



**State of West Virginia  
Department of Administration  
Purchasing Division**

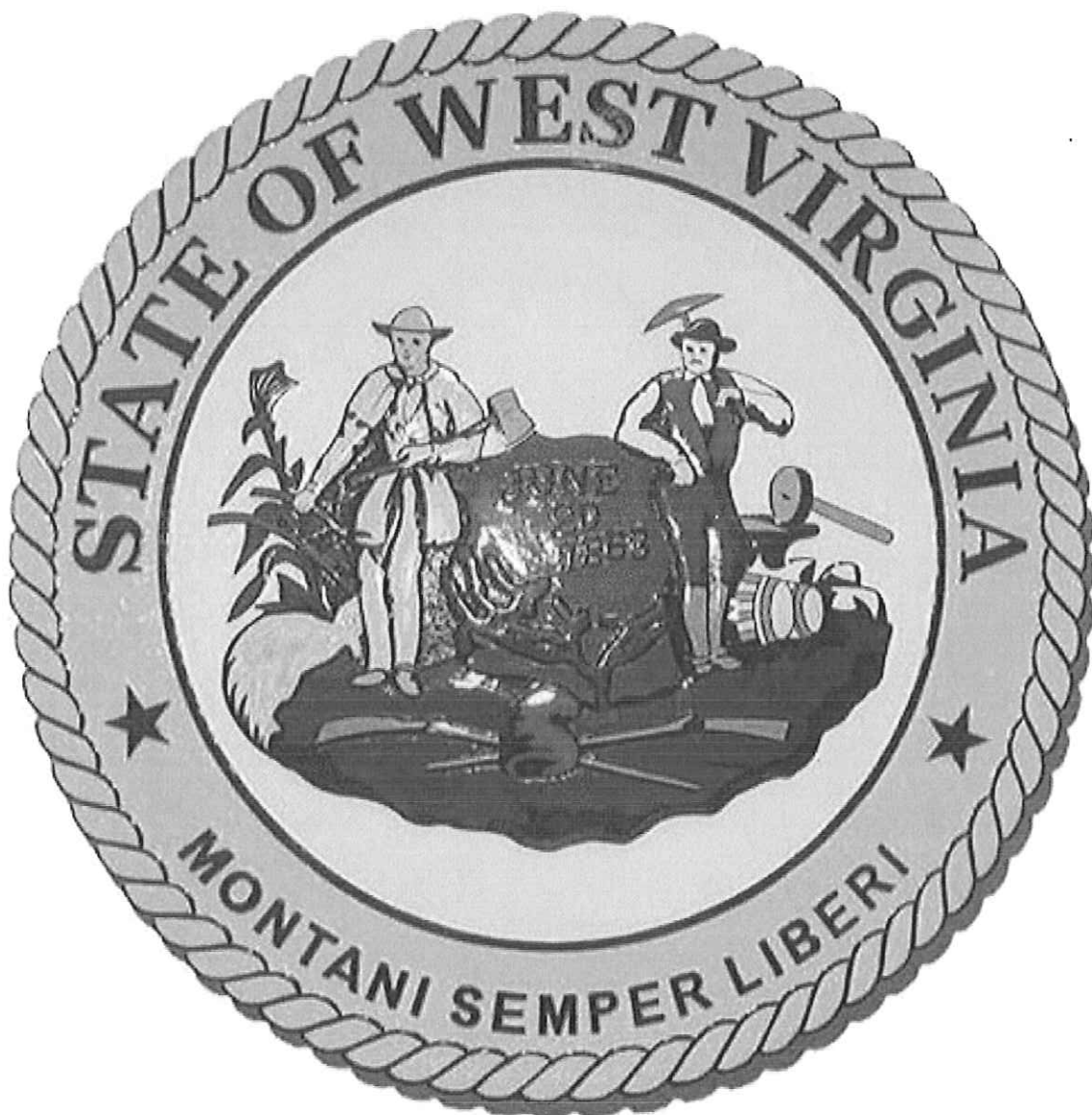
**N O T I C E**

Due to the size of this bid, it was impractical to scan every page for online viewing. We have made an attempt to scan and publish all pertinent bid information. However, it is important to note that some pages were necessarily omitted.

If you would like to review the bid in its entirety, please contact the buyer. Thank you.

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# Fifth Third Bank's Response to Request for Proposal TCard13





February 28, 2013

Paul Reynolds

Department of Administration- Purchasing Division

State of West Virginia

2019 Washington Street East

Charleston, WV 25305-0130

Dear Paul:

We understand how important it is for the State of West Virginia to select a banking partner that understands your business, has your best interests in mind, and delivers value above and beyond the banking products and services you require.

At Fifth Third Bank, our goal is to develop and maintain a close working relationship with you so we can offer banking solutions that are aligned with your needs and goals. We deliver innovative resources and technology with personalized customer service.

We are confident that Fifth Third is the best choice to serve as your trusted banking advisor and to address your specific needs. Most of all, we will focus on delivering value with each interaction you have with us.

Thank you for this opportunity to share our solutions. We look forward to the prospect of serving you.

Sincerely,

Dan Gilkey

Vice President of Government & Institutional Banking

Fifth Third Bank

daniel.gilkey@53.com

304-353-4143

**ADDENDUM ACKNOWLEDGEMENT FORM**  
**SOLICITATION NO.: TCARD13**

**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 checked="" 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 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.

Fifth Third Bank  
\_\_\_\_\_  
Company  
 \_\_\_\_\_  
Authorized Signature  
2/25/2013  
\_\_\_\_\_  
Date

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



RFQ No. TCARD13STATE OF WEST VIRGINIA  
Purchasing Division**PURCHASING AFFIDAVIT**

**MANDATE:** Under W. Va. Code §5A-3-10a, 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: (1) the debt owed is an amount greater than one thousand dollars in the aggregate; or (2) the debtor is in employer default.

**EXCEPTION:** The prohibition listed above does not apply where a vendor has contested any tax administered pursuant to chapter eleven of the W. Va. 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.

**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.

"Employer default" means having an outstanding balance or liability to the old fund or to the uninsured employers' fund or being in policy default, as defined in W. Va. Code § 23-2c-2, failure to maintain mandatory workers' compensation coverage, or failure to fully meet its obligations as a workers' compensation self-insured employer. An employer is not in employer default if it has entered into a repayment agreement with the Insurance Commissioner and remains in compliance with the obligations under the repayment agreement.

"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 exceeds five percent of the total contract amount.

**AFFIRMATION:** By signing this form, the vendor's authorized signer affirms and acknowledges under penalty of law for false swearing (W. Va. Code §61-5-3) that neither vendor nor any related party owe a debt as defined above and that neither vendor nor any related party are in employer default as defined above, unless the debt or employer default is permitted under the exception above.

**WITNESS THE FOLLOWING SIGNATURE:**Vendor's Name: Fifth Third BankAuthorized Signature: [Signature] Date: 2-27-2013State of OhioCounty of Franklin, to-wit:Taken, subscribed, and sworn to before me this 27 day of Feb, 2013My Commission expires July 4, 2017.

**CRYSTAL D. CORNETT**  
Notary Public, State of Ohio  
My Commission Expires  
July 4, 2017

NOTARY PUBLIC

[Signature]  
Purchasing Affidavit (Revised 07/01/2012)

## 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.
7. **Application is made for preference as a non-resident small, women- and minority-owned business, in accordance with *West Virginia Code* §5A-3-59 and *West Virginia Code of State Rules*.**  
☐ Bidder has been or expects to be approved prior to contract award by the Purchasing Division as a certified small, women- and minority-owned business.

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: DANIEL SELKEY  
 Date: 2-27-2013

Signed: Daniel Selkey  
 Title: Vice President

RFP Subject: Proposal to provide purchasing card (credit card) program for the State of West Virginia

RFP Number: TCARD13

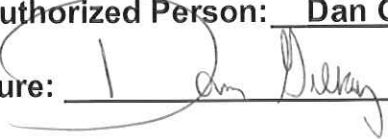
Vendor Name: Fifth Third Bank

Business Address: 700 Virginia St E., Charleston, WV 25301

Telephone Number: 304-353-4106

Web site: www.53.com

Printed Name of Authorized Person: Dan Gilkey Title: Vice President

Authorized Signature:  Date: 02-28-2013

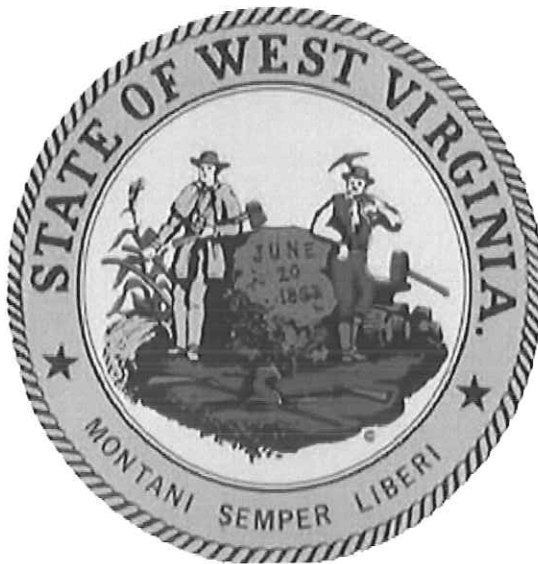
Email address: daniel.gilkey@53.com



**FIFTH THIRD BANK**

# Travel Card Services for the State of West Virginia

TCARD13



February 28, 2013

Presented by Fifth Third Bank



**FIFTH THIRD BANK**

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# Executive Summary

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## YOUR SITUATION – OUR UNDERSTANDING

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*Fifth Third's nationwide reach combines the best in technology and high touch service resulting in an industry leading card solution.*

Fifth Third Bank is excited to have the opportunity to propose our solution for the travel card program to The State of West Virginia. Our proposal will clearly demonstrate our capabilities and our commitment to you. Fifth Third's nationwide reach combines the best in technology and high touch service resulting in an industry leading card solution. This solution, relevant across all market segments, allows us to serve the needs of the smallest business customer as well as the largest governmental agency. The State of West Virginia will be delighted with Fifth Third's card processing and service delivery throughout our relationship.

Fifth Third, with over \$ 113 billion in assets, is consistently ranked among the Top 10 Treasury Services providers by Ernst & Young. Our national commercial footprint and 12 state retail presence are supported by our industry leading product offerings.

The Treasury Management business is a critical component of Fifth Third's Commercial Banking strategy. We have invested more than \$110 million in our Treasury Management products and facilities over the past three years. With this commitment to Treasury Services, Fifth Third Bank can offer the State of West Virginia an industry leading end-to-end card solution.

Our proposal provides the State of West Virginia with background on the exceptional strength of Fifth Third Bank and our ability to deliver a high quality solution while maintaining customer service with a personal touch. We firmly believe you will find this proposal to be both comprehensive and competitive. Fifth Third prides itself in building long-term relationships with our clients and we look forward to working with the State of West Virginia. Fifth Third Bank appreciates the State of West Virginia's consideration of our proposal.



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## OUR RECOMMENDATIONS TO ACHIEVE YOUR GOALS

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### Highlights of Fifth Third's Recommended Solution

*Fifth Third is recommending a solution beyond a card-only approach which focuses on the payments business.*

All organizations are striving to improve the efficiencies of their business operations and state governments are good examples of the "make do with less" mantra of today's economy. An organization's Accounts Payable process is an important starting point for improvements for processes, optimization of the payments mix, and developing a measurable approach for the continuous improvement for the organization. In short, find the best ways to make efficient use of payment strategies, and measure the results in term of improving the bottom line. Stated differently, the effective use of any organization's working capital position is a direct result of measuring and improving on the overall receipts, procurement and payments processes.

Given the positioning above, Fifth Third is recommending a holistic solution beyond a card only approach and which focuses first on the payments business as follows:

*Fifth Third will provide a Local Account Manager who will reside in West Virginia and provide support to the Purchasing Card Program.*

- **Payments Business Analysis** – As a first step, Fifth Third will provide the State of West Virginia with 2 dedicated project resources to review and analyze their current payments' environment at several levels. Data and recommendations will be provided to give insights at a vendor, department, division, agency, and state level. While the State of West Virginia will need to provide the data, Fifth Third will manage and support the initiative. The resulting strategies will support payments solutions which benefit the State of West Virginia's business model most appropriately by uncovering process cost improvements, speed of pay discounts, growth in "card" rebates, better data for supplier negotiations, and a process for improved vendor adoption & enablement. We envision using the results to support a campaign to encourage the proactive use of West Virginia-domiciled suppliers and keeping the spend within West Virginia companies wherever possible. Key steps to this analysis are:
  - Phase 1 – Proof of concept at a division or agency level
  - Phase 2 – Prioritized roll-out of Payments Business Analysis results
  - Phase 3 – Statewide adoption of Payments Business Analysis
- **Servicing Solutions** – Fifth Third values the relationship with the State of West Virginia and understands the need to create local employment opportunities and provide advantages to spending with the State of West Virginia's partners. In keeping with this strategy, Fifth Third will provide the following:



## Executive Summary

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- **West Virginia Local Account Management** – The Account Manager responsible for the relationship will reside in West Virginia and will meet the state's approval process.
- **West Virginia Local Relationships** – While it was not noted in the RFP, there may be West Virginia relationships which could be better-leveraged for payables solutions. This can include finding West Virginia-based suppliers, partners, and affiliations where it makes sense for additional support to expand the program. Fifth Third will look first to the State of West Virginia organizations as these instances develop.
- **Card Based Product Solutions** – Fifth Third will provide the State of West Virginia with a suite of card-based solutions to meet current (and future) requirements. All of these solutions provide pinpoint controls at the cardholder level for spending restrictions, velocity checks, transaction types, etc. It is important to note where "card" may not be the preferred solution, we will provide other alternatives for payment where appropriate. We suggest the following combination of card-based solutions:
  - **Fifth Third Multi Card (Purchasing + Travel + Fleet)** – Consider this the combination of all the features of travel and entertainment cards, purchasing and/or fleet card programs into a single, integrated commercial card solution.
  - **Fifth Third Multi Card (Purchasing + Travel)** – This option combines the purchasing and travel features into a single solution. This works well where the cardholder is both a traveler and purchasing agent in some capacity.
  - **Fifth Third Multi Card (Purchasing Only)** – For employees who need a card for "on demand" purchases of parts, materials, etc, a purchasing only card is ideal.
  - **Fifth Third Multi Card (Travel Only)** – When combined with a Centralized Travel Account for booking airfare, a travel only card offers the travelers a great deal of convenience when needing a card for hotels, car rentals, and meals.
  - **Fifth Third Multi Card (Fleet Only)** – Depending on the requirements, this card can be issued to drivers where/when vehicles are shared or issued to vehicle when the card remain as an in the car to track vehicle expenses.
  - **Fifth Third Multi Card (Emergency Services)** – When disasters strike, people and organizations need to act quickly and responsibly. These cards are essentially non-embossed cards distributed with \$1 credit limits until the decision is made to activate some/all cards. When

## Executive Summary

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an emergency requires deployment, the state or agency can assign the card and document the need to increase each line as required by the emergency at hand. Spend can still be tracked at a card level and with proper set-up, by assigned cardholder.



- **Virtual Card Product Solutions (Centralized Travel Account/Centralized Purchasing Account)** – Fifth Third will provide the State of West Virginia with a solution using card account numbers for electronic payments to suppliers for travel (also known as ghost accounts) and procurement (for use in centralized procurement strategies).
- **Other Product Solutions** - Fifth Third's Treasury Management Solutions employ a number of solutions which can be combined, deployed, and managed for unique needs. While the State of West Virginia's RFP did not specifically ask for these solutions, each could be a potential improvement in some facet in the quest for efficiencies.
  - **Vendor Education & Enablement** – As noted as part of our Payments Business Analysis, once a payments strategy is developed, Fifth Third will work with the State of West Virginia to "on board" the key suppliers and match them to the appropriate payment type...card, ach, or even check.
  - **Fifth Third Processing Solutions** – The State of West Virginia may want to explore how they (or their suppliers) accept card and other payments. It may be worthwhile to explore establishing a preferred rate for West Virginia suppliers who want a lower cost for accepting a card payment solution from the state.
  - **Lockbox Services** – Another opportunity for improvement can rest in where payments are received, processed, and applied. Fifth Third has many options for exploring solutions which could benefit West Virginia's business models.

*Fifth Third employs a number of solutions which can be combined, deployed, and managed for unique needs.*

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## BACKGROUND AND EXPERIENCE YOU CAN TRUST

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### Why Choose Fifth Third?

Successful agencies know that selecting the right banking partner can significantly impact their chances for success. Later in this proposal, we highlight some specific business strengths that we believe are most relevant to the State of West Virginia. At the highest-level, however, it's important to know that Fifth Third has the financial strength and demonstrates the thought leadership that you should demand from your bank.

*Our innovation in technology solutions and client services programs, coupled with a reputation for leadership in industry best practices, gives you the assurance that we will be ready to meet your current and future needs.*

Our innovation in technology solutions and client services programs, coupled with a reputation for leadership in industry best practices, gives you the assurance that we will be ready to meet your current and future needs. Finally, Fifth Third specializes in, and is committed to, the unique and demanding requirements of commercial customers. When it comes to treasury management services, Fifth Third Bank ranks among the best in the country.

We appreciate this chance to demonstrate Fifth Third's capabilities and express our desire to work closely with the State of West Virginia. This proposal describes how Fifth Third can help you address current challenges and achieve your most important goals. But beyond describing our recommended solutions, the proposal also presents salient points about who we are, how we do things, and why we represent the best financial partner for the State of West Virginia.

As you review this proposal, please make note of any questions that arise or points you would like us to clarify further. We welcome your feedback and look forward to having the opportunity to personally discuss how Fifth Third Bank can meet your desire to implement a Purchasing Card Program that enhances your current structure.

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## Attachment A: Vendor Response Sheet

Vendors responding to this solicitation should provide detailed narrative descriptions of the following:

### 4.3 Qualifications and Experience

#### 4.3.1 Organization

*Vendor should submit pertinent data relating to the Vendor's organization, personnel and experience that would substantiate its qualifications and capabilities to perform the services. The vendor should state name, title, phone number, and email address of each.*

Fifth Third Bank was one of the initial issuing banks in the nation to offer the Commercial Card product – the first integrated product in the market combining procurement, travel and entertainment, and fleet programs, complemented by the Smartdata.gen2™ Internet reporting package. Fifth Third Bank has the resources, experience, and determination to make your company an even more productive organization, and to do so at a highly competitive cost, both today and into the future.

The Fifth Third Bank Commercial Card (Travel & Entertainment ) program can reduce your payables costs, streamline processes, and maximize employee convenience.

Expediting payments using a card program gives you the opportunity to negotiate contracts with vendors and gain greater control and insight into employee expenses. You can optimize your working capital significantly as you extend Days Payable Outstanding (DPO) while paying vendors early or on time.

The Fifth Third Commercial Card program empowers the State to maintain better control over purchasing expenses, while providing your employees unparalleled card acceptance around the world.

Fifth Third Bank has chosen MasterCard as our brand, based on their outstanding customer service and product quality in the commercial card market.

Through MasterCard, Fifth Third Bank offers Commercial Card, a unique, integrated platform solution that combines the functionality of multiple card programs, such as Purchasing, Travel & Entertainment, and Fleet, into a flexible, single card solution for managing and controlling expenses. Efficiencies are realized through control of up-front expenditures, lower administrative processing costs, and reduction in unmatched items during expense analysis.

The Commercial Card is complemented by a robust information management system, MasterCard Smartdata.gen2. Smartdata.gen2 is a modular, scalable, and integrated

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reporting platform that seamlessly delivers consolidated, global views of payment data and takes expense management to the next level, leveraging over ten years of Smart Data technology and product development. The benefits to you are:

- Maximizes user controls and access to information
- Improves controls over expenses and allocate costs
- Reduces costs
- Full integration into accounting systems
- Maximizes vendor relationships/discounts
- Flexible standard reporting options
- Greater data manipulation
- Eliminates manual G/L entries

To ensure that you have continued access to state-of-the art banking products; we use Vantiv, formerly Fifth Third Processing Solutions, as Fifth Third Bank's electronic payment processing division. Through this division, the Bank stays at the forefront of the latest technological changes. Vantiv, was named the #1 EFT processor by Faulkner & Gray, a tribute to our ability to deliver the most expedient and technologically advanced products to our customers. Fifth Third Processing Solutions was also ranked as the #4 Merchant Processor in the country. We will continue to invest in and leverage new technologies and systems to help keep your company on the leading edge of financial innovation.

#### **4.3.2 Eligibility of Vendor**

The Vendor should supply a statement and documentation describing the Vendor's business and ability to provide services required.

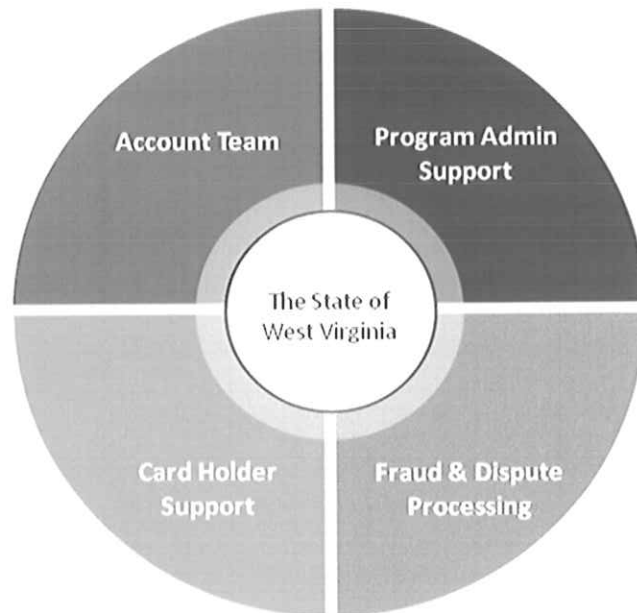
*a. Vendor should submit organizational size and structure in relation to the scope of work performed.*

Fifth Third, with over \$ 113 billion in assets, is consistently ranked among the Top 10 Treasury Services providers by Ernst & Young. Our national commercial footprint and 12 state retail presence are supported by our industry leading product offerings.

The Treasury Management business is a critical component of Fifth Third's Commercial Banking strategy. We have invested more than \$110 million in our Treasury Management products and facilities over the past three years. With this commitment to Treasury Services, Fifth Third Bank can offer the State of West Virginia an industry leading end-to-end card solution.

Fifth Third provides a team of professionals dedicated to your card program and will be led by your Account Team. Your Account Team is managed by your Relationship Manager and

Treasury Management Officer. Program Support will be managed by your Client Service Specialist and Card Holder Support will be provided by our Customer Service experts



**Account Team**

- Strategic growth
- Customer experience

**Program Admin Support**

- Day-to-day inquiries
- System support

**Card Holder Support**

- Card balances
- Statement support
- Lost and stolen support (24 x 7 x .

**Fraud/Dispute Processing**

Treasury Management Officer  
Patricia Anderson, Vice President, Commercial Treasury  
304-353-4112 Office  
patty.anderson@53.com

As your Treasury Management Officer, Patty consults with you concerning your business needs in order to develop a customized account and payments solution. Your Treasury Management Officer coordinates the work of the sales and service teams, keeps you informed about industry trends and new services, and makes recommendations to optimize your treasury management processes.

Relationship Manager  
Daniel Gilkey, Vice President  
304-353-4143 Office  
daniel.gilkey@53.com

Your Relationship Manager is your primary contact for general Fifth Third business. Dan knows your objectives, your accounts and your requirements. Dan's role is to consult with

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you about new and existing services, ensure your continued satisfaction and bring together the right Fifth Third specialists to meet your financial needs.

Client Service Specialist

Donna McDonald

304-353-4131

[Donna.mcdonald@53.com](mailto:Donna.mcdonald@53.com)

The Client Services Specialist will serve as your primary contact for routine inquiries relative to how services are functioning, determining the nature of any problems, identifying the appropriate follow up action and instituting that action to ensure a swift, accurate and complete resolution. They are in direct contact with the Relationship Managers, Treasury Management Officers, and Treasury Management Sales Associates to ensure that the entire team is always aware of needs and questions.

State President

Bob Welty

304-353-4106

[Bob.welty@53.com](mailto:Bob.welty@53.com)

Customer Service Expertise

Additionally, Fifth Third will offer the State personalized customer service that will include a unique toll free number with a high priority placed on your calls. What this means to you is a team that is familiar with your card program, rather than just another 1-800 number to call.

To ensure quality support and service to the State, Fifth Third Bank does not outsource our support services, believing that our client relationship is too important to trust to others. The Customer Service employees are trained in all aspects of our Commercial Card products and services and in Smartdata.gen2 capabilities. Ongoing training ensures that the customer service representative is kept informed of changes, and thereby can be responsive and accurate in answering your inquiries.

Program Administrator and card level support includes Card Activation; Transaction, Decline, or Balance Inquiry; Report Lost/Stolen Cards; Request Cardholder Temporary Credit Limit Increase (can be requested by the Program Administrator only); Replacement Card request; Status of Card Mailing; Name/Address Verification; Copy of Sales Draft Request; Request Address Change for Cardholder; Merchant Category Code Inquiry; Payment or Billing Question; Statement Request; File a Dispute or Fraud Claim; an Update Existing Fraud Claim.

The Customer Service agents can escalate inquiries as necessary to a Supervisor who will either resolve the issue to the cardholder's satisfaction at that time, or engage the necessary

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team to fulfill the request. If the call is received after normal business hours and the supporting departments are not available to assist in resolution at that time, the Supervisor may be required to call the customer back the next business day.

*b. Vendor should submit evidence of the transaction capacity currently being utilized as well as any additional capacity to be acquired to provide the specific work requirements.*

Fifth Third has on-boarded in excess of 98 Commercial Card programs in the last 12 months and a total of over 5,300 programs participating in the commercial card program. In 2012 alone, Fifth Third Commercial Cards were used in over 11 million transactions by over 116,000 cards that are currently issued.

*c. Proposals should be as thorough and detailed as possible so that the state may properly evaluate the vendor's capabilities to provide the required services. This should include a written narrative of the vendor's experience in providing credit card services described herein.*

Fifth Third Bank has made a considerable human and capital investment in its Treasury Management business including our card product. Commercial Card has been identified as a strategic area of growth by our CEO over the next five years. We are making considerable human and capital investments in our Commercial Card program to ensure we continue to provide a best in class commercial card product and service to our clients. We continually assess industry trends, do competitive analysis, and investigate methods for enhancing security of our systems. Most importantly, we talk with our clients to understand their vision for the future of their business and its requirements for success.

Banking knowledge, industry position, and strategic partnerships undergird our ability to provide Commercial Card services and remain competitive.

Fifth Third Bank's Product Management Team has an average of 17 years of experience, and our Government and Institutional Sales team has an average of more than 10 years experience in Treasury Management.

MasterCard Worldwide is a leader in the payments industry, providing services in more than 210 countries and territories. Fifth Third Bank holds leadership positions within the MasterCard association as an Advisory Board Member and as a member of the MasterCard Processor Work Group.



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Fifth Third Bank is ranked as the 9th largest issuer of commercial credit cards according to Ernst & Young, 2010.

Total Systems (TSYS), our Commercial Card Processor, is the industry leader in commercial card processing.

Our strategic partnerships with MasterCard and TSYS enable us to offer a competitive Commercial Card product. The combined resources and communicated common goals of this partnership assure continued funding of industry leading developments.

We believe the value added services to Fifth Third Bank's customers far surpasses that of our competition and will continue to flourish, based on the key strategic decisions made by the partnership. Designed to provide an extremely flexible platform, the Commercial Card program can adapt to the State's needs for modifications and enhancements. Fifth Third Bank will work to keep your Corporate Card solution current and effective for your organization.

*d. Vendor should include the latest audited statements, annual or quarterly reports, rating from a nationally recognized credit rating organization or any other acceptable proof of financial responsibility.*

Please see attached annual report and ratings in Appendix "A"

*e. The Vendor should provide sufficient information to establish that adequate, personnel resources are available to install and support the travel card program.*

Fifth third Bank currently has an implementation project manager that has a staff consisting of four teams that would be assigned to the State. Each team is headed by a team leader with an additional four to ten team members that would be involved in the four stages of implementation.

*f Proposal should state the number of employees currently assigned to government credit card accounts and corporate credit card accounts — identify each group separately.*

Fifth Third Bank has a rotating team of employees that service both corporate and government card programs. These highly trained team members are well versed in all facets of governmental structure and regulations.

Should the State's program grow beyond the size and scope listed in this RFP or be merged with a larger existing program, Fifth Third Bank will allocate resources to focus only on the State of West Virginia relationship.

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*g. The Vendor should address the number of positions that would be assigned to the state's travel card program and the number of hours each position will be assigned for implementation and in on-going operations for the duration of the contract.*

Please see the positions and hour assignments in the implementation plan, Appendix "B"

*h. The Vendor should list the physical location of employees assigned to this account.*

Fifth Third Bank will have a team servicing the State's need that will be physically located in multiple areas which include but are not limited to, Charleston, WV, Columbus, OH, and Cincinnati, OH. Should the travel program grow beyond the scope listed in the original RFP or be merged with a larger existing State program, additional resources may be allocated locally. To ensure the State's service and support remain at a level that is warranted by a program of the potential size Fifth Third Bank is prepared to provide the appropriate resources up to and including an additional full time employee to work on the State program.

#### **4.4 Project and Goals**

##### **4.4.1 Card Design**

*The Vendor should describe card design*

Fifth Third Bank can offer the State several options in regards to card design:

- Basic Fifth Third Bank Multi Card plastic - company and cardholder name
- Generic plastic - looks similar to the Multi Card plastic, but without the Fifth Third Bank logo to allow room for your company's name or logo. Your name or logo must be done in one color and we recommend white or silver for best color quality and contrast.
- Custom plastic – designed by the State to reflect whatever background image, colors, or branding you desire. Additionally, you can create a more generic custom background and then assign different logos (department/agency name, Tax ID, etc) for each group of employees as needed. This approach will provide each agency with a custom card while maintaining consistent card branding across all the billing entities that will be established.

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All cards offer two lines of embossing with 24 characters per line (including spaces).

During Implementation, our team members will provide all documentation and design specifications necessary for the creation of custom plastics and will guide you through the process.

#### **4.4.2 Control Restrictions**

*The Vendor should describe their ability to provide limits and restrictions to the travel cards*

Fifth Third Bank will provide the State with multiple options to restrict access for travel card use including but limited to:

**a) The ability to restrict card access to cash or cash-like products**

Cash advances can be turned on or off at the cardholder level. The company is able to grant cash advance options as a percentage of the credit limit or dollar amount.

**b) MCC group templates**

There is the ability for MCC code restrictions of up to 9 groups of MCC codes, where each group holds 75 codes.

**c) Vendor blocking**

Certain vendors (typically airlines and some large retailers) have been assigned unique merchant category codes that will allow the State of West Virginia to selectively exclude or include these vendors as needed.

Vendor blocking (also known as “store front” blocking) can be implemented if a merchant’s terminal ID is identified. However, we do not recommend the implementation of vendor blocking for two reasons.

- Unique Merchant ID - It can only be enabled by utilizing that vendor’s unique merchant ID to decline a transaction. Whenever that vendor changes their merchant acquirer, the blocking mechanism is no longer valid.
- Inventory - A problem can occur where an approved vendor is out of stock and the “blocked” vendor is the only one who carries a mission-critical part or service that could not be provided until the merchant terminal ID is unblocked.

As such, we do not recommend vendor-level blocking as a viable card control strategy and instead suggest a more open purchasing process to allow the employees to more effectively use their cards, with the program administrators then using the posted transaction data to manage policy compliance.

**d) Single per transaction dollar limits**

Fifth Third has authorization parameters of a "Dollars Per Transaction" which will restrict the maximum dollar amount of any purchase made.

**e) Number of purchasing card authorizations per day**

Velocity restrictions can be established per day. Additionally, authorization parameters can be set to control the number of transactions.

**f) Number of purchasing card authorizations per billing cycle/month**

Velocity restrictions can also be established per billing cycle, per quarter, or per year.

**g) Temporary Card Maintenance based on date parameters**

Fifth Third can support the establishment of temporary credit lines but would like to work with the State to determine if a more customized process could be developed. Date sensitive settings are currently part of our short-term development list.

**h) Dollar limits per day**

Fifth Third has restrictions and control that allow for dollar limit restrictions per day. Authorization parameters can be set around dollar limits.

**i) Dollar limits per billing cycle/month**

Fifth Third has restrictions and control that allow for dollar limit restrictions per cycle, per quarter, and per year.

**j) Dollar limits per cardholder**

Dollar limits can be established on an individual card basis.

Fifth Third Bank offers numerous spending controls, which may be established at the Auditor's Office, Agency level or individual card basis, depending on the program hierarchy established.

#### **4.4.3 Customer Support**

##### **4.4.3.1 The Vendor should provide/describe the following:**

*a. Toll free telephone number(s) for card assistance. Please include description of hours and days of coverage for domestic and international travel.*

Any non-emergency card issue can be assisted by Fifth Third Bank's Commercial Support Center, Monday – Friday, 7:00am – 10:00pm EST and can be reached at 1-866-475-0729. Fifth Third Bank also provides Commercial Card Manager (CCM) online which allows the State to open/close cards, increase/decrease limits, and check on the status of a decline, all in real time through Fifth Third Direct online access, 24 hours a day, 7 days a week.

*b. Toll free telephone number to report lost/stolen cards. Please include description of hours and days of coverage for domestic and international law.*

Fifth Third Bank provides support for any lost or stolen cards 24 hours a day, 7 days a week and can be reached at 1-800-375-1747,.

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*c. Customer account representatives. Please include name, title, phone number, and email address of person responding to cardholder at agency inquiries concerning billings and/or services for domestic and international travel.*

Fifth Third Bank will provide multiple points of contact for any potential issues that need servicing for the State. State to The State of West Virginia will have a local representative in addition to the commercial support center. Client Specialist Donna McDonald will be the main contact, located in Charleston and can be reached at 304-353-4131 or via email [donna.mcdonald@53.com](mailto:donna.mcdonald@53.com). Additional support can be reached by calling 866-475-0729 or via email [commercialsupport@53.com](mailto:commercialsupport@53.com).

Should the program grow beyond the size and scope included in this RFP or be merged with a larger existing program, additional resources will be allocated to service the State's needs.

*d. Availability and cost of emergency replacement cards for domestic and international travel. Please state if you offer any additional services for the traveler.*

When disasters strike, organizations need to act quickly and responsibly. One approach for managing emergency situations and helping critical personnel obtain necessary goods or services is through the use of Emergency Purchasing Cards. The cards are essentially non-embossed cards and distributed as dormant with \$1 credit limits to secure locations throughout the state. In the case of an emergency, the cards can be quickly deployed to the field and activated immediately through the CCM system or by calling our Customer Support Center. Spend can still be tracked at the card/user level with the proper set-up of controls and procedures. Our implementation team will help design the process most effective for the State and Agencies.

Cardholders will receive a temporary replacement card – next day in the United States; within two business days most everywhere else. Additional travel services covered by MasterCoverage include but are not limited to; rental car insurance, road side assistance, and traveler logistics assistance. (passports, documentation need, etc.).

*e. Limits and extent of flight insurance and rental vehicles insurance for domestic and international travel.*

Fifth Third Bank works in partnership with Mastercard to provide comprehensive travel insurances including but not limited to:

- Luggage assistance

- MasterAssist shall provide assistance in locating lost luggage and shall provide to the Beneficiary regular updates on the location status.
- Lost document, ticket replacement, and return trip assistance
- In case of loss or theft of the MasterCard card, travel tickets, passport, visa or other identity papers necessary to return home, MasterAssist will provide assistance in replacing them by contacting local police, consulates, airline company or other appropriate entities.
- In the event of loss or theft of the transportation ticket to return home, a replacement transportation ticket can be arranged. It is expressly understood and agreed upon that all costs are the sole responsibility of the cardholder, and can be charged to the cardholder's account, subject to authorization by the Card Issuer.
- MasterRental Insurance Coverage: provides up to \$50,000 collision/damage (CDW) coverage on most cars rented with eligible MasterCard cards.

*f. Program for domestic and international travel assistance. Vendor's response should include, but not necessarily be limited to the following topics. ATM cash access, travelers checks, excess baggage insurance, foreign currency and travelers checks, next day delivery, emergency cash, personal check cashing, passport assistance, immunization requirements, weather conditions, currency exchange rates, medical protection, legal referral service, roadside assistance service, airport lounges and business centers, ability to quickly change credit limit for travelers on extended or international travel status if credit limits are insufficient to cover actual reimbursable costs.*

Fifth Third Bank partner MasterCard Global Service is a worldwide customer service program that is available to assist all cardholders who are traveling outside the United States with any card-related need via a toll-free phone call anytime, anywhere, in any language. Cardholders can reach the MasterCard Global Service Center using 79 toll-free numbers or a collect number (for countries that do not have toll-free service). MasterCard handles calls from 200 countries in 74 languages. Mastercard provides assistance in the following but is not limited to:

- Lost and Stolen Card Reporting: MasterCard notifies Fifth Third Bank of the missing card within 15 minutes of the cardholder's call.
- Emergency Card Replacement: With Fifth Third Bank's approval, cardholders receive a temporary replacement card – next day in the United States; within two business days most everywhere else.
- Emergency Cash Advance: After completing a lost or stolen card report, cardholders can receive cash – within 15 minutes in the United States; within one hour most everywhere else.
- MasterCard/Cirrus ATM Locations: Cardholders are directed to the nearest ATM.

- Account-Related Inquiries: Cardholders are referred to Fifth Third Bank for account-specific information.
- MasterLegal Referral Service: Provides legal referrals or consultations with embassies and consulates; arranges emergency cash transfers.
- Travel Services Medical Protection: Provides referrals to local health care professionals; gets prescriptions filled, refilled, or replaced; delivers emergency messages; makes arrangements for friends or family to travel to cardholder (or for cardholder to travel home). Also can arrange for a U.S. based doctor or nurse to consult with local medical staff and monitor patient care.
- MasterTrip Travel Assistance: Provides information on travel requirements, including documentation (visas, passports), immunizations, and currency exchange rates.

4.4.3.2 The Vendor should describe the methods for handling questions concerning charges on a statement. Please note and describe the following methods, if offered.

*a. Directions to handle questions on disputed/contested charges on statement*

The most efficient way to resolve disputes is to have the cardholder initially contact the supplier directly to correct the issue. Should this prove unsuccessful, the cardholder can then contact Fifth Third Bank to initiate dispute processing. Fifth Third Bank will then process the dispute and manage the chargeback, if applicable.

*b. Credit account (agency or individual pending resolution of the questioned or disputed item)*

Upon receipt of a letter of dispute, Fifth Third Bank will remove the charge in question and finance charges from your balance and adjust the minimum payment due.

After the charge is removed, Fifth Third Bank will process a draft request with the merchant and the nature of the dispute dictates what course it will take based upon MasterCard rules and regulations. If the dispute is ruled in favor of the merchant, the charge will be reinstated to the cardholder account. In cases where the disputed item is deemed true external fraud, the compromised account will then be closed and a new account opened for the cardholder. Fraudulent transactions on the compromised account will be managed by our fraud recovery team and will not be the responsibility of the State/Agency under the terms of our liability agreement.

*c. Process credits for items resolved in agency/individual*



If the dispute is ruled in favor of the agency, no further action of the cardholder will be required.

*Fifth Third's Commercial Support Center features the latest call center technology and is staffed with highly-trained representatives.*

#### **4.4.4 Goal 4 Program Control**

4.4.4.1 Please describe program control features. Please note and describe below control features, if offered.

*a. Available charge card billing cycles*

Multiple billing cycles are available including weekly, bi-weekly, and monthly. Each of these can be customized down to the individual participating agency and will be jointly determined during the implementation process.

*b. Processing time necessary to issue card*

All new Multi Card requests can be made directly through Fifth Third Bank's online program management system, Commercial Card Management (CCM). This enables program administrators to quickly and efficiently respond to the purchasing needs of their employees, including the opening of new accounts and issuing new cards.

#### **New card issuance**

- U.S. Delivery Address: Cards can be ordered through Fifth Third Bank's card operations group or through CCM. Cards will be produced and shipped within 3 business days of the order, and then the different mail delivery options would apply to determine receipt of cards.
- Foreign Delivery Address: Cards must be set-up by Fifth Third Bank's card operations group, which consists of a 5-day set-up process, and then shipped within 3 business days of the order. Different mail delivery options would apply based on location to determine receipt of cards.

Lost/stolen replacement cards follow the same timelines but if needed, can be expedited by contacting Fifth Third's Customer Service department. The new cards can be scheduled for next business day delivery in the U.S. if the request is made by 3 PM EST.

*c. Bill inquiry response time*

To further ensure quick response to client inquiries, Fifth Third's Client Specialists also employ a "team" approach. Should a Client Service Specialist be unavailable, another member of the team with identical access to account and transaction information will provide backup coverage.



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Additionally, to deliver the highest level of responsiveness, Fifth Third supports our clients through a centralized Commercial Support Center. This center features the latest call center technology and is staffed with highly-trained representatives who possess proven customer service skills. We closely monitor metrics related to handling client calls. Several key measurements of our success include the following:

- 91 percent of calls are answered on time, with a full 80 percent being answered in 20 seconds or less
- 91 percent of inquiries are resolved with only one call to the call center
- 90 percent of calls pass our internal quality review

Most billing inquiries are resolved during the first call/contact with Fifth Third Bank.

*d. Billing procedures*

Fifth Third Bank's program is a pay-in-full product with corporate liability. Balances are required to be paid within the designated time frame as determined by the contract. Based on the billing cycle cutoff date chosen, an agreed upon grace period is allowed for payment. If the bill is not paid within the grace period, late fees and finance charges will be assessed, and cardholder accounts could be suspended

*e. Lost or stolen card replacement capability procedures*

Lost or stolen cards can be closed immediately through Commercial Card Management (CCM) or by contacting our customer service group. If CCM is used, we suggest Fifth Third Bank be contacted immediately to generate a replacement card and process any fraudulent claims. In the event fraud is committed by a third party and the fraud is not due to employee misuse, the company/employee will not be held liable.

Fifth Third Bank provides MasterCoverage as a benefit with our card program. The goal of the coverage is to protect your company from employee misuse. MasterCoverage provides limited liability protection under strict guidelines for both the issuer and the organization.

Please refer to the MasterCoverage brochure included with this response for more information in Appendix "C".

*f. Delinquent account collection procedures*

Fifth Third Bank's program is a pay-in-full product with corporate liability. Balances are required to be paid within the designated time frame as determined by the contract. Based on the billing cycle cutoff date chosen, an agreed upon grace period is allowed for

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payment. If the bill is not paid within the grace period, late fees and finance charges will be assessed, and cardholder accounts could be suspended

*g. Credit card collection procedures*

There is a 25-day grace period prior to assessing finance charges for a standard monthly billing cycle. Accounts cycling bi-weekly can select a grace period between 1-13 days and accounts cycling weekly can select a grace period between 1-4 days. Programs set-up for a weekly or biweekly billing cycle will be required to set-up ACH auto debit.

Fifth Third Bank's program is a pay-in-full product. Balances are required to be paid within the designated time frame as determined in the Pricing and Fee Schedule included with our response.

Based on the billing cycle cutoff date chosen, an agreed upon grace period is allowed for payment. If the bill is not paid within the grace period, late fees and finance charges will be assessed, and cardholder accounts could be suspended. Fifth Third assesses a 19.8% finance charge rate on past due balances and a late payment fee of \$29.00 per month per account.

*h. Capabilities to access supplier database information for reporting and management of suppliers/vendors*

Any successful Commercial Card program is predicated on clear communication between our client and their suppliers, regarding the goal of a commercial card and the value to both participants.

Expediting payments using a card program gives you the opportunity to negotiate contracts with vendors and gain greater control and insight into employee expenses. You can optimize your working capital significantly as you extend Days Payable Outstanding (DPO) while paying vendors early or on time.

The Fifth Third purchasing card program empowers you to maintain better control over purchasing expenses, while providing your employees unparalleled card acceptance around the world.

As part of the implementation process, we will work with you and manage the enrollment process as follows:

- Vendor Enablement – Once a payments strategy is developed, Fifth Third will work with you to “on board” the key suppliers and match them to the appropriate payment type. This typically includes a coordinated process to communicate with the suppliers, make the introductions, discuss the alternatives, and report the results back to you.
- Fifth Third Bank's merchant processing partner, Vantiv, (formerly Fifth Third Processing Solutions, LLC), is one of the largest merchant acquirers in the nation. Dedicated sales professionals across the United States are able to work with merchants who do not accept credit cards by providing the tools and education to assist vendors in

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the payables process. Fifth Third Bank will assign a local Vantiv professional to work directly with you to establish a vendor enrollment program to increase the number of vendors accepting card payments. This program could include the ability to provide special rates to your vendors.

- Fifth Third Bank also works directly with MasterCard, who in conjunction with Vantiv, works with merchants to incent them in accepting credit cards as a method of payment. MasterCard's Corporate Payment Solutions Acceptance Development strategy is to strengthen the overall acceptance and utility of all MasterCard business-to-business card programs.

Once vendors have been identified, we ask you to provide us with a Vendor Enrollment file that contains the basic information needed to enroll, track, and notify a vendor when payments are approved. The same Vendor Enrollment file layout can be used to provide us with new vendors to add, existing vendor contacts to modify, or non-participating vendors to delete over the life of the program.

A separate file layout is used to send payment instructions and will include whatever remittance detail and custom data elements you either want us to provide the vendor (Invoice number for example) or pass through to our data management system for use in reconciling the posted transaction data (Purchase Order, Project Code, Appropriation Number,, etc.). We will validate the file layout, generate the virtual card numbers and assign them to each transaction, load the account information to our Fifth Third Direct system for review by you, and then send secure emails to the vendors being paid with that transaction file.

#### *4.4.4.2 The Vendor should describe their ability to provide limits and restrictions to the travel cards.*

Please reference response in section 4.4.2.

### **4.4.5 Billing**

#### *4.4.5.1 The vendor should describe the monthly billing cycle*

Multiple billing cycles are available including weekly, bi-weekly, and monthly. Each of these can be customized down to the individual participating agency and will be jointly determined during the implementation process.

### **4.4.6 Reports**

#### **4.4.6.1 Vendors should explain their capabilities for the following:**

- a. Type of business establishment (e.g. airline, restaurant, hotel, etc.)*

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SDG2 allows the State to schedule reports that track spend by merchant name, merchant type, dollars spent and percentage of overall spend with individual merchants and business types.

*b. Total dollars paid by business type by agency and/or cardholder*

Spend by business type per agency and/or cardholder is reported by total dollars as well as percentages of spend with each business type or merchant.

*c. Total dollars paid to all merchants (by the cardholder on year-to-date basis). These reports should be sorted by merchants paid by the travel card in descending dollar amounts. A secondary sort would be the total payments to each merchant by individual state agencies and institutions.*

Fifth Third Bank can provide this information to the State as stipulated by the criteria listed above.

*d. Electronic system access, in order to provide management information reports to the Travel Management Office. These reports should include billing information on actual airfare, lodging, car rental, and other charges as well as account activity detail.*

Through our online program management system, Commercial Card Management (CCM), our online reporting tool, Smartdata.gen2 (SDg2), and our partnership with TSYS, the state will be able to view and generate User Access Reports, Billing information Reports, Declined transaction reports, Fraudulent Transactions Report, and Disputed Transaction Report. Additionally, SDg2 offers 40 standard reports that the state can utilize as needed. The state also has the capability within SDg2 to generate custom reports that can be exported to meet their needs. These customized reports can be saved and run on regularly scheduled basis or as needed. Fifth Third will work with the State during the implementation to ensure that all of the State's required reporting requirements are met.

*e. How the reporting provides detail and summary reporting. Vendor should provide the levels of detail for the cardholder, agency and Travel manager that are available. The Vendor should also describe options available to the state for frequency of reports, daily, quarterly, annual, ad hoc etc.*

Reports within SDG2 can be customized to any schedule the State chooses to utilize. All reports contain both a detail and summary of card transactions for the reporting period scheduled. Detailed reporting can be customized to include any data requested by the State but come standard with program, division/agency, and card holder transactional information.

*Fifth Third's data management system provides for real-time access for instant changes to fields such as addresses and pending limits.*

*f. Willingness and what possibilities exist to utilize the state's coding structures.*

Fifth Third Bank will work with the State to utilize the unique coding structures and customize any mappings needed to facilitate the import and sharing of file information. Should the program increase beyond the scope of volumes described in this RFP or merge with any larger existing programs, Fifth Third Bank will provide the necessary IT staff and implementation staff to map and utilize any additional coding or systems integrations unique to the State.

*g. Any other media that reports can be produced upon, e.g. disk, microfiche, CD, COLD technology, etc. Vendor should describe and provide samples of management and other reports that can be provided to participating agencies and institutions, and the State Travel manager. The central agencies of the state may request standard management information on a statewide basis. The Vendor should explain their capability to transmit reports by hard copy, all magnetic formats (tapes, disk, etc.) or microfilm/fiche. Include information on any media in which these reports are available and charges for these reports, if any. In addition, the Vendor must describe options regarding the frequency of report productions (daily, weekly, monthly, ad hoc, etc.*

Fifth Third clients have found the MasterCard Smartdata.gen2 (SDg2) online tool is timely, efficient, easy and inexpensive for reporting purposes. SDg2:

- Maximizes user controls and access to information
- Improves controls over expenses and allocation of costs
- Provides full integration into accounting systems
- Maximizes vendor relationships/discounts
- Allows flexible standard reporting options
- Permits greater data manipulation
- Eliminates manual G/L entries
- Reduces costs

Transaction data is delivered on an "on receipt" basis through MasterCard. The delivery method is a File Transfer Protocol (FTP) push to the State that can use a Secure Shell (SSH) Tunnel (SFTP). All files are encrypted using a Public Key GNUPG (provided by the company) that is compliant with OPEN PGP, both signed and unsigned. To test this process, we obtain all of the required parameters (server, file location, User IDs, public key, etc.) and send a simple file to test the file delivery path. Once successful, we setup the scheduled file delivery and have the file delivered automatically or sent periodically, dependent upon the company's desired test schedule. After testing is complete, we activate the distribution for standard production delivery.

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Reports and custom exports can be scheduled to generate automatically and send an email notification through SDg2 at any time. Sample reports are included as an attachment in the SDg2 Standardized Reports document.

Fifth Third can also deliver paper reports to the State. Paper reports are available monthly, fiscal quarterly, quarterly, fiscal year, and annually.

#### **4.4.7 Changes in Cardholder or Agency Accounts**

*4.4.7.1 Vendor should state time required after receiving a change request for a card holder's account or agency master account and affecting the change.*

Fifth Third Bank's commercial support team is able to complete most change requests in real time once the bank has been contacted by the State, these include but are not limited to: limit changes, address changes, name changes, and billing changes. Other non-standard requests are completed within 24 to 48 hours during the business week. Fraud and security issues are address 24 hours a day, 7 days a week.

Modifications to a cardholder or agency master account can also be made in real-time through CCM, our online credit card maintenance tool.

Based on the organizations program design, once the program is setup and controls are in place, the organization can make changes to these parameters online, real-time through CCM. CCM offers convenient account setup and maintenance, enabling you to access and update a wide range of account information including cardholder addresses, spending limits, and merchant spending rules. From adding new accounts, to instantly increasing credit limits, to maintaining existing accounts, you can access key information at any point in the process.

Fifth Third Bank's data management system provides a self-service alternative to emailing, faxing, or calling Fifth Third Bank for card maintenance requests. Individuals granted appropriate application security privileges by the program or system administrator can make account changes.

- Real-time access for instant changes to fields such as cardholder addresses, MCC Groups, spending limits, velocity limits, and more.
- Real-time maintenance requests from cardholders requesting vendor approval and increasing credit limits.

One centralized application to manage the entire card program

#### **4.4.8 Enhancements/Acceptance of Vendor's Card**

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*4.4.8.1 The Vendor should describe any established programs to recruit new business for inclusion in the credit card program when notified by an agency that a vendor card is not accepted. Vendors should describe in their proposal their program for recruiting any new business. The Vendor should provide the number of travel related vendors within the State of West Virginia which accept the offered card. Travel and entertainment related vendors are defined as follows: hotels, motels, travel agents, ticket agents, bars, taverns, railroads, gasoline stations, theaters, airlines, passenger railroads, amusement parks, and passenger car rentals.*

As part of the Payments Business Analysis and development of a payments strategy, we will work with our merchant processing partner, Fifth Third Processing Solutions, to execute on plans for Vendor Enablement. FTPS has a dedicated sales team which will work with us to define and execute a plan to increase card acceptance through enrolling new vendors and ensuring existing vendors are processed in the most efficient manner.

Fifth Third Bank will help the State determine the vendor and travel related vendors that will accept Mastercard via Fifth Third's Merchant Matching Tool, MMT. Fifth Third Bank will run a search based on the State's payee file and can determine if those particular vendors have the ability to accept Mastercard. With over 700,000 merchants accepting Mastercard, Fifth Third Bank is confident the majority of travel vendors will accept the card.

#### **4.4.9 Electronic Media**

*4.4.9.1 Vendor should describe capabilities of providing an electronic file containing monthly credit card billing information or other management reporting data electronic form that contain monthly credit card billing information or other management reporting data.*

Through our online program management system, Commercial Card Management (CCM), our online reporting tool, Smartdata.gen2 (SDg2), and our partnership with TSYS, the state will be able to view and generate User Access Reports, Billing information Reports, Declined transaction reports, Fraudulent Transactions Report, and Disputed Transaction Report. Additionally, SDg2 offers 40 standard reports that the state can utilize as needed. The state also has the capability within SDg2 to generate custom reports that can be exported to meet their needs. These customized reports can be saved and run on a regularly scheduled basis or as needed. Fifth Third will work with the State during the implementation to ensure that all of the State's required reporting requirements are met. Files can be exported to the State's existing software, Fifth Third Bank will provide the necessary resources to assist the State in uploading a monthly electronic file.



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#### 4.4.10 Automation Capabilities

4.4.10.1.1 *Vendor should summarize the automation capabilities offered. The following topics should be addressed (and any others the Vendor wishes to offer).*

- a. *Online inquiries*
- b. *Upload and download capabilities*
- c. *Internet access*

Fifth Third will accommodate the State's requested access at a statewide level, as well as, the agency master account and individual cardholder levels. Smartdata.gen2 will be tailored to your specific accounting structures by utilizing the 20 custom cost allocation fields and the 30 custom data fields that are available for your use in the application. These custom accounting fields are part of the accounting code scheme that is created to your specifications. Within your reporting structure or hierarchy, you can have multiple accounting code schemes which can be assigned to different level of your hierarchy or can be assigned down to the card level if needed.

Some of the features and benefit of the SDG2 system will include but is not limited to:

**Reporting & Program Maintenance** - Card information and change management is at your fingertips with our reporting and program maintenance tools:

- Smartdata.gen2 (SDg2)<sup>®</sup>: Web-based back office reporting solution
- Commercial Card Management: Real-time online program maintenance through Fifth Third Direct<sup>sm</sup>

**Smartdata.gen2** - With our Commercial Card program, MasterCard can access Smartdata.gen2, a web-based tool that can help you organize, consolidate, analyze, and manage charges. Smartdata.gen2 gives you the ability to:

- Integrate transaction data into existing accounting systems
- Monitor company spending at cardholder or management levels
- Review and input cost allocation data
- Better manage vendors
- Choose from over 40 standard reports

**Commercial Card Management** – Using Fifth Third Direct, our internal portal, you can enjoy Internet access for real-time account maintenance, open and close accounts, modify individual credit limits, view account balances and review the reasons for transaction declines. Additionally, you can perform the following:

- Account search
- Account maintenance



- Change individual credit limits
- Close accounts
- Change velocity controls
- Open new accounts
- Account inquiry
- View balance, authorizations, and declines
- Receive and audit log of changes made

4.4.10.2 *The Vendor should explain plans to retain the high level of expertise, addressing, but not limited to the following topics:*

*a. Research and development commitment*

The long-term success of a program like the State of West Virginia's is augmented by ongoing, consultative support from their banking partner. Fifth Third leverages the combined strength of the organization to stay abreast of industry trends and payment innovations that will allow the State to drive further spend volume to the Purchasing Card and deliver greater efficiencies to its Travel and Fleet card programs. Should regulatory, card association (MasterCard) or processor (TSYS) changes result in technology modifications that could impact the State we will work with you to minimize any potential impacts to your commercial card programs.

Should the travel program grow beyond the scope listed in the original RFP or be merged with a larger existing State program, additional resources may be allocated to ensure the State's service and support remain at a level that is warranted by a program of this size and stature.

*b. Continuing education of staff*

Fifth Third will consult with the State on the desired training content and approach to supplement existing web-based training or onsite training. Once the content has been established, Fifth Third Bank will establish the proper training materials and classes to meet and exceed the State's need for continuing education of staff. Fifth Third Bank has dedicated technical trainers who has expertise in the SDG2 and CCM systems as well as multiple systems provided by Mastercard who will work with the State to train employees as well as provide "train the trainer" sessions.

Should the travel program grow beyond the scope listed in the original RFP or be merged with a larger existing State program, additional training methods, mediums, and curriculums may be provided by Fifth Third Bank.

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c. *Association/memberships of Vendor staff*

Fifth Third Bank has many staff members that will be working in partnership with the State. Staff members have many associations and memberships which include but are not limited to: COAFP, CTP, AFP, SWOAFP, and many others. Once the team has been assigned, associations and memberships can be identified on a more aggregate basis.

*Vendor should provide copies of any forms, letters, applications and billing formats which must be completed in connection with this program.*

Please see attached documents in appendix "D"

*Vendors should specify the time required to produce a card after cardholder initially signs up (the length of time to deliver the card after the application process is completed).*

Cards can be ordered online via the CCM module and will ship within three business days upon completion of the online form. Any other requests through client services would be shipped within three days upon completion of the request by the client service representative.

Should the State program grow beyond the volumes and scope listed in this RFP or merge with another existing larger State card program, the request can go through the State's assigned service representative and would be shipped within three business days upon receipt of the card information.

#### **4.4.11 Program Implementation**

##### **4.4.11.1      *The vendor should discuss the program implementation plan.***

The implementation of the travel program will begin with the pre-discovery phase in which the scope, details, and timelines will be established. During this phase, Fifth Third Bank will assign a project manager to work with the State to establish IT and transaction reporting file formatting, hierarchy and org point structure as well as the card roll out. The project manager will be the main source of contact between the State and the Bank.

Once the pre-discovery has been completed, the program will enter the development stage in which the project manager will schedule weekly conference calls to update the state on the progress of the implementation. In addition, IT and programming conference calls/appointment for preparation of the deployment and on-boarding stages will take place and card production will begin.

*Fifth Third Bank  
uses leading edge  
technologies to  
support disaster  
recovery  
components of  
Business Continuity  
Management.*

During the on-boarding stage, the implementations team will begin to transition the relationship to the account care team for a warm hand off over a 30-60 day period. Once the cards have been issued, the data reporting tools have been mapped, and coding integrated with the State's software, the account care team will handle the day to day operations of the State going forward.

Should the State's travel program size and scope outgrow the volumes included in this RFP or if the program merges with another existing larger card program, Fifth Third Bank may allocate local resources to be the contacts for the day to day operations of the card program.

*4.4.11.2 The Vendor should describe if the following are included in their proposal and how they will be treated.*

*a. Credit risk review of cardholders*

Fifth Third Bank has the flexibility to provide cards with Individual Billing/Individual Remittance, Individual Billing/Corporate Remittance, and Corporate Billing/Corporate Remittance. All three of these programs are Corporate Liability. We have found that Corporate Liability programs position our commercial clients to best achieve their optimum results while Individual Liability may limit their success.

*b. Blocking of all jewelry and electronic purchases, retail sales, online internet shopping, etc. as requested.*

Maintaining MCC code restrictions at the employee level is an option. However, instead of customizing each employee's MCC code restriction, Fifth Third recommends that profiles be created based on different types of job responsibilities. Maintaining profiles based on job responsibilities will reduce administrative actions required in the event of promotion, transfer or job reclassification of the State's employees.

Merchant Category Codes (MCC) allows your organization to restrict use of the card at specific categories of business:

MCC codes are merchant classifications that identify the merchant's type of business.

Examples of the categories – contracted services, airlines, vehicle rentals, hotels, transportation, utilities, retail stores, vehicle service, clothing stores, miscellaneous stores, service providers, government services, personal service providers, repair services, entertainment, professional service & membership, and wholesale distributor

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#### 4.4.12 Disaster Recovery Plan

*Vendor should describe its disaster recovery plan in detail and indicate the length of time required to restore full service assuming that the Vendor's primary operation site is unavailable due to either man made or natural disaster.*

Business Continuity Management at Fifth Third Bank is an enterprise-wide risk-based program, allowing for consistent execution of business continuance strategies for all lines of business, in all markets, by taking proactive measures to provide for the security and safety of the customers and employees, while mitigating the impact of a service disruption. This is accomplished through planning and analysis, and the creation and execution of business continuity, disaster recovery and event management plans as a key component of an integrated risk management initiative.

The Business Continuity Management program is separated into three primary, yet integrated, areas of focus: business continuity planning; disaster recovery planning; and event management. This allows us to concentrate our efforts and resources in the most efficient manner possible.

Due to the size, complexity and unique structure of Fifth Third Bank, plans are developed by business line, national, regional and main office, or in other circumstances, to address specific risks or management of unique events. An example is the Hurricane Preparedness Guide that is updated annually and distributed in hurricane susceptible areas prior to the hurricane season.

Fifth Third Bank uses leading edge technologies to support the disaster recovery components of Business Continuity Management. The hot-site facility is Bank-owned, and therefore is available for our exclusive and immediate use whenever needed.

The Emergency Incident Response Team meets on a regular schedule in order to assess threats and respond as needed. This team encompasses a network of certified business continuity professionals throughout the Bancorp who have expertise in all areas of event response and recovery.

Business Continuity Management is awareness and principles that are promoted across all levels of the Bancorp. Each employee carries an information card with key contacts and response steps. Business Continuity is the responsibility of each and every employee within the Bancorp.

Although there are different levels of involvement, there is one common theme: the success of the Business Continuity Management program at Fifth Third Bank depends on

the continued support of the board of directors, executive management teams and line of business partners throughout all affiliates of the Bancorp.

Business Continuity Management maintains a framework by which threats that could disrupt normal business operations are mitigated. This framework acts as a guideline in reviewing and addressing potential business exposures. In addition, each business line and department at Fifth Third Bank is required to complete a Business Impact Analysis (BIA) and business continuity Risk Assessment (RA) before building a business continuity plan. The information from the BIA and RA is used to identify the business processes, department resources and related risks.

Fifth Third Bank maintains a fully operational data center, a hot site, which serves as a disaster recovery site in the event of a system failure at our primary site in Cincinnati. Both our network brand, MasterCard, and our card processor, TSYS, have comprehensive disaster recovery plans, maintain specified redundant sites, and store data offsite.



Figure 3.2.9 – Fifth Third Bank's Hot Site facility in Grand Rapids, MI.

- Mastercard has multiple web servers that provide load balancing. They will have them available within 72 hours of a disaster and conduct disaster recovery drills once a year at our alternate site.
- TSYS has a comprehensive disaster recovery plan designed to recover all critical business functions within 72 hours in the event of a disaster. Hewlett Packard Recovery Services (HPRS) provides TSYS Mobile Hot Site equipment and other resources to recover the data center, call center, and management operations.

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## Attachment B: Mandatory Specification Checklist

### 5.1. Mandatory Requirement 1: Card Use

*The travel credit card shall be used for travel related charges only. These services will be used by all state entities and will also be available to local municipal governments, educational institutions and other political subdivisions throughout the state, at their option. The contract the state will enter into will provide travel cards to employees at no charge to the state. The individual cardholder shall be responsible for the charges and payments on such accounts.*

The State will find flexibility in defining card controls and usage restrictions for your card program. Fifth Third Bank will work with you in defining a program hierarchy, if needed, to allow controls to be established at the company, business unit, or individual card level. Program parameters assist you in controlling risk, and each department or division can have separate purchasing parameters. Transactions are limited to those parameters established by you. Details on the Commercial Card controls follow below.

#### Restrictions:

- Dollar limit restrictions on transactions – per transaction, per day, per cycle, per quarter, per year
- Velocity restrictions – frequency per day, per cycle, per quarter, per year
- Merchant Category Codes (MCC) restrictions – up to 9 groups of MCC codes, where each group holds 75 codes

#### Authorization Parameters:

- Corporate Limit – Determines the maximum amount that may be spent through combined purchasing activity of all cardholders in the organization.
- Dollars per Transaction – Restricts the maximum dollar amount of any purchase made.
- Dollars and Transactions per Day Limit – Establishes the maximum dollar amount or number of transactions that will be authorized each day.
- Dollars and Transactions per Cycle Limit – Establishes the maximum dollar amount or number of transactions that will be authorized in a 30-day period.
- Dollars and Transactions per Year Limit – Establishes the maximum dollar amount or number of transactions that will be authorized per year.
- Cash advances can be turned on or off at the cardholder level. The company is able to grant cash advance options as a percentage of the credit limit or dollar amount.

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## 5.2. Mandatory Requirement 2: Cardholder Information

*The successful vendor shall not sell or distribute a list of participating agencies/institutions, addresses, cardholder names and addresses, or any other information to any person, firm or other entity for any purpose. Additionally, the vendor may not contact individual cardholders for any purpose not directly related to the use of the state travel card. By signing and dating below the Vendor acknowledges that it understands and will abide by this restriction.*

Fifth Third Bank treats all of our client data as confidential, and does not disclose without permission from the client. Additionally, no cardholders will be solicited for any purpose based upon their affiliation with the state purchasing card program.

## 5.3 Mandatory Requirement 3: Liability

*5.3.1 The State of West Virginia will not accept proposals with any liability to the state for individual cardholders.*

Fifth Third Bank has the flexibility to provide cards with Individual Billing/Individual Remittance, Individual Billing/Corporate Remittance, and Corporate Billing/Corporate Remittance. All three of these programs are Corporate Liability. We have found that Corporate Liability programs position our commercial clients to best achieve their optimum results while Individual Liability may limit their success.

Fifth Third Bank would like the opportunity to discuss further options with the State regarding liability that could be mutually beneficial. Should the State wish to take advantage of such options, Fifth Third Bank would like to discuss during the selection process.

### MasterCoverage

With the Commercial Card, you get MasterCoverage, a service that protects the State from employee misuse of charge privileges up to \$100,000 per cardholder. This is applicable to card programs with more than five cards and is provided at no charge to the State.

*5.3.2 The state will only enter into an agreement for travel card service at no charge to the State for individual cardholders.*

Fifth Third Bank will comply with this requirement.

*5.3.3 Vendor shall furnish cards without charging an annual fee to the designated employees of the state.*

Fifth Third Bank will comply with this requirement.



5.3.4 *The state will require employees to use the successful vendor for official state business travel only.*

Fifth Third Bank will comply with this requirement.

5.3.5 *The state is willing to work with the vendor in establishing credit limits for each employee.*

Fifth Third Bank will work with the State during the development stage of the implementation to identify the card holders, spending limits, and any MCC or vendor restrictions.

5.3.6 *The state will work with the vendor to control the reasonable limits of liability, but cannot accept liability for any cardholder.*

With the Commercial Card, you get MasterCoverage, a service that protects the State from employee misuse of charge privileges up to \$100,000 per cardholder. This is applicable to card programs with more than five cards and is provided at no charge to the State.

5.3.7 *Individual cardholder credit checks may be completed by the vendor prior to issuance of a travel card. However, such credit checks are the responsibility of the vendor and shall not become any liability for the state.*

Fifth Third Bank has the flexibility to provide cards with Individual Billing/Individual Remittance, Individual Billing/Corporate Remittance, and Corporate Billing/Corporate Remittance. All three of these programs are Corporate Liability. We have found that Corporate Liability programs position our commercial clients to best achieve their optimum results while Individual Liability may limit their success.

Fifth Third Bank would like the opportunity to discuss further options with the State regarding liability that could be mutually beneficial. Should the State wish to take advantage of such options, Fifth Third Bank would like to discuss during the selection process.

#### **MasterCoverage**

With the Commercial Card, you get MasterCoverage, a service that protects the State from employee misuse of charge privileges up to \$100,000 per cardholder. This is applicable to card programs with more than five cards and is provided at no charge to the State.

Corporate Liability programs offer the following benefits :

Company has direct control of who gets a card and at what credit limit to ensure adherence to overall program controls.

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Compliance with company and program policy is easier to manage with corporate liability programs prohibiting personal spend.

Company has control over timing of payments to the bank and can maximize rebate spend and qualification tiers -- note: individuals are still expected to follow expense report/policy guidelines.

#### **5.4 Mandatory Requirement 4: Team Accounts/Ghost Accounts**

*5.4.1 Team Accounts shall be issued as requested by the Travel Manager. In various state agencies and specifically issued to small groups or teams of individuals.*

Fifth Third Bank will comply with this requirement.

*5.4.2 Ghost Accounts are bankcard accounts used by various agencies of the state to facilitate issuance of a airline tickets, conference registrations and other purposes that do no require the issuance of a plastic bankcard and rely solely on a bankcard account number without the issuance of individual plastic cards.*

Fifth Third Bank has the capability to issue and maintain ghost card accounts as needed by the State.

*5.4.3 The State of West Virginia shall be responsible for all Team Accounts and Ghost Accounts as authorized through the contract, each agency using such account shall process and pay the properly prepared and submitted invoice by due date.*

Fifth Third Bank will comply with this process as required by the State.

#### **5.5 Mandatory Requirement 5: Card Termination**

The Travel manager or Travel Coordinator of each participating agency will immediately notify the vendor of card termination or cancellation. This notification may be made in verbally, but written notification shall also be sent. Upon notification, the Vendor shall immediately cancel that cardholder or work group account. **By signing and dating below, the Vendor acknowledges and understands this requirement.**

Fifth Third Bank acknowledges and understands this requirement.

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## 5.6 Mandatory Requirement 6: Lost or Stolen Cards

*5.6.1 Cardholder, agency Coordinator and/or Travel Manager will immediately report lost or stolen credit cards to the Vendor. Such reports will be in writing or verbally followed by a written notice. Vendor must accept verbal or written report of lost or stolen cards. Vendor must have capability of replacing cards within 48 hours of notification and should state in their proposal or provide explanation of non-compliance. Cardholders shall not be liable for any unauthorized charge(s) on the account/card reported stolen. **Vendor shall explain process for immediate cancellation and any emergency issuance of a replacement for the reported lost or stolen card.***

Lost or stolen cards can be closed immediately through Commercial Card Management (CCM) or by contacting our customer service group. If CCM is used, we suggest Fifth Third Bank be contacted immediately to generate a replacement card and process any fraudulent claims. In the event fraud is committed by a third party and the fraud is not due to employee misuse, the company/employee will not be held liable.

### 5.6.2 Cancellation and Reinstatement Procedures

*a. Cancellation due to dismissal or resignation. If the state dismisses an employee, or if the employee resigns their position with the State of West Virginia, the employee must surrender their card to the Travel Coordinator or Travel Manager. Such card shall be destroyed immediately and notify the vendor, both verbally and in writing, that the employee is no longer employed with the state and that the account is to be closed. Upon such notification, the vendor shall immediately cancel that cardholder or group account. If the state cannot retrieve the card, they will simply notify the vendor that the account is to be closed. **Vendors must state the address and fax number to which such notice shall be sent.***

Fifth Third Bank can comply with this requirement. Any cancellation of a card or group can be processed online via the CCM module or by contacting the bank by the following methods:

Email: donna.mcdonald@53.com

Fax: (513) 358-7327

Mail: Fifth Third Bank, Madisonville Operations Center, Mail Drop 1MOC2G, Cincinnati, Ohio 45263.

b. *Cancellation due to nonpayment. Accounts that become delinquent or are a chronic delinquency problem may be subject to cancellation.*

Fifth Third Bank's program is a pay-in-full product with corporate liability. Balances are required to be paid within the designated time frame as determined by the contract. Based on the billing cycle cutoff date chosen, an agreed upon grace period is allowed for payment. If the bill is not paid within the grace period, late fees and finance charges will be assessed, and cardholder accounts could be suspended after 60 days.

c. *Lost/Stolen Account information: Employees should call the toll free number provided for lost or stolen cards immediately upon discovery of the fact. If the account is in good standing, vendor shall reissue a new account/card immediately.*

Fifth Third Bank will comply with this requirement.

d. *Suspicious Activity: If such suspicion is raised, the vendor shall attempt to contact the employee. **Vendor will include description of fraud monitoring system currently in place that will detect behavior and/or spending habit changes which could indicate that a card or account is being used without the employee's knowledge.***

During the establishment of the State's card program, program parameters will be established to control usage of the cards. Fraud monitoring and reporting tools are incorporated into Fifth Third Bank's operating system and are based on the parameters established by the State. The system analyzes spending patterns, amounts, locations, and demographics to detect unauthorized card activity.

In addition, Fifth Third employs fraud detection tools that provide transaction scoring, allowing us to continuously refine our authorization decline and referral strategies based on typical spend behavior within our Multi Card portfolio and for individual company cardholders. This neural capability allows Fifth Third to detect suspicious behavior much faster and more proactively engage our clients to prevent fraud from continuing undetected on the same account(s). Our Fraud Detection Team is staffed 24 hours a day, 7 days a week, 365 days a year, and will contact your cardholder to verify suspicious activity. Once fraud is confirmed, a fraud specialist will block the card from experiencing further fraud

Fifth Third Bank provides fraud services for cardholders and clients to report lost, stolen, or compromised cards. Cards with fraudulent activity are closed and a new card, with a new account number, is reissued. Fifth Third Bank will work with you to determine the need and best process to reissue the card.

Fifth Third Bank recommends that a dispute form be filed for any unauthorized transaction. This will hold the merchant accountable for the transaction if they did not collect the appropriate card information prior to purchase.

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e. *Reinstatement: Accounts that have been canceled for any reason will only be reinstated at the direction of the Travel Manager/Travel Coordinator.*

Fifth Third Bank will comply with this requirement,

By signing below, I certify that I have reviewed this Request for Proposal in its entirety; understand the requirements, terms and conditions, and other information contained herein; that I am submitting this proposal for review and consideration; that I am authorized by the Vendor to execute this bid 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.

Fifth Third Bank

(Company)

DANIEL GELVEY, Vice President

(Representative Name, Title)

304-353-4143 / 304-353-4118

(Contact Phone/Fax Number)

February 28, 2013

(Date)

## **Appendix A**

Please see annual report in side pocket



State of West Virginia

**MultiCard and Smart Data Implementation Schedule**



	Phase	Task	Responsible	Duration	Start	Finish	Status
		<b>Fifth Third Purchasing Card - SDg2 Implementation</b>					
	<b>Pre-Discovery</b>	<b>Determine Scope of Credit Card Program</b>		<b>10 days</b>			
		Identify Team Members and primary program contact	Fifth Third/West Virginia				
		Map out Credit Card process	Fifth Third/West Virginia				
		Define the Business requirements	Fifth Third/West Virginia				
		Define the System requirements	Fifth Third/West Virginia				
		<b>Determine Scope for SDg2</b>		<b>5 days</b>			
		Review current West Virginia allocation/validation procedures	Fifth Third/West Virginia				
		Determine if an export (complexity) is necessary for West Virginia	Fifth Third				
		Identify West Virginia SDg2 implementation team members	Fifth Third/West Virginia				
		Determine level of training that will be required	Fifth Third/West Virginia				
	<b>Development</b>	<b>Identify Credit Card Users</b>		<b>5 days</b>			
		Document how many physical plastics there will be and how to be titled	West Virginia				
		Document how many ghosts accounts are needed and how to be titled	West Virginia				
		<b>Decide on Card Controls</b>		<b>5 days</b>			
		Monthly spending limits (Credit limits)	West Virginia				
		Single transaction limits	West Virginia				
		Daily transaction limits	West Virginia				
		MCC restrictions	West Virginia				
		Cash Advance ability. If yes, what %	West Virginia				
		<b>Design Program Parameters</b>		<b>5-10 days</b>			
		Choose cycle date	West Virginia				
		Design West Virginia Plastic (logo)	Fifth Third/West Virginia				
		Establish Payment method for West Virginia to Fifth Third	Fifth Third/West Virginia				
		Define and Chart Cardholder Reporting Hierarchy	West Virginia				

	Phase	Task	Responsible	Duration	Start	Finish	Status
		Identify West Virginia's specific reporting needs	West Virginia				
		Document dispute process	West Virginia				
		Document reconciliation process	West Virginia				
		Document ongoing maintenance new card request procedures	Fifth Third/West Virginia				
		<b>Development of SDg2 Business Rules</b>		<b>10 days</b>			
		SDg2 software demo (for all involved departments)	West Virginia/Fifth Third				
		Define Hierarchy Structure in SDg2 (if necessary)					
		Define necessary transaction allocation strings	West Virginia/Fifth Third				
		Define necessary transaction validation tables	West Virginia/Fifth Third				
		Define security privileges, read/write access by cardholder or user	West Virginia/Fifth Third				
		Define Statement generation process	West Virginia/Fifth Third				
		<b>Credit Card Implementation</b>		<b>5 days (Basic) 30 days (Custom Plastic)</b>			
		Set up company in Fifth Third Direct for Commercial Card Management	Fifth Third				
		Set up company in TSYS	Fifth Third				
		Set up cardholder accounts in TSYS	Fifth Third				
		Set up velocity limits, MCC restrictions in TSYS	Fifth Third				
		Set up company and admin in SDg2	Fifth Third				
		Flag processor to send file feed to SDg2	Fifth Third				
	<b>Deployment</b>	<b>Card Production</b>		<b>3-5 days</b>			
		Card Production forwards plastics to West Virginia for internal distribution	Fifth Third				
	<b>On-boarding</b>	<b>Smart Data Set up, Training, &amp; Initial Support</b>		<b>45-90 days</b>			
		Create Reporting Structure & assign cards	Fifth Third/West Virginia				
		Assign level managers	Fifth Third/West Virginia				
		Determine Cost Allocation fields needed, create, load values	Fifth Third/West Virginia				
		Determine if MCC / GL defaults needed. Yes - match GL to MCC, load	Fifth Third/West Virginia				
		Enter Cycle dates for the year.	Fifth Third/West Virginia				
		Create Export Templates	Fifth Third/West Virginia				

	Phase	Task	Responsible	Duration	Start	Finish	Status
		Report setup and run schedule	Fifth Third/West Virginia				
		On going training of Company Program Administrator at each level	Fifth Third/West Virginia				
		Update cardholder Quick-Start Guide, if needed.	Fifth Third/West Virginia				
		Set up Direct Data Communication Feed between MC & client, if needed.	Fifth Third/West Virginia				
		<b>Transition to Account Team</b>	Fifth Third/West Virginia	TBD			

State of West  
Virginia Card  
Program Team

Implementation  
Team

Transition and  
enrollment Team

Relationship  
Team

Mike Cheetham  
Imp PM

Eric Neufarth  
Support Manager

Bob Welty  
President, WV

Kevin Nolan  
Card Specialist

Ryan Grawe Product  
Fulfillment

Dan Gilkey  
Vice President

Patricia  
Anderson  
Vice President

Donna  
McDonald