



5/16/2016

Linda B. Harper  
State of West Virginia  
Department of Administration, Purchasing Division  
2019 Washington Street East  
Charleston, WV 25305-0130

Dear Linda,

On behalf of U.S. Bank, the enclosed proposal addresses your request for a complete and comprehensive fleet card payment solution.

In addition to providing a comprehensive solution, we take our offering to the next level, providing the state of West Virginia with superior tools to effectively support your entire fleet card program. In support of your program, U.S. Bank brings distinct advantages to providing a tailored payment solution to fit your fleet needs.

The U.S. Bank Voyager® Fleet Card on the Voyager® Network is the most widely accepted fleet card available in the marketplace today. With more than 230,000 acceptance locations, the fleet card allows driver's worry-free access to fuel and maintenance locations nationwide. U.S. Bank also provides cardholders with a flexible merchant locator tool and pay-at-the-pump capabilities, instantly adding convenience for your drivers.

U.S. Bank also provides complete access to enhanced data through our proprietary online tool. Only the Voyager Network captures 100% of level III data, allowing your organization a complete picture of fleet spend data. For effective program management, we provide flexible reporting capabilities and the ability to set limits and controls to minimize card misuse, further ensuring the security of your program.

In addition to providing convenience and security, your fleet card program will have the support of U.S. Bank, the fifth-largest commercial bank in the United States. Recognized as a financially sound top performer, our financial ratios consistently rank among the best in the banking industry. By choosing U.S. Bank, the State of West Virginia will not only benefit from a comprehensive fleet card program, but will also have a trusted and dependable financial partner.

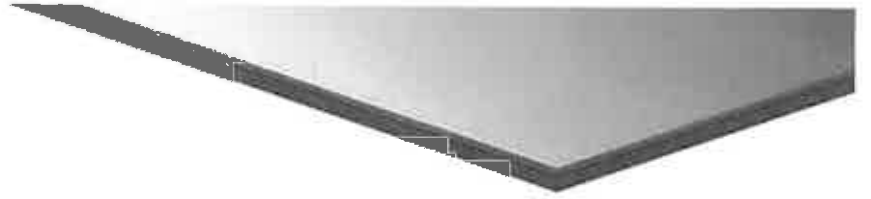
We invite you to visit our website at [www.usbpayment.com](http://www.usbpayment.com) to view our entire suite of solutions. We look forward to continuing our conversation about the state of West Virginia's fleet card program. Please contact me directly with any questions or concerns regarding the U.S. Bank Voyager fuel card program.

Sincerely,

*Tyler Bloomfield*

05/18/16 10:32:11  
WV Purchasing Division

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All material covered in this proposal is considered proprietary and confidential. Information supplied by the State of West Virginia to U.S. Bank for the purpose of this proposal is also confidential.

This proposal represents the basis for a proposed business relationship and is not a contract for services. Pricing features herein are valid until August 19, 2016.



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## U.S. Bank and the Voyager Network

U.S. Bank, leveraging the Voyager Network, offers the State of West Virginia the flexibility and expertise necessary to manage and grow an effective fleet card program. Over the past 18 years, U.S. Bank and the Voyager Network have helped public and private sector fleets of all sizes become more efficient and cost effective by providing superior customer service, program spend controls, advanced processing systems and acceptance at 230,000 fuel and maintenance locations. More than just a fuel card, the Voyager Fleet Card connects the State of West Virginia with an array of fuel, maintenance and service solutions that simplify fleet management.

### Organization Overview

The Voyager Network began operations in 1995 in response to the United States Federal Government's initiative to develop a universal fleet card designed for large and complex fleets in both the public and private sectors. More than a decade later, U.S. Bank continues to provide the only fleet card developed from an oil company processor network. The Voyager Fleet Card Program combines the benefits of a proprietary oil company fuel card with the convenience, control and acceptance of a universal fleet card.

U.S. Bank acquired Voyager Fleet Systems Inc. in 1999 and has facilitated the Network's growth to more than \$4.4 billion in 2012. As an offering of U.S. Bank Corporate Payment Systems, the fleet card program has a strong foundation and the resources to continue growth. As a Voyager Fleet Card client, the State of West Virginia will have the support of one of the largest, most stable banks in the United States as measured by average assets, return on average common equity and efficiency. U.S. Bank continues to grow through current economic conditions and will serve as a reliable financial partner.

### U.S. Bank Corporate Payment Systems

U.S. Bank Corporate Payment Systems is a business unit of U.S. Bancorp, a diversified, *Fortune* 500 financial services company headquartered in Minneapolis, Minnesota. The following summary details how U.S. Bank and the Corporate Payment Systems division work together to benefit the State of West Virginia.

### Top-Ranked Bank

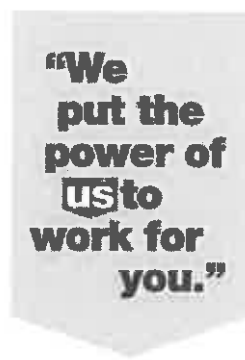
U.S. Bank is currently the **fifth-largest bank** in the United States, with \$403 billion in assets and 3,176 banking offices in 25 states, and is listed on the New York Stock Exchange under the ticker symbol USB. More than one million companies—including 92% of the *Fortune* 500—entrust U.S. Bank with some portion of their banking business. U.S. Bank is a company with a distinguished tradition, having provided trust services since 1863.

In February of 2015, U.S. Bancorp was named the **#1 Most Admired Company** in the Superregional Banks category of *Fortune* magazine's 2015 ranking of the World's Most Admired Companies for the fifth year in a row. To receive this award, U.S. Bancorp was ranked by top executives, directors and members of the financial community. Most notably, U.S. Bancorp had top rankings for **innovation, use of corporate assets, quality of management and long-term investment, social responsibility, financial soundness and quality of products and services.**

Outstanding leadership is undoubtedly the key to our recent industry recognition and success. In fact, Richard Davis, our President and CEO, was selected as **2010 Banker of the Year** by *American Banker* for his steady hand and ability to lead and challenge the banking industry in one of the most difficult periods on record for financial institutions.

### Leading Division

U.S. Bank Corporate Payment Systems leads the industry on multiple levels. The nation's first bankcard issuer of commercial card programs, U.S. Bank is also the Federal Government's largest commercial card issuer, payment processor, and the single largest commercial bankcard issuer in the world. An established lead performer within



**"We  
put the  
power of  
U.S. Bank  
to  
work for  
you."**



the bank, U.S. Bank Corporate Payment Systems has been singled out by U.S. Bank President Richard Davis as key to the future success of the organization.

Fundamental to this success is the singular vision of our division—to provide innovative payment solutions that enable the exchange of value between buyers and sellers anywhere, anytime and by any method. The scope of this mission ensures that, as a client, the State of West Virginia’s fleet card program will never stagnate, but rather evolve in a manner that continues to lead and challenge the industry.

## Voyager Fleet Card Overview

U.S. Bank offers a complete payment solution that makes managing fleet expenses easier and more cost effective. U.S. Bank aims to exceed the State of West Virginia's expectations in all aspects of your fleet card program, including:

- Experience
- Convenience
- Transaction Data Integrity
- Enhanced Controls
- Extensive Reporting for Increased Cost Savings
- Implementation and Training
- Customer Service



### Experience

U.S. Bank has partnered with organizations in every major industry nationwide, as well as with many states and U.S. Federal Government departments and agencies. Our relationships with clients, as well as those with oil companies and fuel providers, have shaped the Voyager Fleet Card into a comprehensive, cost-effective fleet payment solution. The State of West Virginia will benefit from U.S. Bank's breadth of experience and history of success.

The Voyager Fleet Card program will streamline and enhance all aspects of your fueling and maintenance processes, including policy compliance, security and transaction monitoring and management. By relying on our array of fuel and maintenance solutions, Voyager Fleet Card clients have minimized costs and financial risk. Our service infrastructure and proven track record of managing fuel card programs will contribute to the State of West Virginia's success.

### Convenience

The State of West Virginia cardholders have access to more than 230,000 major and regional fuel and maintenance locations in all 50 states and Puerto Rico, with new sites added daily. Of those merchants, nearly 170,000 are fuel merchants, which represent 97% of all accepting fuel merchants in the United States.

The Voyager Acceptance Locator is a Web-based tool that provides card users with detailed merchant and service information for all locations that accept the Voyager Fleet Card. In addition to pinpointing locations, the locator identifies the average fuel price in the search area as well as the lowest cost fuel providers.

U.S. Bank has established strategic relationships with all of the major oil companies and regional fueling locations across the United States. Please contact your Sales Representative, Tyler Bloomfield, for acceptance information in regions relevant to your organization's fleet.

U.S. Bank's unique TeleTrans Program expands our acceptance network to include virtually any merchant. TeleTrans is a unique, paperless payment-processing system that allows fuel, maintenance and other vehicle service providers to accept the Voyager Fleet Card with just a phone call— without specialized point-of-sale equipment. The State of West Virginia defines the parameters for the TeleTrans Program to maximize control and efficiency.

## 170,000 Fuel Locations



## 60,000 Maintenance Locations



## Merchant Discounts

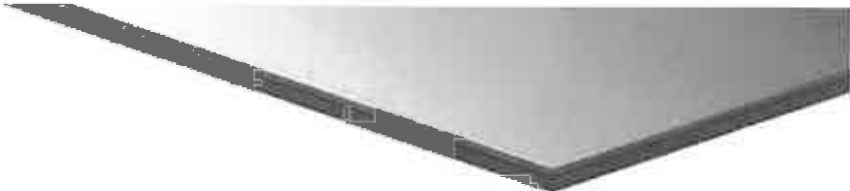
U.S. Bank will process discounts offered to, or negotiated by, the State of West Virginia with your fuel and maintenance suppliers. This unique feature allows fuel and maintenance providers to establish specific discounts for individual programs. Discounts can be based on the percent of dollar sales or cents per gallon, and can be tiered or non-tiered. U.S. Bank can automatically apply negotiated discounts to the State of West Virginia's program and your statements will reflect applicable discounts.

## Additional Value-Added Services

U.S. Bank offers a complete suite of services to accommodate diverse fleet management requirements. With U.S. Bank's full array of data management and reporting tools, clients discover opportunities to improve their fleet programs. Beyond our standard offering, our comprehensive value-added services allow clients to save faster and more effectively. Services include roadside assistance, onsite bulk fueling and equipment rental.

## Tax Exemptions

U.S. Bank offers qualified customers a sophisticated federal excise tax-exemption handling process that is handled live in the U.S. Bank system as transactions are received, not at a later date or via a third party like with other fleet card providers. U.S. Bank bills all federal excise tax-exempt accounts for purchases of unleaded and/or diesel fuel made on the card, less any applicable federal fuel excise tax allowed by law to which they are entitled.



**Transaction Data Integrity**

The Voyager Fleet card runs on the Voyager Network, which is not based on any other card platform and is developed and maintained internally by U.S. Bank.

U.S. Bank does not enter into a card acceptance agreement with a participant or participant’s merchant unless they are able to provide level III data. Furthermore, U.S. Bank has worked closely with oil companies and independent merchant processors to continue to enhance the ability to provide level III data.

When the card is used, it will prompt for either a Driver ID, Vehicle ID, or PIN, depending on the type of card. It can also prompt for an odometer reading if required by the user in Fleet Commander® *Online*.

The following is a list of all data elements that can be captured and tied to a single transaction within the U.S. Bank system on the Voyager Network.

- Account Number
- Account Name
- Card ID
- Transaction Occurred Date
- Transaction Time
- Invoice Number
- Product Description
- Units (e.g. gallons)
- Transaction Line Amount
- Participant Name
- Merchant Name
- Merchant Address
- Merchant City
- Merchant State
- Merchant Zip
- Prompt Type
- Vehicle ID
- Driver ID
- Actual Odometer
- Type of Sale Description
- Account Org Level 1 ID
- Location Number
- Participant Code
- Product Code
- Product Type Description
- Product Source Code
- Purchase Order Number
- Service Type
- Type of Sale
- Service Type Description
- Transaction ID
- Transaction Day of Week
- Transaction Posting Date
- Cost Per Unit
- Net Purchase Amount
- Prompt Type Code
- Driver/Vehicle Type
- Card Code 1
- Card Code 2
- Card Code 3
- Card Code 4
- Card Code 5
- Driver Last Name
- Driver First Name
- Driver Middle Initial
- Driver Code 1
- Driver Code 2
- Driver Code 3
- Driver Code 4
- Driver Code 5
- Vehicle Description
- VIN
- Vehicle License
- Vehicle License State
- Estimated Odometer
- Estimated Odometer Code
- Miles Driven
- Cost Per Mile
- Miles Per Gallon
- Vehicle User Code 1
- Vehicle User Code 2
- Vehicle User Code 3
- Vehicle User Code 4
- Vehicle User Code 5
- Total Exempted Taxes
- Vehicle Organization Level 2 Name
- Vehicle Organization Level 3 Name
- Vehicle Organization Level 4 Name
- Vehicle Organization Level 5 Name
- Vehicle Organization Level 6 Name
- Vehicle Organization Level 7 Name
- Driver Organization Level 2 Name
- Driver Organization Level 3 Name
- Driver Organization Level 4 Name
- Driver Organization Level 5 Name
- Driver Organization Level 6 Name
- Driver Organization Level 7 Name
- Card Organization Level 1 Name
- Card Organization Level 2 Name
- Card Organization Level 3 Name
- Card Organization Level 4 Name
- Card Organization Level 5 Name
- Card Organization Level 6 Name
- Card Organization Level 7 Name
- Transaction Exception Description 1
- Transaction Exception Description 2
- Transaction Exception Description 3
- Transaction Exception Codes 1
- Transaction Exception Codes 2
- Transaction Exception Codes 3
- Federal Tax Exempted Amount





## Enhanced Controls

The State of West Virginia's Fleet Administrator will have a variety of control options to ensure that your fleet card program reflects your needs. The State of West Virginia will be able to customize program controls across the program, for groups of cards and for individual cards.

Within a single account, the State of West Virginia can assign three different types of cards to individual drivers, vehicles or entire organizations. Each card can have different attributes, including:

- Vehicle cards can require a driver ID from the pool of driver IDs, or a PIN specific to that card, and optional odometer entry
- Driver Cards can require a vehicle number from the pool of vehicles, or a PIN specific to that card, and optional odometer entry
- Single cards can require a driver ID, vehicle ID or a PIN specific to that card.

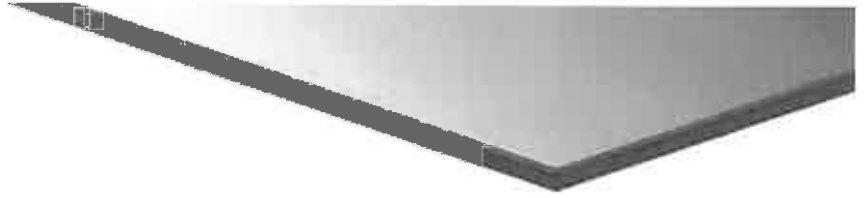
The ability to restrict a vehicle's use to a pool of drivers, or drivers to a pool of vehicles in a department is easily accomplished in the account set up. In addition to seven organizational layers available in an account, multiple accounts can be established under a master account providing this functionality

## Card Use Controls and Limits

U.S. Bank will assist the State of West Virginia in establishing appropriate spending controls based on best practices and program objectives. The Voyager Fleet Card does not allow for cash advances or ATM access, and it is only accepted at fuel and maintenance locations.

The State of West Virginia can set controls at the individual card or region level based upon cardholders' unique spending needs. Fleet card clients can customize daily and monthly spending limits on a card-by-card basis. This U.S. Bank-specific functionality provides great value and strategic risk management controls to Fleet Managers who would prefer not to establish blanket transaction levels to their entire account. Lack of appropriate card-level controls adds unnecessary risk to the State of West Virginia's program. As part of U.S. Bank's strategic vision for implementing your fleet card program, U.S. Bank will work closely with the State of West Virginia to create appropriate driver or vehicle spending levels on your accounts. The State of West Virginia can limit purchases by:

- **Product Types**—Fuel-only, or fuel and maintenance.
- **Dollar Spend Limits**—The maximum dollar amount authorized within the specified time period. Spending limits are replenished automatically the following day/week/month/cycle date. Spend limits are calculated on the date of posting from the oil company.
- **Transaction Limits**—Restricts the number of transactions allowed within the specified time period. May be set by day, week, month or billing cycle.
- **Purchase Day**—Restricts spending to certain days of the week to match with standard business practices (e.g., Saturday and Sunday purchases are not allowed).
- **Purchase Time**—Restricts spending within a certain timeframe to match with standard business practices (e.g., transaction are allowed between 8 a.m. and 5 p.m.).
- **Hard or Soft Limits**—Hard decline parameters immediately decline the transaction at the point of sale if any of the limits specified were exceeded. Soft decline parameters instruct the retailer to call for authorization to allow one additional transaction.
- **Location**—Authorization limits allow your Fleet Managers to limit purchases to states, ZIP codes and individual locations.
- **Merchant Category Code**—the State of West Virginia will have the ability to control the type of merchant that accept the card. One or more types can be selected.
- **Odometer Validation**—This control can be enforced on any vehicle in the program ensuring valid odometer readings are captured.



Authorized individuals can also set up temporary overrides in Fleet Commander® *Online* for individual cards or groups of cards to help out with emergency situations. These temporary overrides can be set up, saved and turned on and off depending on your requirements. They also can be conveniently applied to groups to save time.

- A user can select an effective date range for the override
- A number of transactions can be determined or not selected for a date range if desired
- Transactions by day/week/month overrides
- Dollars by day/week/month overrides
- Maximum dollars per transaction (Exxon/Mobil only)
- Time of day and day of week overrides

### ***Card Ordering and Delivery***

Card ordering can be accomplished in three ways:

- **Telephone**—An authorized individual using the proper security identifications can order a new or replacement card using the phone through Client Services. Requests put in the system prior to 5:00 p.m. CT will be processed the next day, and requests after 5:00 p.m. CT will be processed within two business days. Standard delivery time is seven to ten days after ordering.
- **Fleet Commander® *Online***—An approved user can add new, or request replacement cards using the system. Once the user saves the card it is put into the order to be shipped to the processing center that actually creates the card. Requests put in the system prior to 5:00 p.m. CT will be processed the next day, and requests after 5:00 p.m. CT will be processed within two business days. Standard delivery time is seven to ten days.
- **Fleet Data Form Submission**—Fleet Commander® *Online* has multiple card set up capabilities, and we also offer the ability to submit our Fleet Data form electronically via email to a Customer Service Representative. This data is uploaded into the system and the Customer Service Representative will provide back a list of pending card setups for the ordering entity to review. Any edits are requested and then approved. Requests put in the system prior to 7:00 p.m. CT will be processed the next day, and requests after 7:00 p.m. CT will be processed within two business days.



## Extensive Reporting for Increased Cost Savings

Fleet Commander® *Online* Fleet Administrators use our secure, web-based interface to monitor and manage fleet and fuel programs. Using Fleet Commander® *Online*, Fleet Administrators can customize the Voyager Fleet Card program to synchronize fleet management with the State of West Virginia's internal policies and requirements.

U.S. Bank will work with the State of West Virginia to set up a hierarchy that reflects each organization and provides specific information needed to manage their fleet.

Within Fleet Commander® *Online*, Fleet Administrators can:

- Create new cards and edit current cards
- Add, edit or remove drivers and vehicles
- Perform maintenance on multiple cards, drivers or vehicles simultaneously

Additional features of Fleet Commander® *Online* include:

- **Merchant Locator**—the comprehensive merchant locator enables users to find detailed merchant location and service information for all locations that accept the Voyager Fleet Card.
- **Message Center**—Fleet Commander® *Online*'s message center allows the State to coordinate communication regarding the fleet program, including Fleet Commander® *Online* alerts and account updates. Users can also send messages to each other.

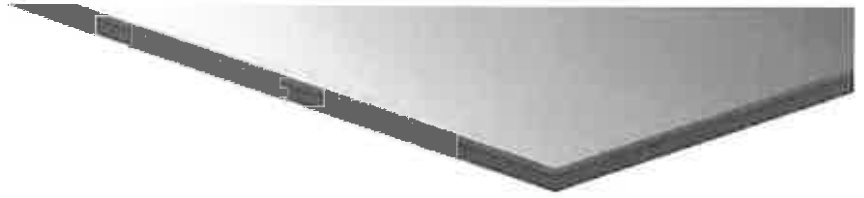
For the State of West Virginia a Program Administrator is established with the master account capability in Fleet Commander® *Online*. The Program Administrator is enabled to add other users in the system and assign their permissions. Predefined templates are available such as Fleet Administrator or Account Editors with predefined permissions based on typical job duties. Individual permissions can also be assigned to users as well. Examples of these permissions include:

- **Run reports**—Billing reports and standard reports
- **Access to View Information**—Accounts, vehicles, cards and drivers
- **Create and Edit**—Cards, drivers, vehicles, standard authorization limits, advanced authorization limits and temporary authorization limits
- **Bill Pay**—Ability to pay bills through online bill pay

## Real-time Purchase Alerts

Purchase alerts can be sent to designated users by text message, email or the Fleet Commander® *Online* Message Center when purchases are made that exceed specified criteria.

- The user can create as many purchase alerts as desired. Once saved, the alerts can be easily set to active or inactive.
- The user then selects the purchase alert to be ongoing or temporary with an end date, along with the method of delivery, and the appropriate cell phone number, email address or both.
- The alert can be run for all accounts, groups of accounts or a single account, and by all organizational levels, groups of organization levels or single organization level.
- The alert can be set up for:
  - All cards, groups of cards or a single card
  - Vehicles or driver IDs, with action code parameters for all or specific decline parameters
  - Dollar and/or transaction high limit settings
  - Specific day of week/time of day or none
  - All/group/individual states
  - Specific product category or none
  - Tank capacity or none



- Invalid vehicle product type or none.
- The action codes set up in the system are:
  - All transactions, all approved transactions and all declined transactions
  - Declined transactions based on card locked, exceeds dollar amount, exceeds transaction amount, expired card, Invalid ID, Invalid restriction code, merchant not allowed, odometer not valid, pay at pump not allowed, day of week restriction and time of day restriction

### **Reporting Capabilities**

Comprehensive reporting contributes to effective program management and cost savings. With U.S. Bank's industry-leading Fleet Commander® *Online* reporting tools, the State of West Virginia can transform raw transaction data into business intelligence for compliance management, cost reduction efforts and strategic planning. Users can export reports in convenient file formats including Excel, HTML, PDF, CSV and tab-delimited text files.

Report categories include inventory, transaction, management, exception, real-time activity, purchase alerts, user activity and billing. Reports in Fleet Commander® *Online* can be modified, adding fields and modifying sort options. Typically, users start with one of our standard reports and modify it, saving it as a name they wish to use. Once saved, a report can be run at any time. Fleet Commander® *Online* users can also create customized reports by using ad hoc reporting tools that allow the user to control what information goes into a report and how the system sorts the information.

A report can also be scheduled. The parameters include a start and end date with daily/weekly/monthly/quarterly frequency settings, report format in Excel, PDF, CSV and tab-delimited, with email notification when the report is ready or when only data is available. These reports can also be shared with other Fleet Commander® *Online* users in the company and restricted to data for each department/hierarchical level for individual review.

Fleet Commander® *Online* users can access 24 to 36 months of data. At the end of each year, U.S. Bank moves the oldest 12 months of data offline. Data is stored offline for an additional 48 months (84 months total) and is available upon request.

The Fleet Commander® *Online* system enables a user to run a transaction report for a 24-month time frame. Users can request a special query from the U.S. Bank team at no additional expense for time frames greater than 24 months

### **Reports**

#### **Inventory Reports**

Inventory reports allow Fleet Administrators to assemble real-time inventory information to manage all aspects of your fleet. This series of reports include detailed individual card, vehicle and driver profiles.

- **Card Reports/Vehicle Reports/Driver Reports**— For each report, users can select to filter the report to include only cards, vehicles or drivers associated with one or more specific accounts or one or more specific organization level positions. Users can also filter by status, including all, active or terminated. For example, users can select to include only active cards or only terminated drivers. To supplement this filter, users can specify a date range. For example, users can include only cards active from January 1, 2012 to March 31, 2012. Each report also has report-specific filters that let users pinpoint only the information needed to manage each program.
- **Profile Report**— Profiles are preset card-profile definitions that can be applied to a group of cards when creating them in the system to make bulk card orders faster and easier. The report provides a view of the different card profile defaults that are set up in the system. The report can show all profiles or filter by card type (driver, vehicle, single untied), product purchase type, card prompt (card, vehicle, driver, odometer) and five user-defined card codes.



## Transaction Reports

Users can customize transaction reconciliation and vehicle management reports. Fleet Commander® *Online* allows users to drill down into transactional data and create customized reports that include user-specified data elements. Users can also define the column appearance, naming, sort order, date range and specific account or organizational level.

- **Transaction Detail**—provides a comprehensive picture of the transactions in the State of West Virginia’s program. Users can include all transactions, or filter the transactions by account or organizational levels, date parameters including time periods, day of week or date ranges, and product type whether fuel, non-fuel or aviation products. A variety of graphs may be run based on this report.
- **Real Time Activity**—provides the ability to view authorization and completed transaction information by card, driver or vehicle for the last seven days. Users can include all transactions, or filter the transactions by account or organizational levels, day parameters including time periods (today, yesterday), time ranges, user codes or invoice number.
- **Transactions by Vehicle**—Provides transaction information associated with specific vehicles in the State of West Virginia’s program. You can use this report to monitor and manage the card usage for the vehicles in your program, to see which vehicles are used heavily and which have few transactions. You can also use this report to find out which vehicles have a high number of specific transaction types (e.g., a high number of pattern discrepancies between time/day).
- **Transactions by Driver**—Provides transaction information associated with specific drivers in the State of West Virginia’s program. You can use this report to monitor and manage the card usage for the drivers in your program, to see which drivers are heavy and light users, or to find specific transaction types by driver (e.g., drivers with a high number of estimated odometer transactions, drivers who may have purchased food or super unleaded fuel).
- **IFTA Filing**—Helps the State of West Virginia meet International Fuel Tax Agreement (IFTA) filing requirements for quarterly or annual fuel-tax reporting.

## Management Reports

Management reports help Fleet Administrators spot misuse and evaluate transaction trends, including: non-fuel purchases, high number of gallons, highest number of transactions, multiple purchases per day and purchase methods. Fleet Administrators can also create summary reports to identify overall spending trends.

- **Top Dollars by Merchant**—Users can use the Top Dollars by Merchant report to actively manage the State of West Virginia’s key vendor relationships for maximum program value. Users can include all transactions, or filter the transactions by account or organizational levels, date parameters including time periods (last month), date ranges, product types and categories and seven ways the transaction was recorded (at pump, inside, etc.). The report can be sorted by merchant type and restrict the number of merchant results shown, total dollars, units (gallons), or transactions, with transactions over, under or between specific dollar amounts.
- **Fuel Economy by Vehicle ID**— This report shows total miles driven and total gallons used by Vehicle ID. This report also calculates miles per gallon and cost per mile for each vehicle. Users can include all transactions, or filter the transactions by account or organizational levels, vehicles, date parameters including time periods (i.e., last month) and date ranges. It can be sorted by Vehicle ID, Vehicle description, Card ID or MPG. It also can provide subtotals by account and/or organizational levels.
- **Cards with High Dollars for Non-maintenance Transactions**—Provides a clear picture of card use by showing the cards with a large volume of non-maintenance transactions, filtered by the State of West Virginia’s unique specifications (e.g., over \$1,000, more than 10 transactions per day, only non-fuel products). Fleet administrators can utilize this report to see large or unusual fuel transactions that need further review.
- **Cards with High Gallons**—Provides information about the top 100 cards that have a high gallon volume. The report is in summary form with the gallon volume of the cards in descending order. The report allows the user to drill down to see the transactions that made up the total gallon volume on the card. With this information, users can identify high-use cards to assist with program management.

- **Cards with Non-fuel Purchases**— the State of West Virginia can use this report to identify the top 100 cards with the highest number of non-fuel purchases. This report is shown in summary form, but includes a drill down function to shown the transaction detail. Fleet Administrators can use this report to identify drivers that have purchased a large number of non-fuel products.
- **Cards with Highest Number of Transactions**—Identifies the top cards that have the highest number of transactions, in both summary format and with transaction detail available. This report is helpful in identifying possible unusual spending patterns within a fleet.
- **Cards with Multiple Purchases per Day**—Lists cards that have multiple purchases per day. With this information, users can identify potential card misuse such as back-to-back transactions or other situations where multiple purchases are out of the ordinary.
- **Cards by Purchase Method**— the State of West Virginia can use this report to see the top 500 merchants where cards are being used. The report is sorted by the number of transactions at a merchant location. The card entry method is also shown on this report (e.g. inside electronic, inside keyed, at the pump, manual, inside electronic offline, inside keyed offline, in house transaction).
- **Fuel Economy by Vehicle ID**— the State of West Virginia can use this report to monitor fuel economy for the vehicles in your program. This report shows total miles driven and total gallons used by Vehicle ID. This report also calculates miles per gallon and cost per mile for each vehicle. Users can include all transactions, or filter the transactions by account or organizational levels, vehicles and date parameters including time periods and date ranges. It can be sorted by Vehicle ID, Vehicle description, Card ID or MPG. It also can provide subtotals by account and/or organizational levels.
- **Fuel Economy by Vehicle Description**— the State of West Virginia can use this report to monitor fuel economy for the vehicles (summarized by make and model) in your program. With this information, you can manage and improve the economic and environmental impact of your program. This report shows total miles driven and total gallons used by vehicle description. This report also calculates miles per gallon and cost per mile for each vehicle. Users can include all transactions, or filter the transactions by account or organizational levels, vehicles and date parameters including time periods (last month) and date ranges. It can be sorted by vehicle description or MPG. It also can provide subtotals by account and/or organizational levels.
- **Organization Summary**—provides a high-level overview of your fleet program. From the high-level summary, you can drill down into the organization level summaries. Fleet Commander® *Online* allows the State of West Virginia to create graphs at any level of detail for this report. With this information, the State of West Virginia can keep track of the scope of your program by organization level.
- **Vehicle Cost Analysis**—provides a detailed picture of the cost of each vehicle in the State of West Virginia's program. With this information, you can monitor program expenses and improve cost management. This report shows total dollars for fuel and non-fuel transactions, total number of transactions, total gallons/units, total miles driven and total dollars by Vehicle ID. This report also calculates miles per gallon and cost per mile for each vehicle. Users can include all transactions, or filter the transactions by account or organizational levels, Vehicles, date parameters including time periods, date ranges and specific products.

### Exception Reports

The State of West Virginia can designate alerts to monitor program compliance. Exception reports highlight card use that falls outside of the state's requirements. Using these reports, Fleet Administrators can quickly identify and address potential employee misuse.

- **Percent of Limit**—Shows current limit dollar use and percentage use. The State of West Virginia can adjust card limits, monitor cards usage and/or make other program adjustments.
- **Transaction Exception**— the State of West Virginia can use the transaction exception report to identify accounts and transactions that meet one or more selected exception parameters (e.g., excessive vehicle fuel capacity, non-reported federal tax). With this information, Fleet Administrators can monitor card usage and adjust the program as needed.



## User Activity Reports

This group of reports generates a log of changes made to the State of West Virginia's program. Fleet Administrators can view changes to cards, drivers, vehicles and purchase orders. Reports include the item changed, what was changed, when and by whom.

- **User Activity by Account**—This report lists the users and their changes made to cards, vehicles, drivers and purchase orders by organization or account for a specified time frame. Users can include all actions, or filter the actions by account and organizational level, date parameters including time periods (last month), date ranges and time ranges. The report can show all action parameters or filter on the following action parameters:
  - **Card actions**—Create and edit cards tied to driver, vehicle, single untied cards, set card to lost or stolen, replace card, cancel card, reactivate card, edit card authorization limits/temporary authorization limits, set authorization bypass, reset authorization bypass and clear prompt counter.
  - **Card Address actions**—Add, edit, delete card address.
  - **Vehicle actions**—Create, edit, activate or terminate vehicle and edit vehicle authorization limits/temporary limits.
  - **Driver Actions**—Create, edit, activate or terminate driver and edit driver authorization limits/temporary limits.
  - **Purchase Order Actions**—Create, edit and close PO.
  - **Account Actions**—Edit account authorization limits restrict list, edit state restrict list, edit zip code restrict list, edit merchant restrict list and edit sales type code restrict list.
  - **Profile Actions**—Create, edit and delete profile and edit profile authorization limits.
  - **Activity by user ID**—This report lists all changes made to card, vehicle, driver and purchase orders for a specific user over a specified period of time. The filter requires a specific user and can be filtered by date parameters including time periods, date ranges and time ranges.
- **User Activity by Asset**—This report lists the users and their changes made to a specific card, vehicle, driver, purchase order or profile for a specified organization or account over a specified time period. Users can include all transactions or filter the transactions by account or organizational levels, date parameters including time periods, date ranges and time ranges and the following types of actions:
  - Create card tied to driver, vehicle or single untied
  - Edit card tied to driver, vehicle or single untied
  - Lost or stolen card, replace card, cancel card and reactivate card
  - Edit card authorization limits/temporary limits, set authorization bypass, reset authorization bypass and clear prompt counter
- **User Management**—This report lists all user management changes made for a specific user over a specified period of time. The report requires a that a specific user is selected, and can be filtered by date parameters including time periods or date range and the following types of activities:
  - Reset password, create user, activate user, unlock user, disable user and remove user
  - Edit contact information, edit login information
  - Add data entitlement, remove data entitlement
  - Add permission group, remove permission group
  - Add email notification, remove email notification and edit customized field
- **User Session**—This report lists all user activities performed for a specific user over a specified period of time. It requires the selection of a specific user and can be filtered by date parameters including time periods or date range and the following types of activities:
  - Account maintenance, reporting, billing, user management, TeleTrans and Profile management



## Billing Reports

Billing reports provide information on all program transactions including any payments and adjustments.

- **Invoice Report**—This report shows transaction details by card with subtotals on transaction amount and exempted taxes. The report can show all transactions or be filtered by account, organization and card date parameters including time periods (last day, current month, etc.) or date range.
- **View Statement**—Enables users to print or export billing invoices in PDF or Excel. The current year and prior two years billing invoices are retained in the system.

## Implementation

A hallmark of the way U.S. Bank does business is our consultative approach—we ask questions, listen and make program suggestions based upon our years of experience. We have assembled a highly-specialized service team to guide customers through the implementation of the fleet card program and to provide superior ongoing consultation and service. The members of this team include the following roles:

### **Implementation Project Manager**

A U.S. Bank Implementation Project Manager will be assigned and will design a detailed implementation project plan, conducting interviews with your organization's personnel to refine program needs from the outset. The Implementation Project Manager monitors the progress of the program's implementation and will work with the customer to resolve any problems that may arise. The Implementation Project Manager will coordinate the addition of new cardholder accounts to the processing system, and the set-up of Fleet Commander® *Online*.

The Implementation Project Manager coordinates a cross-functional team to meet established goals and timelines:

- Consults with clients on their overall implementation goals and objectives
- Consults with clients on program setup
- Documents business requirements
- Customizes and manages project plans
- Prepares meeting agendas
- Tracks issues and assists in resolution
- Collects account set up information
- Facilitates the set-up of Fleet Commander® *Online*
- Other duties/projects as identified

### **Sales Representative**

The Sales Representative is responsible for the overall sale of your fleet card program. He/She builds the initial relationship with the State of West Virginia and is committed to helping your organization determine program needs and identify opportunities for use. Your Sales Representative also introduces the implementation process.

### **Relationship Manager**

A Relationship Manager will be assigned and will provide direction during program implementation and facilitate the success of your program through continued consultation. Relationship Managers also introduce your organization to the Account Coordinator Team.

Your Relationship Manager will take the initiative to fully understand your organization's objectives and develop and monitor mutually determined account performance goals. Throughout the term of your agreement, your Relationship Manager will conduct optimization and enhancement projects that focus on the State of West Virginia's program expansion and the adoption of industry-wide best practices. He or she will also deliver account performance reviews, program updates and product enhancements.





### **Account Coordinator Team**

The U.S. Bank Account Coordinator Team will provide ongoing daily service and consultation to the State of West Virginia's Fleet Administrator. The Account Coordinators assist with all aspects of program management.

Throughout the term of your contract, Account Coordinators will also evaluate your reporting needs and help to optimize your online reporting environment, as well as assist with any client-driven changes to the State of West Virginia's reporting and hierarchy options.

U.S. Bank Account Coordinators are also responsible for researching authorization declines and investigating reconciliation or out-of-balance issues. Account Coordinators leverage the expertise of internal research teams to ensure quick and accurate results.

### **Customer Service Representatives**

U.S. Bank's Customer Service Department provides toll-free 24/7 account assistance upon verification of personal information. Responsibilities include responding to emergency roadside assistance needs, assisting with our vendor location tools and coordinating with our temporary vehicle replacement program. Our customer service department also manages account maintenance requests such as card replacement, manual authorizations, processing lost/stolen card reports and resets for Fleet Commander® Online passwords.

### **Technical Support Specialists**

Our highly trained technical support specialists assist the State of West Virginia with all software access and will provide web- or phone-based training.

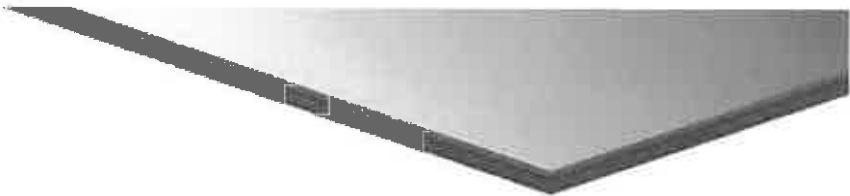
### **Implementation Process**

U.S. Bank takes a consultative approach from the outset of your fleet card implementation. Each step in the sales process enhances our understanding of your organization, allowing us to suggest solutions that will add significant value to the State of West Virginia's fleet card program.

When the State of West Virginia chooses U.S. Bank as your fleet card program provider, U.S. Bank personnel will meet with your designated Fleet Administrator to review policies and procedures, develop a communication plan, and discuss plans for account set up and training.

A detailed implementation timeline is used and our process is flexible based on the State of West Virginia's needs. The following are the highlights of the implementation process:

- U.S. Bank Implementation Project Manager receives implementation request from the Sales Representative once contracts are signed and completed.
- U.S. Bank Implementation Project Manager contacts customer to schedule kickoff call.
- U.S. Bank Implementation Project Manager schedules and forwards meeting invite including the following documents: Kickoff Call Meeting Agenda, Authorized Contact Form, Fleet Commander® Online Enrollment Form and Fleet Set-up Form.
- The U.S. Bank Implementation Project Manager holds a kickoff call with key individuals at the State of West Virginia and members of the U.S. Bank team including sales, relationship management and the Account Coordinator Team. During the call, the following program decision points are reviewed and scheduled for discussion and completion:
  - Data Fleet Forms, Hierarchy structure, spending controls
  - Billing contact information, payment method
  - Data transaction file type and frequency
  - Card security prompts
  - Embossing preferences
  - Card delivery

- 
- Preferred rollout timeline
  - Custom card design (if requested)
  - Test card accounts
  - Reporting
  - The U.S. Bank Implementation Project Manager drafts meeting minutes and a project plan and forwards them to the customer after the kickoff meeting and each subsequent weekly call.
  - The U.S. Bank Implementation Project Manager schedules and holds weekly breakout calls to coordinate items related to implementation
  - The U.S. Bank Implementation Project Manager coordinates the account set up
  - The U.S. Bank Implementation Project Manager forwards the set up request with the completed documents (listed above) to the U.S. Bank Account Processor
  - The U.S. Bank Account Processor receives the set up request, including the completed documents from the Implementation Project Manager and ensures that the data provided is complete and there are no questions
  - The U.S. Bank Account Processor builds the card set in the system and coordinates the second check with U.S. Bank Account Processor backup
  - The U.S. Bank Account Processor pulls the Account Profile and sends a completion email along with the Profile Report and Card Release Form to the U.S. Bank Implementation Project Manager who will forward to the customer for accuracy
  - Customer reviews, completes and returns the Card Release Form to the U.S. Bank Implementation Project Manager either approving the setup or providing the necessary changes
  - The U.S. Bank Implementation Project Manager forwards the Card Release Form to the U.S. Bank Account Processor either approving the setup or providing the necessary changes.
  - The U.S. Bank Account Processor closes out the setup in the system with the customer's approval to release and issue the cards.

## Training

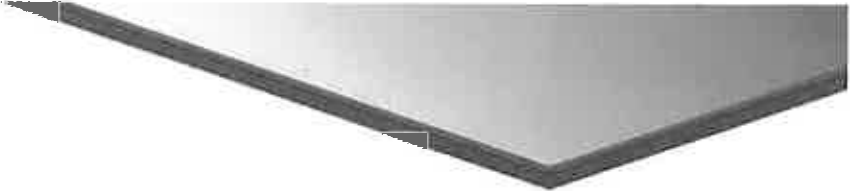
Training will play a central role in the success of the State of West Virginia's program, both in terms of the level of customer satisfaction attained and the program's potential for growth. We provide a comprehensive program that includes multiple training opportunities for customers. This includes online Web-based training (WBT) and live, regularly scheduled instructor-led sessions. Additional classes can also be facilitated if needed and appropriate resources are available. This allows users to create customized learning experiences that meet their unique learning styles and needs. Available resources include interactive lessons, self-evaluation questions, user guides, quick references and a comprehensive certification exam. All of this will be provided to the State of West Virginia at no cost.

Monthly online instructor-led classes allow users to:

- Ask questions during the session. Users can engage the instructor with real-time questions to clarify a point or delve into a topic to understand how it applies to their specific needs and business situation.
- View the solution in a live (demo) environment. Users can watch the instructor complete processes to gain an overall understanding of the process, and learn from other customers in the class. Users will learn from the questions of others and participate in discussions during the sessions to share knowledge.

The Web-based Training allows users to:

- **Create a self-paced, self-directed learning experience**—Users can take as little as ten minutes to learn a simple process or refresh their memories.
- **Test their knowledge**—Users can complete self-evaluation questions at the end of each lesson or pass an in-depth certification exam to prove their knowledge of their role in the system.

- 
- **Access training at their convenience**—Users can complete training sessions on their own schedule 24/7/365 and can access the WBT from any computer with Internet access.
  - **Download and save user guides** – Users can download and save user guides for easy reference later

### **Additional Training Resources**

In addition to the training provided by our dedicated training team, the U.S. Bank Relationship Management team will continue to train the State of West Virginia in the following ways:

- **Relationship Manager**—Among the many ways in which the Relationship Manager will provide ongoing training are Partnership Plans, our comprehensive system of account review, which will serve to educate the State of West Virginia stakeholders in successful program management. The Relationship Manager will also help customers implement sophisticated procure-to-pay strategies that achieve best practice results.
- **Key Account Coordinator**—Our service offering is continually evolving, particularly in the case of Fleet Commander® *Online*, but this evolution is only relevant if clients are able to readily adopt enhancements. A Key Account Coordinator will proactively consult with the State of West Virginia about maximizing new program features.
- **Relevant Subject Matter Experts**—Should a specific issue arise for the State of West Virginia that is beyond the scope of the relationship team, we will provide experts with the necessary training expertise for the states unique needs

### **Training Classes**

U.S. Bank will work with the State of West Virginia to provide a comprehensive training class that can be presented to the State of West Virginia in approximately three hours. A full training class agenda on fleet card software tools would include:

- Fleet Commander Online Account Maintenance Training (30 minutes)
  - User ID/Password Creation and Site Overview
  - Card Maintenance
  - Vehicle Maintenance
  - Driver Maintenance
  - Exception and Custom Data Parameters
- Fleet Commander Online Reporting Tools (30 minutes)
  - Inventory Reports
  - Transaction Reports
  - Management Reports
  - Exception Reports
  - Billing Reports
  - Report Saving and Scheduling
- Open Forum (15 Minutes)

Training can be broken down into specific sections. For example, certain administrators would require training on all fleet card systems; however, managers would only need training on the reporting systems. U.S. Bank will work closely with the State of West Virginia to arrange customized training classes per user roles.

### **Training Materials**

Your U.S. Bank Relationship Manager will provide the following training materials for each training class:

- Training Class Agenda and Notes Document
- Fleet Commander Online Enrollment Form
- Fleet Commander Training Manual

### **Fleet Commander® Online Web Based Training**

The Fleet Commander® *Online* WBT delivers a comprehensive and interactive customer training environment. Our self-paced, Web-based training program allows users to work through Fleet Commander® *Online* training at their own convenience. The WBT can be accessed by anyone in the organization using the U.S. Bank Fleet training passwords as well as user name and passwords for those that have Fleet Commander® *Online* access.

The system provides clear, screen-by-screen, step-by-step instruction on how to use the system. Overall, the training system is colorful and engaging. And since the WBT is structured into small, topical lessons, learners can pace their training (or review a lesson when necessary). Each lesson has a set of self-evaluation questions that allow the user to validate their understanding before moving on to the next lesson.



Training is broken down into three types of users: Drivers, Fleet Managers and Report Managers.

### **Driver Training**

Provides basic steps for using the card such as:

- How to pay at the pump or pay inside instructions
- Select Credit not Debit
- Entering PIN or ID
- Entering odometer readings
- Paying inside manually
- Answer service station questions
- How to call and communicate with the Customer Service Center
- Self-service evaluation and certification

### **Fleet Manager Training**

Provides basic steps for Fleet Managers such as:

- Getting Started: key concepts, online registration, logging on and off, navigation and updating profiles
- Search for accounts and organizations
- Create, schedule and share reports
- Dispute transactions
- Set authorization limits
- Create and maintain cards
- Create and maintain vehicles
- Create and maintain drivers
- Make an online payment

### **Report Manager Training**

Provides basic steps for Report Managers such as:

- Get Started
- Search for Accounts and Organizations
- Create, schedule and share reports
- Dispute transactions



## Help Manuals

PDF files are also available to download from the WBT website to provide an easy to use reference manual that any individual can use without connecting to the Internet. The following user guides are available:

- **Getting Started**—In this guide, users learn some of the basic tasks in the system, from registering and logging in for the first time to updating user profile information and reading messages.
- **Search for Accounts Organizations**—In this guide, users learn how to search and select both accounts and organizations.
- **Set Account authorization Limits**—In this guide, users learn to establish and modify purchase limits by specific state, specific zip code, merchant location and type of sale.
- **Create, Schedule and Share Reports**—In this guide, users learn how to set reporting preferences, set report parameters, specify report order and sort preferences, run the report, download a report, drill into additional report detail, create and save customized reports, share a report with other Fleet Commander® *Online* users and schedule reports to run automatically.
- **Create and Maintain Cards**—In this guide, users learn to create a card assigned to vehicle, driver or individual card. It instructs users in how to search for and select an existing card, edit an existing card, report a lost or stolen card, replace a card, cancel a card permanently and change, add or delete a card address.
- **Create and Maintain Vehicles**—In this guide, users learn how to create a vehicle without a card. Users also learn how to edit an existing vehicle, terminate an existing vehicle and reactivate a terminated vehicle.
- **Report Samples**—This guide provides users with a full range of reports that help them to analyze their vital program data to support program management and vendor relationships. In this guide, users can review the purpose of each report, along with a sample parameter screen and sample report.

## Customer Service

U.S. Bank has two options for customer support: our 24/7 Customer Service Center or Fleet Commander® *Online*.

The U.S. Bank Voyager mainframe authorization system is a secure network used for transactions processing and customer support. In addition, Fleet Commander® *Online* is available for secure customer access to information at all levels of hierarchy.

## Operations Call Center

U.S. Bank has a state-of-the-art Customer Service Center in Overland Park, Kansas. The Customer Service Center is staffed with 64 full-time representatives organized into three tiers. Training and documentation specific to account needs is communicated to all representatives. Information concerning each account is documented on our internal system for access by all employees.

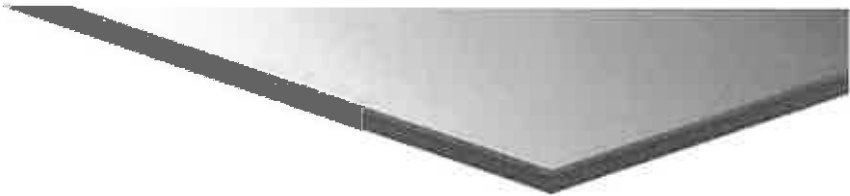
As part of the implementation process, the State of West Virginia will be requested to identify the individual(s) who will be able to contact Customer Service. Individuals designated to use the call center would be the ones to request information, system setups and modifications or authorization overrides.

Each individual would complete our Authorized Contact Form and create individually specific security questions and answers. These security questions and answers are used for verification prior to the representative performing any requested tasks.

The approved points-of-contact for the State of West Virginia's account, along with the security questions, are available to all applicable call center personnel. Using the appropriate security questions/measures, we ensure only authorized personnel from the account are provided requested information.

Our Customer Service Center is structured into three tiered groups to ensure focus on appropriate areas of customer need:

- **Authorization Team**—Representatives at the first level within the Customer Service Center; specifically trained to handle authorization calls/requests from drivers.

- 
- **Service Point Team**—Representatives with additional training to assist with issues such as card maintenance and reporting (non-dedicated).
  - **Key Account Coordinators (for clients with dedicated Account Coordinators)**— Representatives with additional training to assist with issues such as card maintenance and reporting.

The TeleTrans group communicates with merchants using the telephone and Web-based authorization system used at some maintenance locations. When a company contact or merchant calls in to use the TeleTrans system, the Representative will assist in taking action to approve the transaction and enter the information that will enable the merchant to be paid for the work performed on the Voyager Fleet Card.

Agreed-upon Service Levels are regularly evaluated to ensure achievement. Our Overland Park, Kansas, Customer Service Center has service levels established for each aspect of the service experience:

- 80% of all calls are answered in 20 seconds or less
- Responses to email requests are to be made within 24 hours
- More difficult inquiries and issues are automatically forwarded to individuals with the knowledge and capability to resolve things quickly and efficiently

U.S. Bank uses Avaya software's call-center system for daily operations and benchmarking. This software enables our managers to monitor any area of contact center performance, such as the number of abandoned calls, average hold time and number of calls in queue in real time.

Managers are alerted whenever any thresholds are being approached or have been exceeded. Once alerted they are able to respond by redirecting contact center resources to increase representative productivity and respond more effectively to the influx of incoming calls.

### **Call Quality Recording**

Call Quality Recording allows management to automatically record 20% of all incoming calls to our Customer Service Call Center in order to monitor for accuracy and efficiency. We randomly score three calls per month with each agent in order to identify strengths and training opportunities for our representatives. We also have the capability to record 100% of a particular agent's calls for quality purposes. Additionally, we are in the process of adding a video recording piece to the existing audio recording functionality in order to give us the opportunity to record all aspects of the incoming calls to our call center.

### **Email Management Tool**

We have recently introduced a new email routing system that automatically re-routes an email based upon the amount of time it waits unanswered within a mailbox. This new system enhances proficiency and shortens email response time.

### **Call Center Scheduling Software**

Our scheduling software automatically monitors the number of agents assigned within each area and notifies management if staffing levels are not adequate to handle current call volumes. The system also re-evaluates staffing levels throughout the day and assists in the control of staffing levels during breaks and lunches to help avoid shortages of representatives during heavy call-volume periods.

### **Language Assistance**

The Customer Service Center utilizes the Language Line ([www.language.com](http://www.language.com)) for any and all foreign language translation requirements. The Language Line is an on-demand service which enables us to communicate in more than 170 languages, ensuring a professional, accurate experience for the caller and avoiding the risk of misinterpretation.



### ***Internal Customer Service Training***

When representatives begin their employment, they are required to complete a two-week classroom training curriculum including live call-observation and experience. On week three, training is continued in a live environment with supervision from tenured representatives.

Typically, new representatives start on the Authorization and TeleTrans teams because the basics of the system and solutions are learned and practiced in these roles. Training sessions and live call observations are the most intense of the training process.

Based on capability and tenure, representatives can progress to the Service Point group. Here they are required to complete three days of additional training which centers on card maintenance.

The most capable individuals then progress to the Key Accounts Team where they are introduced to dedicated users and educated on their requirements. Once they have become familiar with each account, cross training will be conducted with other representatives so that each team member is familiar with other accounts in the event of vacations, emergencies or other circumstances.

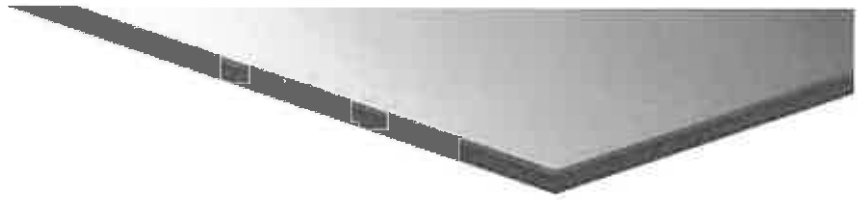
Lastly, as the Voyager authorization system and Fleet Commander® *Online* Web interface is updated (i.e. new software released or new projects initiated) each group will be trained on the functionality and changes in the system as a whole, while learning how changes apply to their clients. This training varies from basic email communication for simple changes to classroom training for more complex needs.

### ***Fleet Commander Online Service Features***

Complete and total functionality is also available to a user's setup in Fleet Commander® *Online* Web-based secure system.

- A System Administrator is established during the implementation process. Typically, this Administrator has the master login and password for the account and can administer user IDs and passwords for the organization on an ongoing basis.
- During implementation we request a listing of the individuals who would need access to Fleet Commander® *Online* and the tasks they will complete, along with the hierarchy level they need access to. U.S. Bank will then set the users up with a user name and password in the system assisting the State of West Virginia's Fleet Administrator during the implementation process.
- The system requires users to change their passwords every 90 days to a unique password that the user has not used before.
- The tasks that a user will be able to perform are based on the functionality that the Administrator allows, such as the ability to add/update/delete information or just run reports. This can be limited to specific hierarchical levels established in the system. Some of the functions they can perform are:
  - Set up and update cards, drivers and vehicles
  - Dispute transactions online
  - Enable drivers to fuel at a site when limitations have been reached
  - Identify cards issued in the field down to hierarchical levels
  - Identify vehicles and drivers setup, down to hierarchical levels
  - View, print and download 25 predefined and customizable reports

### ***Quality Assurance***



U.S. Bank strives to achieve total customer satisfaction. From the benchmarking practices and telephone response statistics we compile to the satisfaction surveys and client reviews we perform, we focus on providing high-quality services and products.

### **Targeted Quality Measures and Improvements**

While every U.S. Bank employee contributes to program quality, the State of West Virginia's Relationship Manager is ultimately responsible for the success of your program. Your Relationship Manager integrates information regarding all aspects of your fleet card program. During account reviews, your Relationship Manager uses this information to provide suggestions based on the State of West Virginia's goals and resources.

### **Client Service Satisfaction**

U.S. Bank believes there are four elements of client satisfaction:

- Core product and service expectations
- Basic support services that make products easier to use
- Recovery process to respond to client issues
- Ability to make products or services meet specific requirements

### **Customer Satisfaction Surveys**

U.S. Bank measures client satisfaction on an ongoing basis. Our Customer Satisfaction Surveys are intended to periodically measure customer satisfaction and provide us with information on issues we need to address. Action plans are built on the feedback we receive from the studies. Using the results, we:

- Evaluate and trend current performance and satisfaction levels
- Identify any changes in key drivers of overall satisfaction
- Measure outcomes of actions taken
- Identify strengths and opportunities for product enhancements that may improve customer satisfaction
- Benchmark service performance across organizational units

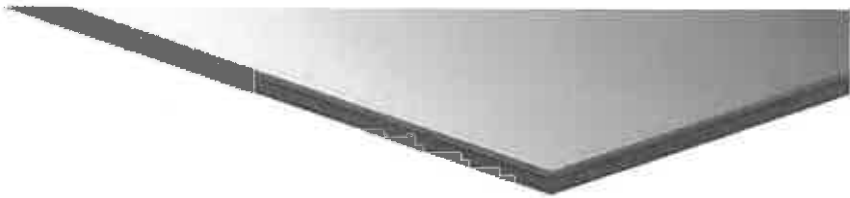
U.S. Bank's problem resolution protocol is structured to empower each of our service representatives, supervisors and managers to resolve a broad range of problems appropriate to their position within Cardholder Service, Relationship Management and Corporate Payment Systems as a whole.

### ***Fraud Detection and Protection***

Voyager Fleet Card clients have the support of comprehensive fraud prevention and investigative services. Complete fraud life-cycle support includes:

- **Account Monitoring and Notification**
  - Continuous transaction trend analysis
  - Outbound calls to the State of West Virginia to verify activity
- **Detection Strategies**
  - Potential triggers include:
    - Two or more consecutive charges
    - Multiple purchases made within a short timeframe
    - Transactions over \$200
    - Transactions coded super unleaded, miscellaneous or food
  - Comprehensive reporting
  - Standard industry best practices
- **Customized Risk Management**
  - Account setup and maintenance policies
  - Appropriate card controls
  - Transactions restricted to fuel and maintenance locations





■ **Comprehensive Investigation**

- Complete online transaction history for each account and organization
- Sales receipts
- Onsite merchant cameras
- Coordination with local, state and federal enforcement agencies

**Mitigating Employee Misuse**

U.S. Bank offers several reports to help the State of West Virginia quickly identify internal misuse. Management reports help Fleet Administrators spot misuse and evaluate transaction trends. The State of West Virginia can also generate exception reports to monitor program compliance. Exception reports highlight card use that falls outside of the State of West Virginia's requirements.

**Liability**

The Voyager Fleet Card Program features corporate liability, meaning that the State of West Virginia is responsible for all authorized charges made on the cards. The State of West Virginia is not liable for any unauthorized charges after a card is reported as lost or stolen. The State of West Virginia will have the support of U.S. Bank's flexible Internet analytical tools to quickly identify and eliminate employee abuse and fraud.



## Financial Offer

The U.S. Bank Voyager® Fleet Card program will provide significant overall cost savings to the State of West Virginia. To further increase the value of your fleet card program, U.S. Bank offers the State of West Virginia the following pricing and incentive opportunities.

### Performance Incentive

U.S. Bank offers the State of West Virginia the opportunity to earn an incentive payment based on net annual charge volume<sup>1</sup> and speed of payment. The incentive opportunity has two parts that, while calculated separately, are dependent on each other: the State of West Virginia must qualify for both parts of the incentive to receive an incentive payment. If the State of West Virginia qualifies, the total incentive payment will be paid to the State of West Virginia quarterly.

#### Part 1: Performance Volume Incentive

At the end of each quarter, U.S. Bank will calculate the net annual charge volume for the entire the State of West Virginia program

The result will be compared to the following performance volume matrix to determine the qualifying incentive opportunity.

<b>VOLUME REBATE PERCENTAGE MATRIX:</b>	
<b>Minimum</b>	<b>Bps</b>
<b>Quarterly</b>	<b>of</b>
<b>Sales Volume</b>	<b>Sales</b>
<b>\$ 62,500</b>	<b>1.250%</b>
<b>\$ 750,000</b>	<b>1.350%</b>
<b>\$ 1,250,000</b>	<b>1.400%</b>
<b>\$ 2,500,000</b>	<b>1.450%</b>
<b>\$ 3,750,000</b>	<b>1.500%</b>

<sup>1</sup> Net quarterly charge volume refers to all charges set forth on the monthly billing statements furnished for all accounts, less fees, chargebacks and amounts charged-off by U.S. Bank.

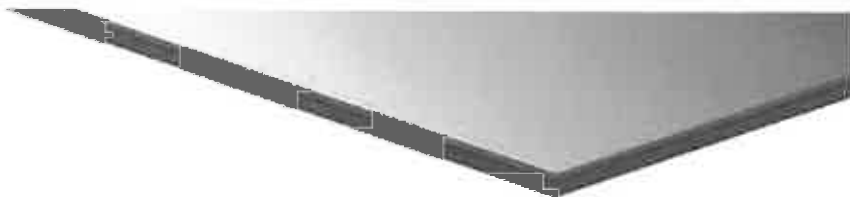
**Part 2: Speed of Payment Incentive**

At the end of each quarter, U.S. Bank will calculate the speed of payment performance for the entire fleet card program based on file turn days. File turn days are calculated by taking the sum of the daily accounts receivable balances for the rebate period divided by the total sales for the same rebate period inclusive of the beginning and ending dates. The result will be applied to the following speed of payment matrix to determine the qualifying incentive opportunity.

<b>EARLY PAY INCENTIVE:</b>					
Client Held Days	Rebate	Client Held Days	Rebate	Client Held Days	Rebate
25	0.0000%	11	0.0700%		
24	0.0050%	10	0.0750%		
23	0.0100%	9	0.0800%		
22	0.0150%	8	0.0850%		
21	0.0200%	7	0.0900%		
20	0.0250%	6	0.0950%		
19	0.0300%	5	0.1000%		
18	0.0350%	4	0.1050%		
17	0.0400%	3	0.1100%		
16	0.0450%	2	0.1150%		
<b>15</b>	<b>0.0500%</b>	1	0.1200%		
14	0.0550%	0	0.1250%		
13	0.0600%				
12	0.0650%				
*Client Held Days are calculated by taking the sum of the daily accounts receivable balances for the rebate period divided by the total sales for the same rebate period inclusive of the beginning and ending dates less 15 days.					

**Sample Incentive Calculation (Parts 1 and 2)**

<b>SAMPLE REBATE CALCULATION:</b>					
Quarterly Sales					\$1,500,000
Client Held Days					15
Volume Rebate Percentage					1.4000%
Early Pay Incentive Percentage					0.0500%
Total Rebate Percentage					1.4500%
Total Quarterly Sales					\$1,500,000
Total Quarterly Rebate					<b>\$21,750</b>

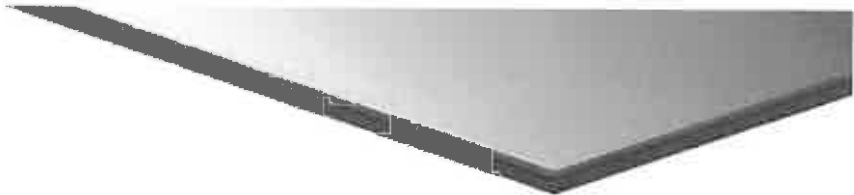


### ***Additional Conditions***

The State of West Virginia's program must meet the following conditions to qualify for a rebate:

- The File Turn Days Payment Performance for all accounts billing statements is equal to or less than 45 File Turn Days
- The net quarterly charge volume is equal to or greater than \$5,000,000

Any payment will be net of charge-offs. Rebate payments, if any, will be made within 60 days after the end of the first and each subsequent year. U.S. Bank reserves the right to require a security arrangement of the fleet card program if the client financial condition does not meet the minimum credit guidelines.



## Proposed Fees

U.S. Bank offers the State of West Virginia a comprehensive fuel card program with the following pricing.

Feature	Fee
<b>Standard Features</b>	
Finance Charges <i>Charged on the Average Daily Balance if balance is not paid in full by the due date shown on the statement.</i>	Fee varies by state*
<b>Optional Features</b>	
Custom Card Design <i>Minimum order: 10,000 cards</i>	Total Fee: \$3,500 per design ■ Design Fee: \$1,000 ■ Printing Fee: \$2,500
Logo Card	\$200
Customized Key Chains	\$1.60 each
Overnight Fee (for card delivery)	\$20.00 per shipment

\*For the most recent Finance Charge Rate Schedule, please refer to our website at:

[http://www.usbank.com/cgi\\_w/cfm/commercial\\_business/products\\_and\\_services/voyager\\_fleet\\_systems/docs/VoyagerFinanceChargeRateSchedule.pdf](http://www.usbank.com/cgi_w/cfm/commercial_business/products_and_services/voyager_fleet_systems/docs/VoyagerFinanceChargeRateSchedule.pdf)



## Comprehensive Product Suite

U.S. Bank provides clients access to the most comprehensive suite of payment solutions in the industry, ensuring the State of West Virginia program can grow with one provider. You are invited to visit our website at [www.usbpayment.com](http://www.usbpayment.com) to explore our superior product suite. The primary products offered are listed below.

### U.S. Bank Fuel Solutions

The **Voyager Fleet Card** gives you sophisticated purchase control and expense monitoring for your fleet. With a comprehensive range of reporting tools available, the program provides a complete payment solution that makes managing fleet expenses easier and more cost effective. Additional features of this program include:

- Accepted at fueling locations in the U.S. and Puerto Rico
- Card level restrictions defined on a card-by-card basis
- Account flexibility
- Driver and/or vehicle issuance
- Discount, exception, summary, control and vehicle reporting options
- Quality customer service through a single contact
- Card velocity controls
- Online customer access system

The U.S. Bank **Multi Service Aviation Card** is accepted worldwide by more than 7,000 aviation service providers in over 190 countries and can be used to purchase aircraft related expenses including fuel, maintenance, landing fees, catering and other services. A comprehensive network of fuel suppliers and handling companies enables Multi Service Aviation cardholders to fly anywhere in the world. Additional features of this program include:

- Fuel discounts domestically and internationally
- Accepted at fixed-based operators worldwide
- Consolidated billing and tracking services for aviation-related expenses
- Online customer access system
- Global merchant directory
- Card level restrictions defined on a card-by-card basis

The U.S. Bank **One Card** program unites the power of the U.S. Bank Purchasing Card, U.S. Bank Corporate Travel Card and U.S. Bank Visa Fleet Card. To meet your fleet needs, Our solution enables fleet and reporting controls by limiting acceptance to fuel and maintenance or fuel only purchases, validating driver and vehicle IDs, setting card purchase controls and capturing level III data at point-of-sale. Additionally, the State of West Virginia can increase efficiencies, improve controls and provide employees with the convenience they are looking for. The program allows your organization to manage travel, procurement and fleet transactions with just one process, one staff, one card issuer and only one bill. Additional program features include:

- Current accounting system integration
- Automatic travel insurance and emergency travel services
- Definable individual credit limits
- Enhanced data capabilities
- Full reporting for complete expense management
- Cash advances and convenience checks

### U.S. Bank Payables Solutions

The U.S. Bank **Purchasing Card** streamlines the purchasing process and empowers your supply chain management strategies. By using U.S. Bank Purchasing Cards to place orders, the costs associated with processing requisitions, purchase orders and check requests are dramatically reduced. The program simplifies and enhances all aspects of the purchasing process, including policy compliance, vendor negotiations, transaction monitoring, security, reporting and payment. Additional features of the U.S. Bank Purchasing Card include:

- Worldwide acceptance
- Online reallocation tool
- Comprehensive spend reporting
- Financial systems integration
- Transaction and spend limits
- Enhanced data capabilities
- Experienced technical consultants
- Tax and compliance management tools



The U.S. Bank **Access Online Payment Plus** functionality is a natural progression of purchasing card functionality. It combines the control and automation of client purchasing and payables systems with the simplified payment and rebate opportunity of purchasing cards. More importantly, this program adds comprehensive control to the purchasing card payment process by allowing suppliers to process charges only for amounts authorized by the State of West Virginia. Additionally, Payment Plus is now offered for T&E programs. Through the use of pre-authorized limits and single-use accounts, Payment Plus enables the following benefits:

- Further automation of payment
- Reduction of paper including check payments
- Increased control and reduced risk
- Working capital optimization
- Fully aligns with purchasing card categories
- Increased rebate opportunities

The U.S. Bank **Managed Spend Card** is an efficient way to manage outlying expenses. The managed spend card is a flexible payment tool that can support a variety of budgetary requirements. Similar to traditional purchasing or travel card programs, managers can customize controls such as cash guidelines and merchant category code blocking while setting firm credit limits and/or fund expiration dates. It is an excellent payment option for:

- Industry allowances for employees (clothing, equipment, etc.)
- Employee relocation expenses
- Consultant fees or expenses
- Grants or special projects
- Office furniture or equipment expenditures
- Office relocation or refurbishment
- Declining balance feature

### **U.S. Bank Travel Solutions**

The U.S. Bank **Corporate Travel Card** is a comprehensive, simplified way to monitor and control corporate travel and entertainment (T&E) expenses. As the program is flexible and widely accepted; it can be easily tailored to meet the specific needs of your organization. The corporate card offers extensive reporting functions that can yield valuable information to help monitor T&E spending as well as aid in vendor negotiations. The U.S. Bank Corporate Travel Card also includes:

- Comprehensive travel benefits
- Flexible billing and CTS capability
- Online access to transactions and statements
- Worldwide acceptance and access to global cash advance systems including ATMs
- Electronic expense reporting integration
- 24/7 customer service support
- Competitive pricing
- Effective VAT reclaim solutions
- Industry-leading alliances for T&E-related services

The U.S. Bank **Event Planner Card** allows select individuals the authority to make high limit and non-traditional purchases. This account, created in response to client demand, allows your event planning staff the purchasing flexibility they need without forfeiting the convenience, reporting benefits and rebate potential associated with your commercial card program. Additional features of this program include:

- Accepted at lodging facilities, caterers and audio-visual companies
- Implementation of company-wide vendor contracts
- Control and accountability through event invoices
- Plastic or ghost accounts available
- Improves control and policy compliance
- Allows event planner to focus on the event itself
- Includes all the same traveler benefits as the U.S. Bank Corporate Travel Card
- Declining balance feature



The U.S. Bank **Executive Card** combines all of the benefits of the U.S. Bank Corporate Travel Card with a unique card and specialized cardholder benefits. This program provides premium worldwide services and benefits for top executives and distinguished cardholders. The program offers these features:

- Event ticket upgrades through Golden Tickets, Inc.
- 10% discount with Carey International limousine service
- Complimentary concierge services
- \$1 million automatic travel accident insurance coverage
- Complimentary membership in the Avis® Preferred Renters® Program
- Annual year-end account summary

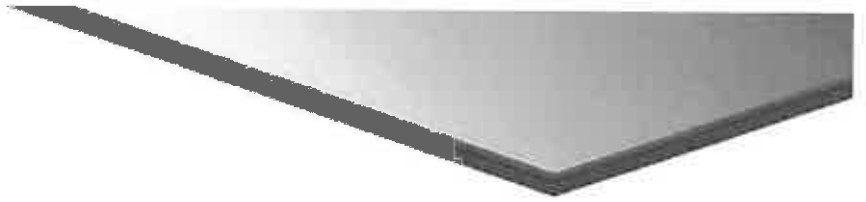


### **U.S. Bank Transportation Solutions**

**U.S. Bank Freight Payment** is U.S. Bank's centrally hosted, Web-based freight audit and payment solution. U.S. Bank Freight Payment provides the central data repository and collaborative communications point between shippers and carriers, synchronizing physical supply chain events and the corresponding financial processes that they trigger. U.S. Bank Freight Payment automates invoice processing and pre-payment audits for exceptional, timely and accurate electronic payments. Leveraging U.S. Bank Freight Payment, shippers and carriers work collaboratively via an Internet-based freight payment program that provides consistent visibility and control across organizations and locations. Additional features include:

- Automated invoice audit, approval and payment
- Up-to-date transaction status and spend visibility
- eBills for rapid, online dispute resolution
- Comprehensive reporting package
- Centrally hosted and Web-based
- Enterprise logistics and accounting system integration
- Managed Services for exception resolution on your behalf
- Sophisticated security
- Reduced collections risk for sellers
- No pre-funding of accounts payable for buyers





## **Conclusion**

Thank you once again for the opportunity to provide this overview of our Voyager Fleet Card solution. Please contact Tyler Bloomfield at 615.202.5241, or at [tyler.bloomfield@usbank.com](mailto:tyler.bloomfield@usbank.com), if you require additional information on any of the outlined services.

In addition to further descriptions, Tyler can provide web demonstrations, training materials, customized sample reports and even direct discussions with operations personnel.

We welcome the opportunity to provide the information most critical to the State of West Virginia. Beginning with this proposal and following through its subsequent discussions, we hope to demonstrate that we have a deep commitment to earning your business and building a long-term, mutually beneficial relationship.