



RFQ# WWV12872

**Electronic Banking Services for
Disbursement of Unemployment Compensation**

**Bid Opening Date March 15, 2012
1:30 PM
Buyer #44**

SUBMITTED BY:



**BRANCH BANKING AND TRUST CO.
MC: 725-01-01-72
300 SUMMERS STREET
CHARLESTON , WV 25301**

CONTACT NAMES:

**Michael Holtsclaw
SENIOR VICE PRESIDENT
PHONE: (304) 348-7078**

Date: 03/14/12

Michael A. Holtsclaw

**REGINA LEWIS
VICE PRESIDENT
PHONE: (304) 347-4427**

Date: 03/14/12

Regina Lewis

RECEIVED
2012 MAR 14 AM 11:59
WV PURCHASING
DIVISION

RFQ No. WWV12872

STATE OF WEST VIRGINIA
Purchasing Division

PURCHASING AFFIDAVIT

West Virginia Code §5A-3-10a states: No contract or renewal of any contract may be awarded by the state or any of its political subdivisions to any vendor or prospective vendor when the vendor or prospective vendor or a related party to the vendor or prospective vendor is a debtor and the debt owed is an amount greater than one thousand dollars in the aggregate.

DEFINITIONS:

"Debt" means any assessment, premium, penalty, fine, tax or other amount of money owed to the state or any of its political subdivisions because of a judgment, fine, permit violation, license assessment, defaulted workers' compensation premium, penalty or other assessment presently delinquent or due and required to be paid to the state or any of its political subdivisions, including any interest or additional penalties accrued thereon.

"Debtor" means any individual, corporation, partnership, association, limited liability company or any other form or business association owing a debt to the state or any of its political subdivisions. "Political subdivision" means any county commission; municipality; county board of education; any instrumentality established by a county or municipality; any separate corporation or instrumentality established by one or more counties or municipalities, as permitted by law; or any public body charged by law with the performance of a government function or whose jurisdiction is coextensive with one or more counties or municipalities. "Related party" means a party, whether an individual, corporation, partnership, association, limited liability company or any other form or business association or other entity whatsoever, related to any vendor by blood, marriage, ownership or contract through which the party has a relationship of ownership or other interest with the vendor so that the party will actually or by effect receive or control a portion of the benefit, profit or other consideration from performance of a vendor contract with the party receiving an amount that meets or exceed five percent of the total contract amount.

EXCEPTION: The prohibition of this section does not apply where a vendor has contested any tax administered pursuant to chapter eleven of this code, workers' compensation premium, permit fee or environmental fee or assessment and the matter has not become final or where the vendor has entered into a payment plan or agreement and the vendor is not in default of any of the provisions of such plan or agreement.

Under penalty of law for false swearing (*West Virginia Code §61-5-3*), it is hereby certified that the vendor affirms and acknowledges the information in this affidavit and is in compliance with the requirements as stated.

WITNESS THE FOLLOWING SIGNATURE

Vendor's Name: BRANCH BANKING & TRUST Co (BB&T)

Authorized Signature: Michael A. Hottelaw Date: 03-12-2012

State of West Virginia

County of Kanawha, to-wit:

Taken, subscribed, and sworn to before me this 12 day of March, 2012.

My Commission expires November 13, 2013

NOTARY PUBLIC Gretchen Young



State of West Virginia
VENDOR PREFERENCE CERTIFICATE

Certification and application* is hereby made for Preference in accordance with *West Virginia Code*, §5A-3-37. (Does not apply to construction contracts). *West Virginia Code*, §5A-3-37, provides an opportunity for qualifying vendors to request (at the time of bid) preference for their residency status. Such preference is an evaluation method only and will be applied only to the cost bid in accordance with the *West Virginia Code*. This certificate for application is to be used to request such preference. The Purchasing Division will make the determination of the Resident Vendor Preference, if applicable.

1. **Application is made for 2.5% resident vendor preference for the reason checked:**
 Bidder is an individual resident vendor and has resided continuously in West Virginia for four (4) years immediately preceding the date of this certification; **or**,
 Bidder is a partnership, association or corporation resident vendor and has maintained its headquarters or principal place of business continuously in West Virginia for four (4) years immediately preceding the date of this certification; **or** 80% of the ownership interest of Bidder is held by another individual, partnership, association or corporation resident vendor who has maintained its headquarters or principal place of business continuously in West Virginia for four (4) years immediately preceding the date of this certification; **or**,
 Bidder is a nonresident vendor which has an affiliate or subsidiary which employs a minimum of one hundred state residents and which has maintained its headquarters or principal place of business within West Virginia continuously for the four (4) years immediately preceding the date of this certification; **or**,
2. **Application is made for 2.5% resident vendor preference for the reason checked:**
 Bidder is a resident vendor who certifies that, during the life of the contract, on average at least 75% of the employees working on the project being bid are residents of West Virginia who have resided in the state continuously for the two years immediately preceding submission of this bid; **or**,
3. **Application is made for 2.5% resident vendor preference for the reason checked:**
 Bidder is a nonresident vendor employing a minimum of one hundred state residents or is a nonresident vendor with an affiliate or subsidiary which maintains its headquarters or principal place of business within West Virginia employing a minimum of one hundred state residents who certifies that, during the life of the contract, on average at least 75% of the employees or Bidder's affiliate's or subsidiary's employees are residents of West Virginia who have resided in the state continuously for the two years immediately preceding submission of this bid; **or**,
4. **Application is made for 5% resident vendor preference for the reason checked:**
 Bidder meets either the requirement of both subdivisions (1) and (2) or subdivision (1) and (3) as stated above; **or**,
5. **Application is made for 3.5% resident vendor preference who is a veteran for the reason checked:**
 Bidder is an individual resident vendor who is a veteran of the United States armed forces, the reserves or the National Guard and has resided in West Virginia continuously for the four years immediately preceding the date on which the bid is submitted; **or**,
6. **Application is made for 3.5% resident vendor preference who is a veteran for the reason checked:**
 Bidder is a resident vendor who is a veteran of the United States armed forces, the reserves or the National Guard, if, for purposes of producing or distributing the commodities or completing the project which is the subject of the vendor's bid and continuously over the entire term of the project, on average at least seventy-five percent of the vendor's employees are residents of West Virginia who have resided in the state continuously for the two immediately preceding years.

Bidder understands if the Secretary of Revenue determines that a Bidder receiving preference has failed to continue to meet the requirements for such preference, the Secretary may order the Director of Purchasing to: (a) reject the bid; or (b) assess a penalty against such Bidder in an amount not to exceed 5% of the bid amount and that such penalty will be paid to the contracting agency or deducted from any unpaid balance on the contract or purchase order.

By submission of this certificate, Bidder agrees to disclose any reasonably requested information to the Purchasing Division and authorizes the Department of Revenue to disclose to the Director of Purchasing appropriate information verifying that Bidder has paid the required business taxes, provided that such information does not contain the amounts of taxes paid nor any other information deemed by the Tax Commissioner to be confidential.

Under penalty of law for false swearing (West Virginia Code, §61-5-3), Bidder hereby certifies that this certificate is true and accurate in all respects; and that if a contract is issued to Bidder and if anything contained within this certificate changes during the term of the contract, Bidder will notify the Purchasing Division in writing immediately.

Bidder: BRANCH BANKING & TRUST Co (BBOT) Signed: Michael A. HOLTSCHEW
 Date: 03-13-2012 Title: SENIOR VICE PRESIDENT

*Check any combination of preference consideration(s) indicated above, which you are entitled to receive.

STATE OF WEST VIRGINIA
DEPARTMENT OF ADMINISTRATION
PURCHASING DIVISION
2019 WASHINGTON STREET, EAST
POST OFFICE BOX 50130
CHARLESTON, WEST VIRGINIA 25305-0130
03/08/2012

MICHAEL HOLTSCLAW
BRANCH BANKING & TRUST CO
300 SUMMERS ST

CHARLESTON WV 25301

THIS IS TO CONFIRM RECEIPT OF YOUR VENDOR REGISTRATION FEE. PAYMENT OF THE FEE ENABLES YOU TO PARTICIPATE IN THE PURCHASING DIVISION'S COMPETITIVE BID PROCESS AND ENTITLES YOU TO A ONE-YEAR SUBSCRIPTION TO THE WEST VIRGINIA PURCHASING BULLETIN. A NEW ISSUE OF THE WEST VIRGINIA PURCHASING BULLETIN IS POSTED ON OUR WEB SITE EACH WEEK. BID OPPORTUNITIES ESTIMATED AT \$25,000 OR MORE ARE ADVERTISED IN THIS PUBLICATION. WE ENCOURAGE YOU TO LOG ON AND VIEW THE BULLETIN EVERY FRIDAY SO AS NOT TO MISS IMPORTANT BIDDING OPPORTUNITIES. OUR WEB ADDRESS IS:

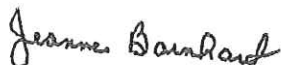
[HTTP://WWW.STATE.WV.US/ADMIN/PURCHASE](http://www.state.wv.us/admin/purchase)

IN ORDER TO ACCESS THE WEST VIRGINIA PURCHASING BULLETIN, YOU WILL NEED YOUR VENDOR NUMBER, GROUP NUMBER (IF ANY), AND YOUR PASSWORD WHICH ARE PRINTED BELOW. YOUR ACCESS WILL BECOME EFFECTIVE ON THE FIRST MONDAY AFTER 03/08/2012, STATE HOLIDAYS EXCLUDED.

HELPFUL TIPS: YOUR COMPUTER-GENERATED VENDOR NUMBER BEGINS WITH AN ASTERISK, BUT DO NOT USE THE ASTERISK WHEN LOGGING IN. ALSO, OUR LOGIN SCRIPT IS CASE SENSITIVE. THEREFORE, IF YOUR VENDOR NUMBER CONTAINS A CHARACTER LIKE A, B, OR C, PLEASE TYPE IT IN UPPER CASE.

IF YOU HAVE QUESTIONS, FEEL FREE TO CONTACT US AT 304-558-2311 OR JEANNE.B.BARNHART@WV.GOV. THANK YOU.

SINCERELY YOURS,



VENDOR REGISTRATION

VENDOR NUMBER : *417144036
GROUP NUMBER :
PASSWORD : 500432524

State Of West Virginia
Purchasing Division - Vendor Registration
2019 Washington Street, East
P.O. Box 50130
Charleston, WV 25305-0130

BRANCH BANKING & TRUST CO
MICHAEL HOLTSCLAW
300 SUMMERS STREET
CHARLESTON WV 25301

Vendor Number *417144036
FEIN 561074313
Expiration Date 05/01/2012

Vendor Registration Renewal Notice

Please return this notice, along with your check or money order in the amount of \$125.00, payable to the State of West Virginia, to the address above.

Changes to vendor registration information may be made by completing a new Vendor Registration and Disclosure Statement (Form WV-1), available on our website at:

<http://www.state.wv.us/admin/purchase/vrc/pforms.htm>

In an effort to update our files on small businesses, please complete the information below, if applicable:

By providing the following information, I represent that this enterprise is a small business as defined by the Code of Federal Regulations, Title 13, Part 121, as appended - which contains detailed industry definitions and related procedures - and/or the characteristics of the enterprise's control, operations and/or ownership are accurately reflected in the information provided. Check all that apply. This information is for data collection efforts only.

Disabled Small Business Ownership (1) Veteran Small Business Ownership (4)
 Minority Small Business Ownership (2) Woman Small Business Ownership (5)
 Small Business Ownership (3)

Vendor Signature: Michael Holtsclo Date: 03-06-12

THIS DOCUMENT CONTAINS A TRUE WATERMARK - HOLD TO LIGHT TO VIEW

OFFICIAL CHECK

M16779 11266795

5004325244

ISSUING BRANCH 2722101-CHARLESTON, WV - BB&T SQU

DATE MARCH 06, 2012

68-236/514

PAY TO THE ORDER OF STATE OF WV

\$ ** \$125.00 **

BB&T

BB&T \$125.00 DOLLARS

DOLLARS

AUTHORIZED SIGNATURE

[Signature]

MEMO/PURCHASER VENDOR #417144036

⑈ 5004325244 ⑆ ⑆ 051402369 ⑆ 000 10 190 1009 7 ⑆

Details on Back. Security Features Included. MP

Branch Bank and Trust Co. Quotation

RFQ WWV-12-872 (Electronic Payment Card and Direct Deposit Services) Cost Sheet				
A	B	C	D	E
Line No.	Type of Service	Monthly Estimated Quantities*	Claimant's Unit Fee	Claimant's Total Cost
1	Set Up Fee - Initial Card	5,000	No Cost	
2	Monthly Account Services for Active Accounts	32,000	No Cost	
3	Transactions	256,000	NA	
4	Total ATM Withdrawals	64,000	NA	
	ATM In-Network (4 free Withdrawals)			
5	Number of Counties with at least one ATM	40		
6	Divided by Total Counties in West Virginia	55		
7	Percent	72.73%		
8	% in 7C multiplied by 64,000 ATM Withdrawals	46,545	No Cost	
	Contracted ATM In-Network with Fee			
9	Number of Counties with at least one ATM	0		
10	Divided by Total Counties in West Virginia	55		
11	Percent	0.00%		
12	% in 11C multiplied by 64,000 ATM Withdrawals	-	\$0.00	\$0.00
	More than 4 In-Network ATM Withdrawals			
13	10% of quantities in Line 8	4,655	\$1.50	\$6,981.82
	ATM Out-of-Network			
14	Number of Counties without an In-Network ATM	15		
15	Divided by Total Counties in West Virginia	55		
16	Percent	27.27%		
17	% in 16C multiplied by 64,000 ATM Withdrawals	17,455	\$1.50	\$26,181.82
18	Potential Additional Charge by Bank where Out-of-Network ATM is located (Use Same Quantity from 17C)	17,455	\$2.00	\$34,909.09
	**Bidding vendor cannot predict the cost per transaction being charged by a bank that is not one of the vendor's banks. For Line 18, the important factor is the number of transactions. Therefore, the standard rate of \$2.00 is being used for the purpose of calculating and allowing			
20	ATM Transactions outside of the US	200	\$3.00	\$600.00
21	Point of Sale as Credit	115,200	\$0.00	\$0.00
22	Point of Sale as PIN Debit	64,000	\$0.00	\$0.00
23	Teller assisted Withdraw at debit card in-network bank	12,800	No Cost	
24	Total Transaction Cost Col E(12+13+17+18 +20+21+22)			\$68,672.73

Branch Bank and Trust Co. Quotation

A	B	C	D	E
No.	Type of Service	Monthly Estimated Quantities	Claimant's Unit Fee	Claimant's Total Cost
	ATM Balance Inquiries	70,000	NA	
25	4 Free ATM Balance Inquiries for In-Network 70,000 multiplied by % from C7 plus C11	50,909	No Cost	
26	Additional ATM Balance Inquiries for In-Network (10% multiplied by C25) equals monthly estimated total	5,091	\$1.00	\$5,090.91
27	ATM Balance Inquiries for Out-of- Network (70,000 multiplied by % in C16) equals monthly estimated total	19,091	\$1.00	\$19,090.91
28	Total Cost (E26+E27)			\$24,181.82
	Other Fees			
29	Account Overdraft	10,000	\$0.00	\$0.00
	Insufficient Funds			
30	Minimum of two (2) denials for Insufficient Funds per month	10,000	No Cost	
31	Additional denials for Insufficient Funds	5,000	\$1.00	\$5,000.00
32	Free On-Line Statements	26,000	No Cost	
33	Account Statements Mailed to Claimants	6,000	\$0.00	\$0.00
34	Total Other Fees (E29+E31+E33)			\$5,000.00
	Card Issuance Services			
35	One Card replacement per year (includes postage)	500	No Cost	
36	Additional Card Replacements	100	\$5.00	\$500.00
37	Overnight delivery requested by cardholder	50	\$15.00	\$750.00
38	Expired card replacement	2,000	No Cost	
39	Card Deactivation	500	No Cost	
40	Card Reactivation	300	No Cost	
41	Total Card Services Cost (E36+E37)			\$1,250.00
	Cardholder Inquiry	180,000		
42	Free telephone automated inquiries through toll-free line	80,000	No Cost	
43	Free Web inquiries	30,000	No Cost	
44	2 Free Live Customer Service Inquiries per Month	40,000	No Cost	
45	Additional Live Customer Service Inquiries per Mth	30,000	\$0.00	\$0.00
46	Total Inquiry Cost (E45)			\$0.00
	Miscellaneous			
47	Account Inactivity with a balance after 12 Months	50	\$0.00	\$0.00
48	Change in PIN	500	\$0.00	\$0.00
49	Account Research	1,000	\$10.00	\$10,000.00
50	Conversion of Foreign currency (200 x \$446)	\$89,200	3.00%	\$2,676.00
51	Total Miscellaneous Cost (E47+E48+E49+E50)			\$12,676.00

Branch Bank and Trust Co. Quotation

A	B	C	D	E
Line	Type of Service	Monthly Estimated	Claimant's	Claimant's
No.		Quantities	Unit Fee	Total Cost
	ACH Origination and Routing			
52	ACH Monthly Maintenance	2	No cost	
53	ACH Credit Originated	64,000	No cost	
54	ACH Debit Originated	55	No cost	
55	ACH Transmission	27	No cost	
56	ACH Return	10	No cost	
57	ACH Notification of Change	10	No cost	
58	Total ACH Cost (E52+E53+E54+E55+E56)			
59	Grand Total Col. E (24+28+34+41+46+51)			\$111,780.55