurrences. Our management staff continually perform needs analysis for training activities to enhance our employees' abilities and proficiencies but especially to eliminate errors. If errors continue after re-training activities, progressive discipline begins, up to and including termination.

Additionally, every employee is provided an annual Performance Management Plan that includes performance and quality goals specific to the employee's job functions. Managers meet with employees regularly to review their performance.



SMI will reimburse the Agency , on a dollar for dollar basis, upon presentation of appropriate verifying documentation, including amounts the Agency reimbursed to custodial parents, non-custodial parents, or remitters.

Section 5. Contract Award

5. Contract Award

5.1 Contract Award: The Contract is intended to provide the Agency with a purchase price for the Contract Services. The Contract shall be awarded to the Vendor that provides the Contract Services meeting the required specifications for the lowest overall total cost as shown on the Pricing Pages. Vendor shall assume full and complete responsibility for the cost of all activities and duties required by this RFQ.

5.2 Pricing Page: Vendor should complete the Pricing Page via the directions on Exhibit B. Vendor should complete the Pricing Page in full as failure to complete the Pricing Page in its entirety may result in Vendor's bid being disqualified.

Vendor should type or electronically enter the information into the Pricing Pages through wvOASIS, if available, or as an electronic document.

SMI acknowledges that the contract will be awarded to the Vendor that provides the contract services meeting the required specifications for the lowest overall total cost as identified on the Pricing Pages. We have completed the Pricing Page in accordance with the directions provided in Exhibit B, including all required tabs on the Excel spreadsheet.

We have completed the Pricing Page in full and understand failure to complete the Pricing Page in its entirety may result in a Vendor's bid being disqualified. We understand that the Pricing Page information must be typed or electronically entered into the Pricing Pages through wvOASIS, if available, or submitted as an electronic document.

Section 6. Performance

6 PERFORMANCE: Vendor and Agency shall agree upon a schedule for performance of Contract Services and Contract Services Deliverables, unless such a schedule is already included herein by Agency. In the event that this Contract is designated as an open-end contract, Vendor shall perform in accordance with the release orders that may be issued against this Contract.

SMI has included a Project Schedule as Appendix A of our response submission. Upon contract award, we will collaborate with the Agency to finalize a mutually agreed-upon schedule that includes all contract services and deliverables required by the Agency, the RFQ, and the resulting contract.

If the contract is designated as an open-ended contract, SMI affirms that our performance will align with the specific requirements of each release order issued against the contract.



Section 7. Payment

7 PAYMENT: Agency shall pay monthly via detailed invoices, in arrears, as shown on the Pricing Pages, for all Contract Services performed and accepted under this Contract. The Agency reserves the right to reject any or all invoices for which proper documentation has not been provided. Progress payments shall be made at the option of the Agency based on percentage of work completed. Any provision for progress payments must also include language for a minimum of 10% retainage until the final deliverable is accepted. Vendor shall accept payment in accordance with the payment procedures of the State of West Virginia.

SMI understands that the Agency will remit payment monthly, in arrears, based on detailed invoices for all contract services performed and accepted, as shown on the Pricing Pages. We acknowledge the Agency's right to reject any invoice that lacks proper documentation.

We further understand that progress payments may be issued at the Agency's discretion based on the percentage of work completed. In such cases, we acknowledge that a minimum of 10% retainage will be withheld until final deliverable acceptance, as required.

SMI agrees to accept payment in accordance with the State of West Virginia's standard payment procedures.

Section 8. Travel

8 TRAVEL: Vendor shall be responsible for all mileage and travel costs, including travel time, associated with performance of this Contract. Any anticipated mileage or travel costs may be included in the flat fee or hourly rate listed on Vendor's bid, but such costs will not be paid by the Agency separately.

SMI acknowledges that we will be responsible for all mileage and travel costs, including travel time, associated with the performance of this contract. We understand that any anticipated travel-related expenses must be incorporated into the flat fee or hourly rate listed in our bid, and that such costs will not be reimbursed separately by the Agency.

Section 9. Facilities Access

9 FACILITIES ACCESS: Performance of Contract Services may require access cards and/or keys to gain entrance to Agency's facilities. In the event that access cards and/or keys are required:

- 9.1. Vendor must identify principal service personnel which will be issued access cards and/or keys to perform service.
- 9.2. Vendor will be responsible for controlling cards and keys and will pay replacement fee, if the cards or keys become lost or stolen.
- 9.3 Vendor shall notify Agency immediately of any lost, stolen, or missing card or key.



9.4 Anyone performing under this Contract will be subject to Agency's security protocol and procedures.

9.5 Vendor shall inform all staff of Agency's security protocol and procedures.

SMI understands that performance of contract services will require access cards and/or keys to enter Agency facilities. SMI will continue to identify principal service personnel who will be issued access cards and/or keys to perform services. We will be responsible for controlling cards and keys and will notify the Agency immediately if any card or key is lost, stolen, or missing, and will pay the replacement fee as required.

SMI acknowledges that all personnel performing under this contract will be subject to the Agency's security protocols and procedures. We will ensure that all staff are informed of, and adhere to, the Agency's established security requirements.

Section 10. Vendor Default

10 VENDOR DEFAULT:

10.1. The following shall be considered a vendor default under this Contract.

10.1.1. Failure to perform Contract Services in accordance with the requirements contained herein.

10.1.2. Failure to comply with other specifications and requirements contained herein.

10.1.3. Failure to comply with any laws, rules, and ordinances applicable to the Contract Services provided under this Contract.

10.1.4 Failure to remedy deficient performance upon request.

10.2. The following remedies shall be available to the Agency upon default.

10.2.1. Immediate cancellation of the Contract.

10.2.2. Immediate cancellation of one or more release orders issued under this Contract.

10.2.3. Any other remedies available in law or equity.

SMI has reviewed and understands the conditions that constitute Vendor default under this contract, including failure to perform contract services in accordance with the contract requirements; failure to comply with all specifications, requirements, and applicable laws, rules, and ordinances; and failure to remedy deficient performance upon request.

We also acknowledge the remedies available to the Agency in the event of Vendor default, including immediate cancellation of the contract, cancellation of one or more release orders, and any other remedies available at law or in equity.

Section 11. Miscellaneous

11 MISCELLANEOUS:



11.1 Contract Manager: During its performance of this Contract, Vendor must designate and maintain a primary contract manager responsible for overseeing Vendor's responsibilities under this Contract. The Contract manager must be available during normal business hours to address any customer service or other issues related to this Contract. Vendor should list its Contract manager and his or her contact information below.

Contract Manager: _____

Telephone Number: _____

Fax Number: _____

Email Address: _____

Angie Burgess, with 20 years of West Virginia SDU experience, including 14 years with SMI, will serve as SMI's Contract Manager. Following is her contact information:

Table 11-1: SMI Contract Manager. Angie Burgess, with 20 years of West Virginia SDU experience, will serve as SMI's Contract Manager.

Contract Manager	
Contract Manager:	Angie Burgess
Telephone Number:	855.363.1751
Fax Number:	770.834.7306
Email Address:	angela.burgess@smimail.net

Angie will serve as SMI's primary contract manager responsible for overseeing our responsibilities under this contract. Angie will be available during normal business hours to address any customer service or other issues related to this contract.



Appendix A. Project Schedule

Within this appendix, we provide our draft Project Schedule, which sets forth our proposed timeframes for implementing the Request for Quotation's (RFQ's) new scope of work and for updating and providing the required deliverables. The schedule is broken down into phases and sub phases, and includes tasks, milestones, and deliverables. Upon contract award, SMI will work with the Agency's designated personnel to complete updates to the draft Project Schedule.



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ID	Task Name	Duration	Start	Finish	Predecessors	Resource Names	Mon Jan 26, 0 15
1	West Virginia SDU	66 days	Mon 6/1/26	Tue 9/1/26			
2	Project Initiation	2 days	Mon 6/1/26	Tue 6/2/26			
3	M-Contract Award	0 days	Mon 6/1/26	Mon 6/1/26			
4	Finalize Award Documents	2 days	Mon 6/1/26	Tue 6/2/26	3		
5	Notify Project Team	1 day	Mon 6/1/26	Mon 6/1/26	3		
6	Project Planning	8 days	Mon 6/1/26	Wed 6/10/26			
7	Review Project Scope	2 days	Mon 6/1/26	Tue 6/2/26	3		
8	Review Project Schedule	2 days	Mon 6/1/26	Tue 6/2/26	3		
9	Kick off Meetings	6 days	Tue 6/2/26	Tue 6/9/26			
10	Implementation Team Meeting	1 day	Tue 6/2/26	Tue 6/2/26	3FS+1 day		
11	Project Kick off Meeting	1 day	Tue 6/9/26	Tue 6/9/26	3FS+6 days		
12	Internal Project Meetings	3 days	Mon 6/1/26	Wed 6/3/26			
13	Review Project Scope	3 days	Mon 6/1/26	Wed 6/3/26	3		
14	Review Project Deliverables	3 days	Mon 6/1/26	Wed 6/3/26	3		
15	Review Project Schedule	3 days	Mon 6/1/26	Wed 6/3/26	3		
16	Prepare for Joint Design Sessions	1 day	Mon 6/1/26	Mon 6/1/26	3		
17	Joint Design Sessions-New Scope	2 days	Tue 6/9/26	Wed 6/10/26			
18	Kickoff Meeting/Design Session 1-Digital Payments	1 day	Tue 6/9/26	Tue 6/9/26	11SS		
19	Design Session 2-Retail Cash Payments	1 day	Wed 6/10/26	Wed 6/10/26	18		
20	Design Session 3-Wrap up	1 day	Wed 6/10/26	Wed 6/10/26	19SS		
21	Project Execution	65 days	Mon 6/1/26	Mon 8/31/26			
22	Project Deliverables	26 days	Mon 6/1/26	Tue 7/7/26			
23	Project Plan	22 days	Mon 6/1/26	Tue 6/30/26			
24	Finalize Plan	1 day	Mon 6/1/26	Mon 6/1/26	3		
25	Review Plan-State	10 days	Tue 6/2/26	Mon 6/15/26	24		
26	Revise Plan	5 days	Tue 6/16/26	Mon 6/22/26	25		
27	Re-review Plan-State	5 days	Tue 6/23/26	Mon 6/29/26	26		
28	D-Deliver Plan	1 day	Tue 6/30/26	Tue 6/30/26	27		
29	System Integration Test Plan	24 days	Mon 6/1/26	Thu 7/2/26			
30	Update Current Plan	3 days	Mon 6/1/26	Wed 6/3/26	3		
31	Review Plan-State	10 days	Thu 6/4/26	Wed 6/17/26	30		

ID	Task Name	Duration	Start	Finish	Predecessors	Resource Names	Mon Jan 26, 0 15
32	Revise Plan	5 days	Thu 6/18/26	Wed 6/24/26	31		
33	Re-review Plan-State	5 days	Thu 6/25/26	Wed 7/1/26	32		
34	D-Deliver Plan	1 day	Thu 7/2/26	Thu 7/2/26	33		
35	User Acceptance Test Plan	23 days	Mon 6/1/26	Wed 7/1/26			
36	Update Current Plan	2 days	Mon 6/1/26	Tue 6/2/26	3		
37	Review Plan-State	10 days	Wed 6/3/26	Tue 6/16/26	36		
38	Revise Plan	5 days	Wed 6/17/26	Tue 6/23/26	37		
39	Re-review Plan-State	5 days	Wed 6/24/26	Tue 6/30/26	38		
40	D-Deliver Plan	1 day	Wed 7/1/26	Wed 7/1/26	39		
41	Operations Manual	23 days	Mon 6/1/26	Wed 7/1/26			
42	Update Current Manual	2 days	Mon 6/1/26	Tue 6/2/26	3		
43	Review Manual-State	10 days	Wed 6/3/26	Tue 6/16/26	42		
44	Revise Manual	5 days	Wed 6/17/26	Tue 6/23/26	43		
45	Re-review Manual-State	5 days	Wed 6/24/26	Tue 6/30/26	44		
46	D-Deliver Manual	1 day	Wed 7/1/26	Wed 7/1/26	45		
47	Security Plan	26 days	Mon 6/1/26	Tue 7/7/26			
48	Update Current Plan	4 days	Mon 6/1/26	Thu 6/4/26	3		
49	Review Plan-State	10 days	Fri 6/5/26	Thu 6/18/26	48		
50	Revise Plan	5 days	Fri 6/19/26	Thu 6/25/26	49		
51	Re-review Plan-State	6 days	Fri 6/26/26	Mon 7/6/26	50		
52	D-Deliver Plan	1 day	Tue 7/7/26	Tue 7/7/26	51		
53	Quality Assurance Plan	24 days	Mon 6/1/26	Thu 7/2/26			
54	Update Current Plan	3 days	Mon 6/1/26	Wed 6/3/26	3		
55	Review Plan-State	10 days	Thu 6/4/26	Wed 6/17/26	54		
56	Revise Plan	5 days	Thu 6/18/26	Wed 6/24/26	55		
57	Re-review Plan-State	5 days	Thu 6/25/26	Wed 7/1/26	56		
58	D-Deliver Plan	1 day	Thu 7/2/26	Thu 7/2/26	57		
59	Back up and Disaster Recovery Plan	24 days	Mon 6/1/26	Thu 7/2/26			
60	Update Current Plan	3 days	Mon 6/1/26	Wed 6/3/26	3		
61	Review Plan-State	10 days	Thu 6/4/26	Wed 6/17/26	60		
62	Revise Plan	5 days	Thu 6/18/26	Wed 6/24/26	61		

ID	Task Name	Duration	Start	Finish	Predecessors	Resource Names	Mon Jan 26, 0 15
63	Re-review Plan-State	5 days	Thu 6/25/26	Wed 7/1/26	62		
64	D-Deliver Plan	1 day	Thu 7/2/26	Thu 7/2/26	63		
65	M-Required Plans Delivered	0 days	Tue 7/7/26	Tue 7/7/26	28,34,40,46,52,58,64		
66	New Scope Analysis & Documentation	7 days	Thu 6/11/26	Fri 6/19/26			
71	System Development	50 days	Mon 6/22/26	Mon 8/31/26			
72	Apple Pay, Google Pay, PayPal and Venmo Implementation	48 days	Mon 6/22/26	Thu 8/27/26			
73	Digital Payments Integration	5 days	Mon 6/22/26	Fri 6/26/26			
74	Draft Payment Flow	2 days	Mon 6/22/26	Tue 6/23/26	70		
75	Review Flow	1 day	Wed 6/24/26	Wed 6/24/26	74		
76	Finalize Flow	2 days	Thu 6/25/26	Fri 6/26/26	75		
77	Integrate Digital Payments	28 days	Mon 6/29/26	Thu 8/6/26			
78	Design Functionality	3 days	Mon 6/29/26	Wed 7/1/26	76		
79	Build Functionality	25 days	Thu 7/2/26	Thu 8/6/26	78		
80	System Test	31 days	Mon 6/29/26	Tue 8/11/26			
81	Setup Test Cases	5 days	Mon 6/29/26	Mon 7/6/26	76		
82	Complete System Test	3 days	Fri 8/7/26	Tue 8/11/26	81,79		
83	User Acceptance Testing (UAT)	38 days	Mon 6/29/26	Thu 8/20/26			
84	Setup Test Cases	5 days	Mon 6/29/26	Mon 7/6/26	81SS		
85	Complete UAT	7 days	Wed 8/12/26	Thu 8/20/26	82		
86	Training	8 days	Wed 8/12/26	Fri 8/21/26			
87	Develop Training Materials	7 days	Wed 8/12/26	Thu 8/20/26	85SS		
88	Train SDU Customer Service Staff	1 day	Fri 8/21/26	Fri 8/21/26	87		
89	Documentation	3 days	Fri 8/21/26	Tue 8/25/26			
90	Update SDU Documentation	3 days	Fri 8/21/26	Tue 8/25/26	85		
91	Release to Production	3 days	Tue 8/25/26	Thu 8/27/26			
92	Release Digital Payments	1 day	Tue 8/25/26	Tue 8/25/26	88FS+1 day		
93	Test Production Links	2 days	Wed 8/26/26	Thu 8/27/26	92		
94	M-Digital Payments Live	0 days	Thu 8/27/26	Thu 8/27/26	93		
95	Retail Cash Payments	50 days	Mon 6/22/26	Mon 8/31/26			
96	Design System Flow	2 days	Mon 6/22/26	Tue 6/23/26	70		
97	Approve System Flow	2 days	Wed 6/24/26	Thu 6/25/26	96		

ID	Task Name	Duration	Start	Finish	Predecessors	Resource Names	Mon Jan 26, 0 15
98	Setup Enterprise Account-Test	1 day	Mon 6/22/26	Mon 6/22/26	70		
99	Setup Enterprise Account-Production	1 day	Mon 6/22/26	Mon 6/22/26	70		
100	System Integration	27 days	Fri 6/26/26	Tue 8/4/26			
101	Update System Integration Documentation	2 days	Fri 6/26/26	Mon 6/29/26	97		
102	Complete External Development	25 days	Tue 6/30/26	Tue 8/4/26	101		
103	Complete Development-Retail Cash Payments	25 days	Tue 6/30/26	Tue 8/4/26	101		
104	M-Development Complete	0 days	Tue 8/4/26	Tue 8/4/26	103,102		
105	System Test	7 days	Wed 8/5/26	Thu 8/13/26			
106	Setup Test Cases	2 days	Wed 8/5/26	Thu 8/6/26	104		
107	Complete System Test	5 days	Fri 8/7/26	Thu 8/13/26	106		
108	User Acceptance Testing (UAT)	12 days	Wed 8/5/26	Thu 8/20/26			
109	Setup Test Cases	2 days	Wed 8/5/26	Thu 8/6/26	106SS		
110	Complete UAT	10 days	Fri 8/7/26	Thu 8/20/26	109		
111	Complete BCSE Testing (if needed)	10 days	Fri 8/7/26	Thu 8/20/26	110SS		
112	Training	13 days	Fri 8/7/26	Tue 8/25/26			
113	Develop Training Materials	5 days	Fri 8/7/26	Thu 8/13/26	110SS		
114	Train SDU Customer Service	3 days	Fri 8/21/26	Tue 8/25/26	113,110		
115	Documentation	7 days	Fri 8/21/26	Mon 8/31/26			
116	Update SDU Documentation	4 days	Fri 8/21/26	Wed 8/26/26	110		
117	Review/Finalize Documentation	3 days	Thu 8/27/26	Mon 8/31/26	116		
118	Go Live	2 days	Wed 8/26/26	Thu 8/27/26			
119	Release to Production	1 day	Wed 8/26/26	Wed 8/26/26	114		
120	Test Production Release	1 day	Thu 8/27/26	Thu 8/27/26	119		
121	M-Retail Cash Payments Live	0 days	Thu 8/27/26	Thu 8/27/26	120		
122	M-New Contract Scope Fully Implemented	0 days	Thu 8/27/26	Thu 8/27/26	94,121		
123	Monitoring & Control	51 days	Thu 6/18/26	Fri 8/28/26			
124	Status Meeting	50 days	Fri 6/19/26	Fri 8/28/26			
125	Status Meeting 1	1 day	Fri 6/19/26	Fri 6/19/26		SMI Project Team,State Team	
126	Status Meeting 2	1 day	Fri 6/26/26	Fri 6/26/26		SMI Project Team,State Team	
127	Status Meeting 3	1 day	Mon 7/6/26	Mon 7/6/26		SMI Project Team,State Team	
128	Status Meeting 4	1 day	Fri 7/10/26	Fri 7/10/26		SMI Project Team,State Team	

ID	Task Name	Duration	Start	Finish	Predecessors	Resource Names	Mon Jan 26,	
							0	15
129	Status Meeting 5	1 day	Fri 7/17/26	Fri 7/17/26		SMI Project Team,State Team		
130	Status Meeting 6	1 day	Fri 7/24/26	Fri 7/24/26		SMI Project Team,State Team		
131	Status Meeting 7	1 day	Fri 7/31/26	Fri 7/31/26		SMI Project Team,State Team		
132	Status Meeting 8	1 day	Fri 8/7/26	Fri 8/7/26		SMI Project Team,State Team		
133	Status Meeting 9	1 day	Fri 8/14/26	Fri 8/14/26		SMI Project Team,State Team		
134	Status Meeting 10	1 day	Fri 8/21/26	Fri 8/21/26		SMI Project Team,State Team		
135	Status Meeting 11	1 day	Fri 8/28/26	Fri 8/28/26		SMI Project Team,State Team		
136	Status Report	50 days	Thu 6/18/26	Thu 8/27/26				
137	Status Report 1	1 day	Thu 6/18/26	Thu 6/18/26		Charles Hollingsworth		
138	Status Report 2	1 day	Thu 6/25/26	Thu 6/25/26		Charles Hollingsworth		
139	Status Report 3	1 day	Thu 7/2/26	Thu 7/2/26		Charles Hollingsworth		
140	Status Report 4	1 day	Thu 7/9/26	Thu 7/9/26		Charles Hollingsworth		
141	Status Report 5	1 day	Thu 7/16/26	Thu 7/16/26		Charles Hollingsworth		
142	Status Report 6	1 day	Thu 7/23/26	Thu 7/23/26		Charles Hollingsworth		
143	Status Report 7	1 day	Thu 7/30/26	Thu 7/30/26		Charles Hollingsworth		
144	Status Report 8	1 day	Thu 8/6/26	Thu 8/6/26		Charles Hollingsworth		
145	Status Report 9	1 day	Thu 8/13/26	Thu 8/13/26		Charles Hollingsworth		
146	Status Report 10	1 day	Thu 8/20/26	Thu 8/20/26		Charles Hollingsworth		
147	Status Report 11	1 day	Thu 8/27/26	Thu 8/27/26		Charles Hollingsworth		
148	Closeout	3 days	Fri 8/28/26	Tue 9/1/26				
149	Disposition of Files	2 days	Fri 8/28/26	Mon 8/31/26	122	Christina Lauderdale		
150	Archive Documents	2 days	Fri 8/28/26	Mon 8/31/26	122	Christina Lauderdale		
151	Document Lessons Learned	3 days	Fri 8/28/26	Tue 9/1/26	122	Charles Hollingsworth		

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**Exhibit A for CRFQ CSE260000001
Pricing Page**

Instructions on calculating the pricing page are included as Exhibit B.

The volumes used in the following Pricing page are all based upon historical data. Using the pricing page, the Vendor shall provide a bid that includes pricing for the transition phase, the monthly operational costs. The Vendor must also provide for projected costs for all future optional services.

Estimated amount per month based off the year 2024

Mail payments posted-	19,380
Eft/Edi payments posted-	57,101
Customer Service Representative Payments	0
Integrated Voice Recognition Payments	801
Web-Based Payments	4,712
Debit Cards: Number of Cards	468
Amount of Deposits	22,550
Per payment disbursed per ACH	58000
Checks Disbursed	100

Cost Sheet

<u>Time Frame</u>	<u>Transition cost</u>	<u>Monthly cost</u>	<u>Total for the Year</u>
Year 1		0	0
Year 1		\$53,000.00	\$636,000.00
Year 2		\$54,590.00	\$655,080.00
Year 3		\$56,228.00	\$674,736.00
Year 4		\$57,915.00	\$694,980.00
Year 5		\$59,652.00	\$715,824.00
Year 6		\$61,442.00	\$737,304.00
Year 7		\$63,285.00	\$759,420.00
Grand total cost			\$4,873,344.00

The Basis of Award:

The Vendor must bid on all tasks listed above. Upon request, the Vendor must provide documentation supporting the meeting of all Mandatory Qualifications as listed. The contract will be awarded to the lowest bidder who can meet all the requirements of this RFQ.

Company Name: Systems and Methods, Inc.

Vendor Signature: 

Address: 106 Wedgewood Drive, Carrollton, GA 30117

Date: 3/4/2026

Exhibit C
Account Rate Structure

Account Rate Structure

Account Type	Proposed Rate Calculation	Current Rate
Interest Bearing Checking Account	N/A	N/A
Earnings Credit	*1.80%	*1.80%

*Rate is a managed rate and subject to change with market conditions

How to calculate the Account Rate Structure

Put the information from the current T-Bill Rate Index into the Current Rate Column for each account type. Then put the estimated increase into the Proposed Rate Calculation column for each account.