



West Virginia Purchasing Division

2019 Washington Street, East
Charleston, WV 25305
Telephone: 304-558-2306
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Bid Fax: 304-558-3970

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

Header

List View

General Information | [Contact](#) | [Default Values](#) | [Discount](#) | [Document Information](#)

Procurement Folder: 99420

Procurement Type: Central Master Agreement

Vendor ID:

Legal Name: US BANK NA

Alias/DBA:

Total Bid: \$0.00

Response Date:

Response Time:

SO Doc Code: CRFQ

SO Dept: 0323

SO Doc ID: WWV1600000001

Published Date: 8/26/15

Close Date: 9/3/15

Close Time: 13:30

Status: Closed

Solicitation Description:

Total of Header Attachments: 0

Total of All Attachments: 0



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

**State of West Virginia
 Solicitation Response**

Proc Folder : 99420

Solicitation Description : Addendum No. 3; EPCS Card Services for Workforce.

Proc Type : Central Master Agreement

Date issued	Solicitation Closes	Solicitation No	Version
	2015-09-03 13:30:00	SR 0323 ESR08101500000000415	1

VENDOR

000000172239
 US BANK NA

FOR INFORMATION CONTACT THE BUYER

Melissa Pettrey
 (304) 558-0094
 melissa.k.pettrey@wv.gov

Signature X **FEIN #** **DATE**

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

Line	Comm Ln Desc	Qty	Unit Issue	Unit Price	Ln Total Or Contract Amount
1	Electronic Payment Card (EPC) and direct deposit services	0.00000	EA	\$0.000000	\$0.00

Comm Code	Manufacturer	Specification	Model #
84120000			

Extended Description : Vendor is to use Exhibit "A" Pricing Page to capture cost for services. Exhibit "A" must be submitted with bid response.

ReliaCard®



All of **us** serving you™

SEPTEMBER 3, 2015

WEST VIRGINIA PURCHASING DIVISION
WORKFORCE WEST VIRGINIA

REQUEST FOR QUOTATION – CRFQ 0323 WWV 1600000001

UNEMPLOYMENT INSURANCE BENEFITS ELECTRONIC PAYMENT CARD

U.S. BANK TECHNICAL RESPONSE



September 3, 2015

Andrew Heesen

Regional Sales Manager

Prepaid Debit Products

Ph: (610) 454-0870

andrew.heesen@usbank.com

Tim Rieder

Vice President / Relationship Manager

U.S. Bank Government & Nonprofits Banking

Ph: (614) 232-2081

tim.rieder@usbank.com

U.S. Bank National Association

Retail Payment Solutions

EP-MN-L16C

200 South 6th Street

Minneapolis, MN 55402-1547

FEIN: 31-0841368

D-U-N-S® Number: 00-621-3482





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MANDATORY DOCUMENTS



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

State of West Virginia
 Request for Quotation
 —
 14 – Financial

Proc Folder: 99420

Doc Description: Electronic Payment Card Services and direct deposit services

Proc Type: Central Master Agreement

Date Issued	Solicitation Closes	Solicitation No	Version
2015-08-07	2015-08-27 13:30:00	CRFQ 0323 WWW1600000001	1

BID RECEIVING LOCATION

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

VENDOR

Vendor Name, Address and Telephone Number:

U.S. Bank Plaza / EP-MN-L16C
 200 South 6th Street
 Minneapolis, MN 55402

FOR INFORMATION CONTACT THE BUYER

Melissa Pettrey
 (304) 558-0094
 melissa.k.pettrey@wv.gov

Signature X

FEIN # 31-0841368

DATE

8/31/15

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

BILL TO		SHIP TO	
WORKFORCE WEST VIRGINIA FISCAL & ADMINISTRATIVE MANAGEMENT- 5301 112 CALIFORNIA AVE CHARLESTON WV25305-0112 US		WORKFORCE WEST VIRGINIA OFFICE OF ADMIN. SUPPORT - 5302 112 CALIFORNIA AVENUE CHARLESTON WV 25305-0112 US	

Line	Comm Ln Desc	Qty	Unit Issue	Unit Price	Total Price
1	Electronic Payment Card (EPC) and direct deposit services	0.00000	EA		

Comm Code	Manufacturer	Specification	Model #
84120000			

Extended Description:

Vendor is to use Exhibit "A" Pricing Page to capture cost for services. Exhibit "A" must be submitted with bid response.

WWV160000001	Document Phase Final	Document Description Electronic Payment Card Services and direct deposit services	Page 3 of 3
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ADDITIONAL TERMS AND CONDITIONS

See U.S. Bank's response under "GENERAL TERMS AND CONDITIONS" herein

SOLICITATION NUMBER: WWV1600000001

Addendum Number: 1

The purpose of this addendum is to modify the solicitation identified as WWV16000001 ("Solicitation") to reflect the change(s) identified and described below.

Applicable Addendum Category:

- [X] Modify bid opening date and time
- [] Modify specifications of product or service being sought
- [] Attachment of vendor questions and responses
- [X] Attachment of pre-bid sign-in sheet
- [] Correction of error
- [] Other

Description of Modification to Solicitation:

1. To publish the Mandatory Pre-bid sign-in sheet.
2. The bid opening has moved from 08/27/15 to 09/01/2015.
The bid opening time remains at 1:30 pm.
3. Vendor questions and responses will be published by addendum at a later date.

Additional Documentation: Documentation related to this Addendum (if any) has been included herewith as Attachment A and is specifically incorporated herein by reference.

Terms and Conditions:

1. All provisions of the Solicitation and other addenda not modified herein shall remain in full force and effect.
2. Vendor should acknowledge receipt of all addenda issued for this Solicitation by completing an Addendum Acknowledgment, a copy of which is included herewith. Failure to acknowledge addenda may result in bid disqualification. The addendum acknowledgement should be submitted with the bid to expedite document processing.

ADDENDUM ACKNOWLEDGEMENT FORM
SOLICITATION NO.: WWV16000001

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

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

Addendum Numbers Received:

(Check the box next to each addendum received)

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

I understand that failure to confirm the receipt of addenda may be cause for rejection of this bid. I further understand that 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.

U.S. BANK

Company



Authorized Signature

8/31/15

Date

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

SOLICITATION NUMBER: WWV1600000001

Addendum Number: 2

The purpose of this addendum is to modify the solicitation identified as WWV1600000002 ("Solicitation") to reflect the change(s) identified and described below.

Applicable Addendum Category:

- Modify bid opening date and time
- Modify specifications of product or service being sought
- Attachment of vendor questions and responses
- Attachment of pre-bid sign-in sheet
- Correction of error
- Other

Description of Modification to Solicitation:

1. To publish agency responses to vendor technical questions.
2. The bid opening date remains the same: 09/01/2015 @ 1:30 PM

Additional Documentation: Documentation related to this Addendum (if any) has been included herewith as Attachment A and is specifically incorporated herein by reference.

Terms and Conditions:

1. All provisions of the Solicitation and other addenda not modified herein shall remain in full force and effect.
2. Vendor should acknowledge receipt of all addenda issued for this Solicitation by completing an Addendum Acknowledgment, a copy of which is included herewith. Failure to acknowledge addenda may result in bid disqualification. The addendum acknowledgement should be submitted with the bid to expedite document processing.

ADDENDUM ACKNOWLEDGEMENT FORM

SOLICITATION NO.: WWV16000001

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 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.

US BANK
Company


Authorized Signature

8/31/15
Date

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

SOLICITATION NUMBER: CRFQ WWV1600000001

Addendum Number: No. 03

The purpose of this addendum is to modify the solicitation identified as ("Solicitation") to reflect the change(s) identified and described below.

Applicable Addendum Category:

- Modify bid opening date and time
- Modify specifications of product or service being sought
- Attachment of vendor questions and responses
- Attachment of pre-bid sign-in sheet
- Correction of error
- Other

Description of Modification to Solicitation:

Addendum issued to publish and distribute the following information to the vendor community.

1. Bid Opening was: 09/01/2015 at 1:30 PM. EST
Bid Opening now: 09/03/2015 at 1:30 PM. EST.
2. Response to question clarification submitted by vendor.
3. No other Changes

Additional Documentation: Documentation related to this Addendum (if any) has been included herewith as Attachment A and is specifically incorporated herein by reference.

Terms and Conditions:

1. All provisions of the Solicitation and other addenda not modified herein shall remain in full force and effect.
2. Vendor should acknowledge receipt of all addenda issued for this Solicitation by completing an Addendum Acknowledgment, a copy of which is included herewith. Failure to acknowledge addenda may result in bid disqualification. The addendum acknowledgement should be submitted with the bid to expedite document processing.

ADDENDUM ACKNOWLEDGEMENT FORM**SOLICITATION NO.: WWV160000001**

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:

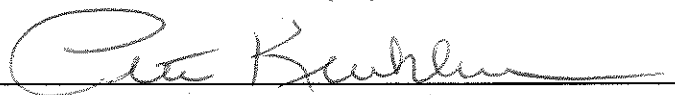
(Check the box next to each addendum received)

<input type="checkbox"/> Addendum No. 1	<input type="checkbox"/> Addendum No. 6
<input type="checkbox"/> Addendum No. 2	<input type="checkbox"/> Addendum No. 7
<input checked="" 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.

US BANK

Company



Authorized Signature

8/31/15

Date

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

STATE OF WEST VIRGINIA
Purchasing Division

PURCHASING AFFIDAVIT

MANDATE: Under W. Va. Code §SA-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 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: US BANK

Authorized Signature: *Peter Kuebler* Date: 8/31/15

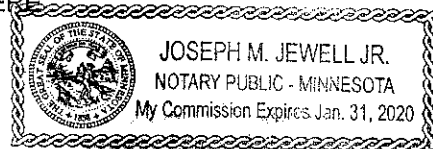
State of Minnesota

County of Dakota, to-wit:

Taken, subscribed, and sworn to before me this 31 day of August, 2015

My Commission expires 1-31-, 2020

AFFIX SEAL HERE



NOTARY PUBLIC *Joseph M. Jewell Jr.*

CERTIFICATION AND SIGNATURE PAGE

By signing below, or submitting documentation through wvOASIS, I certify that I have reviewed this Solicitation in its entirety; understand the requirements, terms and conditions, and other information contained herein; that I am submitting this bid, offer or proposal for review and consideration; that I am authorized by the vendor to execute and submit this bid, offer, or proposal, or any documents related thereto on vendor's behalf; that I am authorized to bind the vendor in a contractual relationship; and that to the best of my knowledge, the vendor has properly registered with any State agency that may require registration.

US BANK
(Company)

[Signature] SVP
(Authorized Signature) (Representative Name, Title)

612-973-108961 / 612-973-2918 9/2/15
(Phone Number) (Fax Number) (Date)



GENERAL TERMS AND CONDITIONS

For the past 15 years, U.S. Bank has partnered and negotiated government prepaid card agreements. We currently serve 103 state government agencies within 31 states. A pioneer in the government prepaid market, we developed and launched the first program in the nation back in 2001 with the Colorado Child Support agency.

U.S. Bank looks forward to collaborating closely with the Agency on the negotiation of common ground upon which we can develop a program that both meets all of your needs and maintains long-term sustainability and risk avoidance for all parties. While we would like to be able to fulfill all of the State's requirements, as an industry leader we cannot make a blanket agreement to all of the contract terms and conditions.

General Terms and Conditions Exception – The RFP and Proposal do not constitute a contract and, thus, do not constitute legal obligations. U.S. Bank looks forward to the opportunity to develop a mutually agreed upon contract with the State for Electronic Payment Card and Direct Deposit Services. A copy of our standard contract, entitled "sample ReliaCard Contract", is attached hereto.



SPECIFICATIONS

***Note:** To promote better readability of the response, we have shaded questions/requests with a background color to better differentiate them from our answers.

1. PURPOSE AND SCOPE / SCOPE OF WORK

Acknowledged and understood – all specifications.

2. DEFINITIONS

Acknowledged and understood – all definitions.

3. GENERAL REQUIREMENTS

3.1 Contract Items and Mandatory Requirements

Vendor shall provide Agency with the Contract Items listed below on an open-end and continuing basis. Contract Items must meet or exceed the mandatory requirements as shown below.

3.1.1 The Electronic Payment Card (EPC)

Acknowledged and understood – as follows:

3.1.1.1 The EPC must be accepted at more than 30,000 locations worldwide.

3.1.1.2 The EPC must be accepted by any participating merchant that accepts VISA or Equal, MasterCard or Equal.

The U.S. Bank ReliaCard program utilizes the Visa brand, ensuring that cardholders get the widest possible access to merchant, banking and ATM networks. Claimants can use the card as they see fit wherever Visa debit is accepted for both signature and PIN-based purchases. Aside from over 38 million global POS locations that accept Visa, cardholders can withdraw cash at over 2.2 million Visa/PLUS ATMs and over 102,000 Visa-branded national banks and credit unions. Plus, they get true service fee-free AND surcharge-free ATM service within our market-leading “in-network” ATM coverage.

U.S. Bank Prepaid Merchant, Banking and ATM Network				
Transaction Type*	Network	WV	U.S.	World
COST FREE POS Transactions <i>(Signature-Based)</i>	Visa® Debit	53,199	9,400,000	38,100,000
COST FREE POS & "Cash Back" Transactions <i>(PIN-Based)</i>	Visa® Interlink® Debit	8,326	2,640,000	N/A
	NYCE® Debit			
COST FREE Bank & Credit Union Cash Withdrawals	Visa®	729	102,330	838
COST FREE ATM Cash Withdrawals <i>(In-Network)</i>	U.S. Bank®	384	69,701	81,290
	MoneyPass®			
	Allpoint®			
ATMs Cash Withdrawals <i>(Out-of-Network)</i>	Visa/PLUS®	1,767	487,000	2,200,000
Total Access Points		64,405	12,699,031	40,382,128

Note: Data is approximated from the most recent data available and is subject to change.

**All POS, teller and ATM transactions are subject to daily card and/or terminal limits.*



3.1.1.3 The EPC must allow for a PIN based and signature based purchases.

Acknowledged and understood.

- **FREE, UNLIMITED Visa Debit (signature-based) POS Transactions:** Almost every merchant accepts Visa debit – over 30 million locations worldwide.
- **FREE, UNLIMITED Interlink (PIN-based) POS transactions:** Including free “cash back” at over 2.2 million participating merchants in the nation.
- **FREE, UNLIMITED Interlink/NYCE (PIN-based) POS transactions:** ReliaCard users will be able to take advantage of FREE and UNLIMITED PIN-based purchases across both the Interlink and NYCE POS network.

3.1.1.4 The EPC must perform through an operating ATM network and allow for withdrawal of cash through a normal ATM transaction.

Acknowledged and understood.

- **COST FREE “in-network” ATM Cash Access:** Cardholders can obtain their funds without cost at over 81,000 Surcharge-FREE “in-network” U.S. Bank, MoneyPass and Allpoint ATMs – **384** in West Virginia.
- Total nationwide network (Visa/*PLUS*) of over 487,000 ATMs (fees may or may not apply) – **1,767** in West Virginia.

ReliaCard ATM transactions require no special or unique steps. Cardholders simply follow the on-screen prompts.

3.1.1.5 The EPC should be valid for a period of twelve (12) months. This will allow the expiration date of the card to be affiliated with the time period associated with the cardholder's benefit year. This would also allow a cardholder to be issued a new card when the cardholder files a new claim for unemployment benefits.

Acknowledged and understood. U.S. Bank currently provides this card expiration methodology for other state UI programs.

3.1.1.6 The EPC must be reloadable; meaning the Agency through the vendor can transfer additional payments to the card.

Acknowledged and understood. Our ReliaCard program utilizes a prepaid debit card that is reloadable by the Agency only.

3.1.1.7 The EPC must have stored value; possible Agency weekly monies transferred to the card can range from \$24-\$424. If multiple weeks are processed, this amount could be larger. The stored value on any card will vary depending on the amount the Agency transfers and the amount each cardholder removes.

Acknowledged and understood.



3.1.1.8 The EPC will not have a line of credit associated with it.

Acknowledged and understood. ReliaCard does not incorporate a line of credit or have any other ties to credit products or their functionality.

3.1.1.9 The EPC must support Point of Sale and cash back option (not limited by the Agency).

Acknowledged and understood. Please see 3.1.1.1 above.

3.1.1.10 The EPC must support on-line and phone purchase capabilities.

Acknowledged and understood. Visa branding provides almost universal acceptance, including on-line and phone purchases. One exception to this would be if cardholders attempt to engage in on-line gambling activities which are prohibited by Visa.

3.1.1.11 The EPC must provide for Real Time Processing.

Acknowledged and understood. **Always Accurate Account Balance** – cardholder transactions are posted to the account immediately, ensuring an accurate available balance at all times. That balance can be viewed online or queried via the mobile app, toll-free IVR, at an ATM, or queried (pinged) via any mobile device. All transaction information is password-protected and available to the cardholder only.

Transaction Posting Explained – PIN-based transactions (also known as online) are authorized and settled against card accounts in real-time. By contrast, signature-based (off-line) involve a two-step process where the merchant must first complete an authorization at the time the card is taken as payment.

This authorization verifies that the card account has the funds available to cover the amount of the transaction, and also sets aside that amount for the merchant to collect at a later time (settlement) by removing the amount from the cardholder’s available funds – thus providing an accurate account balance.

Posting of the transaction is the second step. At the time of posting, usually within minutes to as much as 48 hours after initial authorization, the merchant and card issuer will finalize and settle the transaction – in effect, paying the merchant.

As determined by the card associations (Visa / MasterCard / Discover / Amex), various settlement rules will apply to how merchants authorize and settle transactions, all of which is transparent to the cardholder. But in any case, the balance maintained on the account (accessible by the cardholder at any time) will always be accurate and viewable.

3.1.1.12 The EPC must not require a bank account relationship or credit approval of the cardholder.

Acknowledged and understood. ReliaCards are non-portable – meaning the only allowed funding source is a known and trusted entity such as a state agency, and all funding transactions are assured to be legitimate and legal. Therefore, all valid claimants of the client / Agency are automatically eligible to receive a card if requested by the Agency.



However, in very rare cases, a potential recipient may show up on the Office of Foreign Assets Control (OFAC) database or other federal agency watch lists. If this were to occur, U.S. Bank is bound by federal law and cannot allow that recipient access to the program or to receive a ReliaCard. Certain regulatory agencies like OFAC require U.S. Bank to file a suspicious activity report (SAR) with the federal government for investigative purposes. In addition, we cannot notify the Agency or the recipient regarding this status in order to prevent potential tampering of the investigation.

THE SUCCESSFUL VENDOR:

3.1.1.13 The successful vendor should provide three letters of reference with their bid response from entities, other than individual cardholders, wherein vendor provided electronic payment services, such as counties, cities and other government programs. This information will be required before issuance of contract award.

Acknowledged and will comply. Please refer to Appendix B: “U.S. Bank ReliaCard References” for a list of the three specified references as well as an attending reference letter from each.

3.1.1.14 The successful vendor must provide 24 hours per day, 365 days per year; toll-free automated telephone access and web access that provides cardholders with the following services: card/account balance, transaction information, and capability to report a lost or stolen card.

Fully Informed and Supported – 24x7x365

Acknowledged, the Agency’s ReliaCard program will have a dedicated, toll-free, customer service number in addition to a variety of other convenient channels to access account information or get answers to questions. Here’s the breakdown.

- **Program Website:** Cardholders can simply login to the ReliaCard program website to manage their account anytime.
- **Mobile Banking App:** ReliaCard users can check the account balance, and view mini-statements on-the-go.
- **Dedicated, toll-free number** specifically for the West Virginia program.
 - **Automated IVR Assistance:** A user-friendly and automated response system to get answers quickly and easily.
 - **Live Agent Support:** Provided by English/Spanish-speaking customer service representatives with an additional 170 languages of support.
- **Text-2-Text Inquiries:** Besides proactive, automated alerts, cardholders can also engage in two-way text inquiries to get critical account information as well.
- **Mobile and Email Alerts:** Cardholders can enroll in automated alerts for a variety of notices.
- **ATM Balance Inquiries:** ReliaCard users can obtain a balance inquiry via any Visa/*PLUS*, U.S. Bank, MoneyPass or Allpoint ATM.
- **Mailed Disclosures:** Throughout the lifetime of the program, cardholders will receive compliance disclosures, statements and other communications via the regular mail and email.



U.S. Bank ReliaCard Cardholder Support options:

U.S. Bank Prepaid Customer Service Applications								
Application	Web	Mobile	Text	Email	Live	IVR	Mail	ATM
View Balance	X	X			X	X		X
View Transaction History	X	X	X			X	X	
FAQs	X	X						
Text/Email Alerts Registration	X	X						
Contact Us	X	X	X					
"In-Network" ATM Locator	X	X						
Card-2-Card Transfer	X	X						
Card Activation/PIN Selection	X					X		
View/Print Statement	X						X	
View/Print Terms and Conditions	X							
Display fee Schedule	X							
Display Privacy Policy	X							
Online Bill Payment	X							
Customer Data Updates	X				X			
Update Customer Information					X			
Report Lost or Stolen Card	X				X			
Dispute a Transaction					X			
Name/Address Change					X			
Compliance Disclosures				X	X		X	
Welcome Message			X	X				
Marketing Messages			X	X				
Low Balance Alert			X	X				
Money Loaded Alert			X	X				
POS Authorization Alert			X	X				
Decline Alert			X	X				
Card Shipped			X	X				
ATM/POS Decline			X	X				
POS Pre-Authorization			X	X				
Purchase Alert			X	X				
Help Message			X					
View Balance (2-Way-Text)			X					
Transaction History (2-Way-Text)			X					
View Savings Balance (2-Way-Text)			X					
Online Statement Message Alert			X	X				
PIN or Passcode Update	X					X		



3.1.1.15 The successful vendor must provide a designated informational page on vendor's website for cardholders of the Agency unemployment payment cards to provide them with an accessible list of fees attributable to the unemployment EPC card, a current list of in-network statewide ATM's, and detailed contact information for their customer service. The web page should be accessible without cardholder having to create a login.

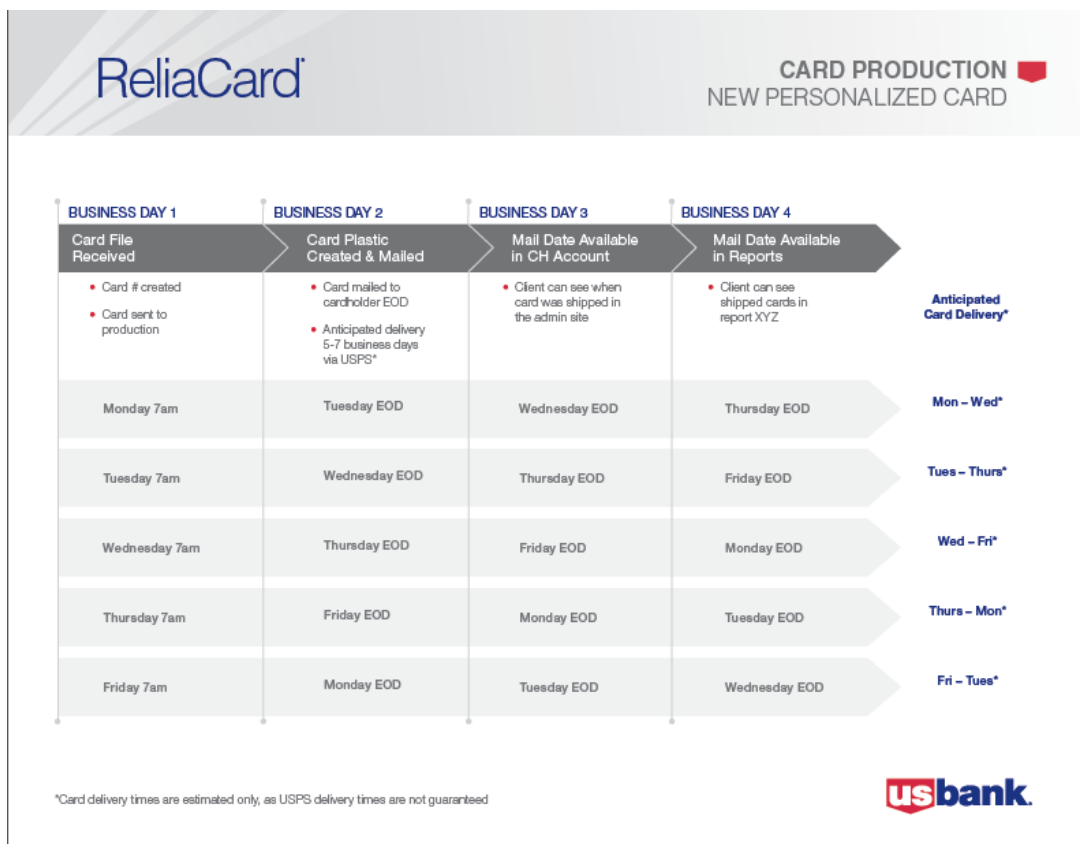
Acknowledged. Most of these data requirements are currently available. U.S. Bank looks forward to collaborating with the Agency on the components of the designated informational page.

3.1.1.16 The successful vendor must provide to the Agency, prior to award, the vendor's website hyperlink to the informational page referenced in 3.1.1.15.

Acknowledged.

3.1.1.17 The successful vendor must allow a new card to be requested by the Agency for next day business delivery, free of charge, upon the detection of vendor or Agency error. Upon receipt of Agency email or telephone request, vendor will process card as follows: Requests received prior to 3:00 p.m. Eastern Standard Time are to be processed the same business day; requests received after 3:00 p.m. Eastern Standard Time are to be processed the following business day.

Acknowledged.





Card orders must be received before schedule cutoff to guarantee next business day shipment. Cardholders or Agency personnel requesting cards to be expedited within 2-3 days of registration may be subject to a fee for service. Certain circumstances may warrant expedited shipping at no charge. These are managed on a case-by-case basis.

3.1.1.18 The successful vendor must allow a new card to be requested by the cardholder in cases of a lost, stolen, damaged, etc., card; Provide a minimum of two (2) free calls each month to a toll-free domestic customer service support, located within the geographical boundaries of the United States with a live representative between the hours of 8:00 am and 6:00 pm Eastern Standard Time Monday thru Friday; The option to speak with a Live Customer Service Representative must be provided as a selection on the vendor's toll free line for cardholders.

Acknowledged and understood. U.S. Bank, not the cardholder or Agency, will be responsible for lost, stolen, damaged or fraudulently used cards. The current card will be disabled by the customer service agent and a replacement will be issued. The agent will review recent transactions with the cardholder and assist them with filing an affidavit of loss for any unrecognized card usage. The account balance will be transferred to the new card once the new card is received and activated. A provisional credit for any lost amount will be applied within ten (10) business days while an investigation takes place.

- **Free Personalized Replacement Card** – the cardholder simply calls customer service to report the loss. ReliaCard customer service is **available 24x7 and is always free** to use. After being properly identified with a series of security questions, the suspect card is deactivated. To replace the card, the CSR will electronically request the replacement card, and it will be received in 5-7 business days. When the recipient receives and activates the new personalized card, the balance is automatically assigned to the new card. The balance is available as soon as the new card is placed into service.

With the exception of fraud perpetrated by the cardholder or a case of negligent management of the card, like giving the card and its PIN to someone else, there will typically be no risk for cardholder financial loss due to their card or PIN being lost, stolen, or used fraudulently. The cardholder has the responsibility to call the customer service line and report the incident. Our customer service representatives have been empowered to provide appropriate assistance to the cardholder.

U.S. Bank's prepaid fraud reporting policy allows cardholders at least 60 days since their last viewing of an account statement to report unauthorized purchases or withdrawals. Depending on the cardholder's last viewing, that timeframe may extend beyond 60 days.

We provide cardholders with an abundance of helpful hints and suggestions for effectively monitoring their card activity. With text and email transaction alerts, plus automatic notification of a PIN or address change, they have all the tools necessary for managing their prepaid card.

The only possible liability a cardholder may have is if they are simply not paying attention to their ReliaCard account, and fail to notify U.S. Bank of suspected fraud in the prescribed timeframes as detailed in the Cardholder Agreement.

Replacement Cards can be Mailed Standard or Expedited

ReliaCards can be replaced simply by calling a live customer service agent and filing a claim if the card is reported lost, stolen or compromised. Replacement cards can be shipped via one of two different methods:



Replacement Card Methods			
Program Type	Method	Delivery Time	Costs
ReliaCard	Standard	5-7 business days	• FREE
	Expedited	2-3 business days	• See <i>Cardholder Fee Schedule</i>

Expedited Replacement

Cardholders may also request expedited (overnight) shipping to receive the card in 2-3 business days. When the recipient receives and activates the new personalized card, the balance is automatically assigned to the new card. The balance is available as soon as the new card is activated by the cardholder. Cardholders must request expedited shipping service and will be responsible for any fees associated with the expedited service.

U.S. Bank offers FREE and UNLIMITED live agent customer service calls for cardholders.

24x7, Toll-Free Live Agent Customer Support

U.S. Bank’s live agent customer service for all our prepaid products is provided by Alorica, Inc. A dedicated team of live agents have been assigned to U.S. Bank with bi-lingual translation capabilities (English/Spanish) and additional language support provided by AT&T’s Language Line – 170 more languages. Our current call center solution does not incorporate a cardholder email option, but we are working on developing a cardholder chat solution to accompany our live agent service.

24x7x365, U.S.-Based Call Centers

Acknowledged. Our live agent call centers operate 24x7x365 and are based in the U.S. As a matter of fact, all U.S. Bank prepaid program functionality is managed within U.S.-based facilities:

U.S. Bank Prepaid Facilities	
Function	Facility
Prepaid Management & Operations	<ul style="list-style-type: none"> • U.S. Bank – Minneapolis, MN • U.S. Bank – Philadelphia, PA
Program Management	<ul style="list-style-type: none"> • U.S. Bank – Jacksonville, FL
Transaction Processing	<ul style="list-style-type: none"> • U.S. Bank – Dallas, TX
Card Production & Fulfillment	<ul style="list-style-type: none"> • Fiserv Output Solutions – Indianapolis, IN
Call Center (Customer Service)	<ul style="list-style-type: none"> • Alorica, Inc. – Universal City, TX • Alorica, Inc. – Beaumont, TX



3.1.1.19 The successful vendor must ensure that an answer by a live representative and the average on-hold time for the toll-free customer support is ten (10) minutes or less combined.

Acknowledged and understood.

3.1.1.20 The successful vendor must provide at a minimum, English and Spanish options for all automated inquiries.

Acknowledged and will comply.

ReliaCard IVR and Live Support Available in English and Spanish

The ReliaCard IVR system is available in both English and Spanish. At the voice prompt, the caller will be asked to input numeric values to select English or Spanish. In addition, our live agent support is provided 24x7x365 days a year with English and Spanish-ready agents. For languages beyond Spanish, we utilize Language Line Services.

170 Additional Languages Supported

Whenever a CSR encounters a caller requiring translation services, all they need to do is place the caller on hold and “conference in” an interpreter. With our Language Line Services partner, our CSRs consistently receive a professional interpreter with the following skills and qualities:

- Proficiency in both languages – English and the requested language
- General knowledge and familiarity with both cultures
- Ability to express thoughts clearly and concisely in both languages
- General knowledge of the subject to be interpreted – prepaid debit card issues

Language Line Services provides translation for 170 different languages. For a complete list of languages interpreted by Language Line Services, logon to: <http://www.language.com/page/languages/>

Acholi	Dutch	Japanese	Moldavan	Sorani
Afrikaans	Estonian	Javanese	Mongolian	Spanish
Akan	Ewe	Kanjobal	Montenegrin	Sudanese Arabic
Albanian	Farsi (Persian)	Karen	Moroccan Arabic	Sundanese
American Sign Language	Fijian Hindi	Karenni	Navajo	Susu
Amharic	Finnish	Kashmiri	Neapolitan	Swahili
Arabic	Flemish	Kazakh	Nepali	Swedish
Arakanese	French	Khmer (Cambodian)	Nigerian Pidgin	Sylhetti
Armenian	French Canadian	Kinyarwanda	English	Tagalog
Ashante	Fukienese	Kirghiz	Norwegian	Taiwanese
Assyrian	Fula	Kirundi	Nuer	Tajik
Azerbaijani	Fulani	Korean	Oromo	Tamil
Azeri	Fuzhou	Kosovan	Pahari	Telugu
Bajuni	Ga	Krio	Pampangan	Thai
Bambara	Gaddang	Kurdish	Pangasinan	Tibetan
Basque	Gaelic	Kurmanji	Pashto	Tigre
Behdini	Georgian	Laotian	Patois	Tigrinya
Belorussian	German	Latvian	Pidgin English	Toishanese
Bengali	Greek	Lingala	Polish	Tongan
Berber	Gujarati	Lithuanian	Portuguese	Tshiluba
	Haitian Creole	Luganda	Portuguese Creole	Turkish



Bosnian	Hakka	Luo	Pothwari	Twi
Bulgarian	Hakka – China	Luxembourgeois	Pulaar	Ukrainian
Burmese	Hassaniyya	Maay	Punjabi	Urdu
Cantonese	Hebrew	Macedonian	Quichua	Uyghur
Catalan	Hindi	Malagasy	Romani, Vlach	Uzbek
Chaldean	Hmong	Malay	Romanian	Vietnamese
Chaochow	Hokkien	Malayalam	Russian	Visayan
Chavacano	Hunanese	Maltese	Samoan	Wenzhou
Cherokee	Hungarian	Mandarin	Serbian	Wolof
Chin	Ibanag	Mandingo	Shanghainese	Yiddish
Chuukese	Ibo	Mandinka	Sichuan	Yoruba
Cree	Icelandic	Marathi	Sicilian	Yupik
Croatian	Igbo	Marshallese	Sinhalese	
Czech	Ilocano	Mexican Sign Lang.	Sindhi	
Danish	Indonesian	Mien	Slovak	
Dari	Inuktitut	Mina	Slovenian	
Dinka	Italian	Mirpuri	Somali	
Diula	Jakartanese	Mixteco	Soninke	

3.1.1.21 The successful vendor must provide the Agency with a monthly report of any down time in their customer service support; this report will only be necessary when down time occurs.

Acknowledged and will comply.

3.1.1.22 The successful vendor must establish a unique ID number for each cardholder upon receipt of the Agency's daily enrollment data file.

Acknowledged and understood.

Unique PAN and Account Numbers – Each ReliaCard comes with a unique personal account number (PAN) as well as a unique underlying account number for card funding. Underlying account numbers can be generated one of two ways:

- **Client-Generated:** The State Agency is assigned a specific program-based prefix to use for all recipient enrollments in conjunction with a unique, client-generated identifier.
- **System-Generated:** U.S. Bank can generate unique account numbers systematically, if the State prefers.

3.1.1.23 The successful vendor must mail the initial card to the cardholder, at no cost, the following business day after receipt of the Agency's daily enrollment data file.

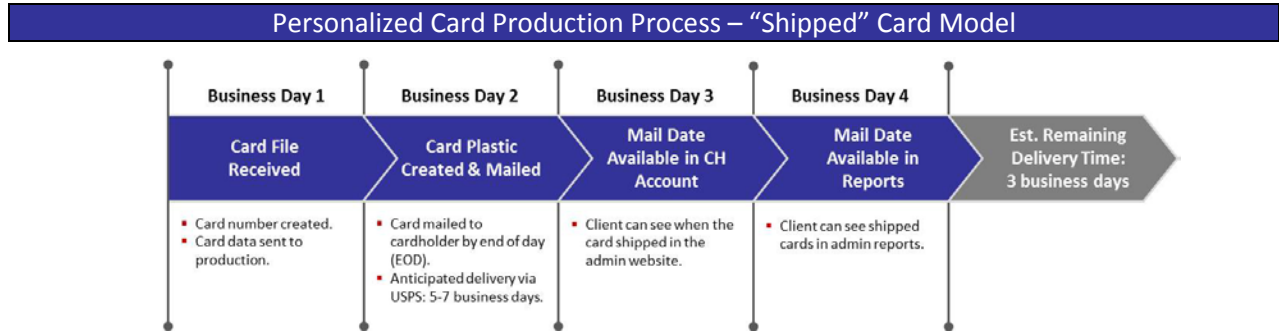
Acknowledged and understood.

Cards Shipped within 24-48 hours at no cost

The vast majority of our “shipped” cards are processed and issued into the U.S.P.S. mail stream within 24-48 hours (business days) of receiving the enrollment file from the Agency, depending on the receipt time of the file. This “shipped” card enrollment model leverages the fulfillment strengths of our



subcontracting partner, Fiserv Output Solutions (FOS) to process and ship individual, personalized cards to cardholders.



1. Data File Transfer	<ul style="list-style-type: none"> The Agency transmits a data file to U.S. Bank with information for each recipient’s name, address, SSN and date of birth. U.S. Bank returns a data file with each recipient’s deposit account number (not the card number) for import into the Agency’s disbursement platform. <ul style="list-style-type: none"> <i>Optional: If the Agency uses their Unique Account Identifier, then this pass-back file process step is eliminated.</i>
2. Card Personalization & Delivery	<ul style="list-style-type: none"> U.S. Bank sets up debit card account and passes file to our card fulfillment vendor, Fiserv Output Solutions (FOS), to produce and mail the cards. FOS produces personalized branded cards and ships the cards directly to recipient residences.
3. Card Activation	<ul style="list-style-type: none"> Cardholders need to activate their cards by calling the IVR system or registering online at the program website.

3.1.1.24 A new card must be issued to the cardholder each time a new claim for unemployment benefits is entered.

Acknowledged and understood. U.S. Bank currently provides this card expiration methodology for other state UI programs.

3.1.1.25 The successful vendor must provide a new card to the cardholder each time the name field is changed, at no charge.

Replacement Cards – for any reason

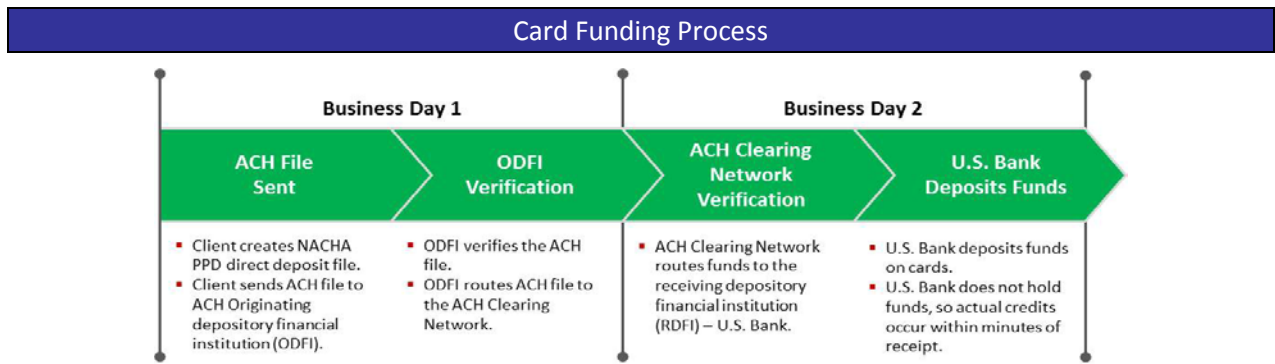
Acknowledged and understood. ReliaCards can be replaced free of charge for any reason (including name changes) by simply calling a live customer service agent and asking for one. And in the case of a demographic change, that can be handled at the same time. For name changes via ReliaCard customer service, the cardholder is responsible for providing legal documentation supporting the name change before a new card can be issued. The Agency may prefer to enter the name change by updating the cardholder record on the ReliaCard administrative website.



3.1.1.26 The successful vendor must process files that load value on the cards and transfer funds to claimant's designated method of payment (direct deposit or EPC) by the next business day after the funds are deposited with the vendor.

ReliaCard uses Standard NACHA ACH Format (PPD) – just like direct deposit

Acknowledged and understood, the Agency will have sole responsibility for initiating card funding transactions through ACH. If the Agency currently determines the ACH “effective date” when making direct deposits via your ACH-originating bank, then this process will not change when making deposits to U.S. Bank prepaid accounts. The Agency will continue to determine the ACH effective date for each outgoing funding file, and ReliaCards are able to be combined with other direct deposit destinations such as checking and savings accounts. Here is a quick snapshot of the process.



1. Data File Transfer	<ul style="list-style-type: none"> The Agency will transmit a funding file (NACHA-approved ACH PPD entry class code) to their ACH originating bank.
2. ACH Bank Verification	<ul style="list-style-type: none"> The Agency's ACH bank verifies the contents of the funding file and passes it to the ACH Clearing Network for distribution.
3. ACH Clearing Network Distribution	<ul style="list-style-type: none"> Once the ACH Clearing Network receives the file, they too verify the contents and distribute the funds to the ACH receiving banks (U.S. Bank).
4. Funds Deposited to Cards	<ul style="list-style-type: none"> U.S. Bank receives funds and deposits them to individual prepaid cards. U.S. Bank does not hold cardholder funds, so actual credits to prepaid card accounts occur within minutes of receipt of the funds.

Actual funding of the cards will occur within minutes of receiving the funding files from the ACH Clearing Network.

3.1.1.27 The successful vendor must provide monthly statements by US mail to cardholder, if cardholder requests paper statements; on-line statements are to be provided at no charge to the cardholder.

Statements – online, printed and (mobile) mini *all fee free*

Acknowledged and will comply. The cardholder website has the capability for cardholders to view their online account statement, including the last twelve (12) months of transaction history. Older statements – up to seven (7) years, may be requested from customer service. The seven (7) year timeframe is needed to comply with legal tax record keeping requirements.



Sample printed / mailed version

usbank
P O Box 958
Minneapolis, MN 55480
0096042447

ReliaCard®
Statement Summary
November 2014

Card number ending in: 7540
Customer ID: 0111021510

Page 1 of 1
For questions about this statement, please call 855-233-8374.

00005933 1 AV 0.381 108481824781493 P
HEATHER

CARD SUMMARY

Beginning Balance on 11/01/2014	\$	307.04
Ending Balance on 11/30/2014	\$	319.21

FUNDING TRANSACTIONS

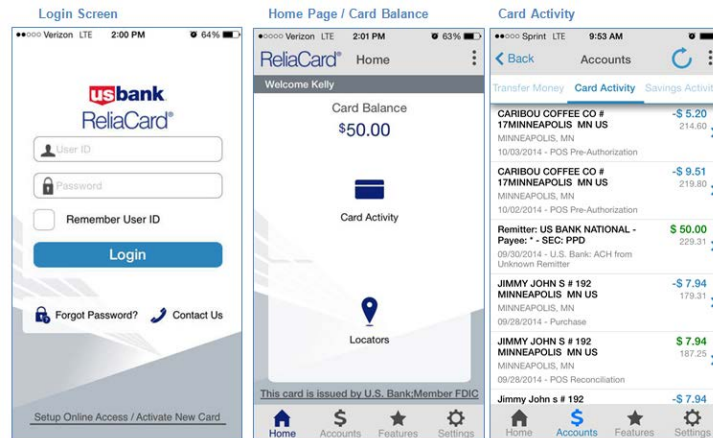
Date	Description	Card	Amount
11/21/14	U.S. Bank: ACH from Known Remitter State of MI OCS - PPD MI26183	7540	\$ 224.94

CARD TRANSACTIONS

Date	Description	Card	Amount
11/24/14	POS Purchase Terminal #VISATERM SAMS CLUB #6863 SAM S SAGINAW MI US SAMS CLUB #6863 SAM	7540	\$ 212.77-

ADDITIONAL INFORMATION
The activity on your statement is as of 5PM CST end of month November 2014, and any transaction occurring after 5PM CST will appear on your next monthly statement.
The cut-off time may differ for your online statement in comparison to your paper statement.

Sample mobile app



3.1.1.28 The successful vendor must provide text alerts of deposits credited to the card if the cardholder enrolls for text alerts on the vendor's website.

COST FREE ReliaCard Mobile Banking App

Acknowledged and understood. The U.S. Bank mobile banking app gives ReliaCard users the ability to view transactions, check their balance, search for the nearest ATM location or sign up for text alerts from anywhere on their iPhone® or Android™ phone. U.S. Bank makes it easy for Claimants to manage their money on the go:



- Balance Inquiries
- Transaction History
- Text Alerts
- ATM Locator (consolidated for all “in-network” ATMs: U.S. Bank, MoneyPass and Allpoint)
- Single Login

Automated Text & Email Alert Types

Cardholders can enroll in automated alerts for a variety of notices via our cardholder website:

Automated Text & Email Alerts	
Alert Type	Description
Welcome	When the cardholder has successfully enrolled in Alerts.
Low Balance Alert	When the available balance on the card falls below a set minimum.
Load Alert	When funds are loaded to the card – includes the new available balance.
POS Pre-Authorization Alert	When each point-of-sale (POS) pre-authorization transaction is posted to the card account – includes the new available balance.
Purchase Decline Alert	When the card is declined – includes the new available balance and any applicable fees.
Purchase Alert	When a point-of-sale (POS) transaction is made – includes the new available balance.
Card Shipped	When the card has been shipped.

Note: Standard messaging charges may apply through the cardholder’s mobile carrier and message frequency depends on account settings.

And COST FREE 2-Way Text Alerts

In addition to automated text and email alerts, cardholders can also use 2-way texts by texting a short code to receive a variety of updates:

2-Way Text Alerts		
2-Way Text Type	Text Codes	Description
Balance Alert	Text BAL to 90831	Up-to-the-minute balance information.
Recent Transactions	Text TRANS to 90831	Most recent card transactions.
Savings Account Balance (optional feature)	Text SAVE to 90831	Savings account balance.
Customer Service Number	Text HELP to 90831	Customer Service Phone Number.

Note: Standard messaging charges may apply through the cardholder’s mobile carrier and message frequency depends on account settings.



SAMPLE Mobile App Screenshots

- 3.1.1.29 The successful vendor must establish an automated procedure for an electronically secure data connection to accept the data file transmission on a daily basis (i.e., new enrollments, address/telephone updates), requiring no additional manual entry of data by the Agency after initial claim entry.
- 3.1.1.30 The successful vendor must provide the capability and work with the Agency to automate the daily enrollment file and provide a daily report of the enrolled cardholders on a spreadsheet.

Acknowledged and understood. U.S. Bank offers **standard data transfer options** for the Agency using existing business technologies that require no software or hardware integration. The information required to establish card enrollment will be already resident in Agency systems upon initial rollout of the prepaid programs. Extract files can also be requested easily because of the repeating bank routing/transit number, which will be the same for all prepaid cardholders. Depending on the volume of cards required, we have multiple ways to transmit card enrollment:

1. **Secure File Transmission** – Batch File Enrollment allows the Agency to compile new account information for as many cards as necessary and transmit the information in one file to U.S. Bank. Although U.S. Bank can accept daily batch files via many different methods, our preferred methods are Secured FTP (File Transfer Protocol) with full data encryption or Internet Direct FTP.
2. **Secured Administrative Website** – Our secured administrative website is used for ongoing smaller quantity enrollments. Select Agency management personnel will be given secured access to this interactive, web-based enrollment and search tool for both new account enrollment and account updates. Enrollments completed through the secure web-based tool occur in real-time.
3. **Batch file upload via Excel Spreadsheet** – The Excel file is extracted from the Agency’s system and uploaded to the ReliaCard secure Administrative website.

We offer a number of additional interface options for automating the process.

Secure File Transmission

U.S. Bank will provide the Agency a pre-determined registration and load process to submit batch files directly to our secure server. The U.S. Bank preferred format is comma-delimited. All data provided will be echoed back in the same format and placed on the Agency’s server for the Agency to pick up. Each line item within the file will have a confirmation or failure message appended to the line item so as to provide the Agency with absolute confirmation of what transpired on the processing platform.



Administrative changes such as updates to registration data, card status, and additional loads processed through the batch file are managed with the same confirmation file process as the initial files. If the Agency requires an alternate secure file transmission format, this can be discussed and agreed prior to implementation.

PGP and GPG Encryption

U.S. Bank provides access to its systems via web portal and/or SFTP external users. Web portals are secure transmission over HTTPS and sites and permissions are controlled by user ID and password and roles set up by our implementation team in advance. SFTP is secure while files are in transmission. U.S. Bank requires files to be encrypted with PGP or GPG encryption during transmission and at rest. The SFTP is IP address restricted and controlled.

Internal Agency users will access the U.S. Bank system in a similar fashion. The web portal is roles-based and so functionality is controlled by job function and user ID. Passwords are required to authenticate into the system upon entry.

Confirmation Reports Provided

Since you will be initiating funding, enrollment and other file types, U.S. Bank will utilize a variety of confirmation reports to immediately acknowledge them.

- **Instant Confirmation File (Batch Enrollment Files):** All data provided will be echoed back in the same format and placed on the SFTP for internal staff to pick up. Each line item within the file will have a confirmation or failure message appended to the line item so as to provide you with verification of what transpired on the processing platform. Administrative changes such as updates to registration data, card status, and additional loads processed through the batch file are managed with the same confirmation file process as the initial files.
- **Confirmation (echo) Report Outlines Errors and Exceptions**

The Agency will receive both a success and error file report for all enrollments. It is returned via secure transmission (SFTP) on our server for retrieval. If there are no errors, an error report will not be received. Successful files include number of records received successfully, each successful transaction with the input record following denoted success. Error reports include a code representing the error, a description of that error, and the erroneous input. Below please see sample success and error report line information. This is sent within two hours of receipt of enrollment and demographic change file. Additionally, you will receive immediate acknowledgement that we have received your enrollment and demographic change file.

Output Example with data

The input will be returned at the end of the record.

1. Example of successful output record:

```
1,Transactionsuccessful,1234567890,812345678,123456789,00USB23123 -
->[INPUT RECORD]
```

2. Example of error output record:

```
59,card ID 11000000000 is invalid,,, -->[INPUT RECORD]
```




- **Confirmation Reports from SinglePoint (Funding Files – U.S. Bank is the ODFI):** If U.S. Bank is the originating depository financial institution (ODFI), we will set up reporting from our SinglePoint system – used for processing ACH requests – to supply confirmation of funding files.
- **Manual Prepaid Confirmation Reports (Funding Files – U.S. Bank is NOT the ODFI):** If U.S. Bank is NOT the originating depository financial institution (ODFI), we will process manual reports from our reporting system to confirm the receipt of funding files. As part of providing this reporting, we would request that you provide U.S. Bank with a daily card load schedule, so we are able to promptly assess the data and produce the report as quickly as possible for the Agency’s benefit.

3.1.1.31 The successful vendor must establish, in conjunction with the Agency, an interface for the receipt of batch information daily via automatic file transfer that requires no prompting by the Agency.

Multiple File Transfer Protocols in Place

We are confident in our ability to provide data file transmission solutions to meet your needs. We have a diverse set of file transfer protocols available.

Internet Solutions

- **SFTP (SSH)** – Secure File Transfer Protocol (SFTP) with Secure Shell.
- **HTTPS** – A secure means of transferring data using Hypertext Transfer Protocol Secure (HTTPS) with Secure Socket Layer (SSL) encryption. For this easy to use solution, you will be given a user ID and password to logon to our secured DDS transmission website to send and receive files over the Internet.
- **FTPS (SSL)** – File Transfer Protocol Secure (FTPS) with 128-bit SSL encryption.
- **Applicability Statement 2 (AS2)** – A specification for securely exchanging files over the Internet using Multipurpose Internet Mail Extensions (MIME) and HTTP.

Internet VPN Solutions

- **FTP** – A communication protocol governing the file transfer between computers over a TCP/IP network.
- **Connect: Direct** – Software used for assured delivery of files over the Internet.

Internet File Transfer Protocols		
HTTPS	Security & Benefits:	<ul style="list-style-type: none"> • Transmissions are encrypted using 128-bit SSL encryption. • ID and password are encrypted and authenticated to allow confidential access to your data. • No network or firewall changes required for this option.
	Requirements:	<ul style="list-style-type: none"> • Web browsers utilizing 128-bit SSL encryption (i.e. Internet Explorer version 5.5 or higher, Netscape version 5.0 or higher).
	Optional:	<ul style="list-style-type: none"> • Pretty Good Privacy (PGP) encryption (SSL required) (additional fees may apply).



FTPS (SSL)	Security & Benefits:	<ul style="list-style-type: none"> • Transmissions are encrypted using 128-bit SSL encryption. • ID and password are encrypted and authenticated to allow confidential access to your data.
	Requirements:	<ul style="list-style-type: none"> • FTPS software clients with 128-bit SSL encryption ("Passive Mode" may be required).
	Optional:	<ul style="list-style-type: none"> • PGP encryption (SSL required) (additional fees may apply). • U.S. Bank can initiate the session to send (push) files. • Agency's staff or their software/service vendor may automate transmissions.
SFTP (SSH)	Security & Benefits:	<ul style="list-style-type: none"> • Transmissions are encrypted using AES 256-CBC encryption techniques. • SSH encrypts authentication and data before sending it over the open network.
	Requirements:	<ul style="list-style-type: none"> • SFTP software clients with password or SSH public key.
	Optional:	<ul style="list-style-type: none"> • PGP encryption (SSH 2.0 required) (additional fees may apply). • U.S. Bank can initiate the session to send (push) files. • Agency's staff or their software/service vendor may automate transmissions.
Applicability Statement 2 (AS2)	Security & Benefits:	<ul style="list-style-type: none"> • Transmissions are encrypted to ensure only the sender and receiver can view the data. • Designed to push files securely and reliably over the Internet. • Digital signatures ensure authentication. • Non-repudiation of receipt confirms that intended party received the file.
	Requirements:	<ul style="list-style-type: none"> • Certified AS2 software packages – see http://www.drummondgroup.com. • Supports up to a 100 Megabyte file before compression.
	Optional:	<ul style="list-style-type: none"> • File compression.
	Other:	<ul style="list-style-type: none"> • This protocol is not available with U.S. Bank's Image Cash Letter product.

Internet VPN File Transfer Protocols

FTP	Security & Benefits:	<ul style="list-style-type: none"> • Site-to-Site Internet Protocol Security (IPsec) encrypted tunnel. • ID and password are encrypted and authenticated to allow confidential access to your data.
	Requirements:	<ul style="list-style-type: none"> • Native FTP software clients. • U.S. Bank requires both a primary and a redundant VPN network connection for disaster recovery purposes.
	Optional:	<ul style="list-style-type: none"> • PGP encryption (VPN required) (additional fees may apply). • U.S. Bank can initiate the session to send (push) files. • Customer's staff or their software/service vendor may automate transmissions.



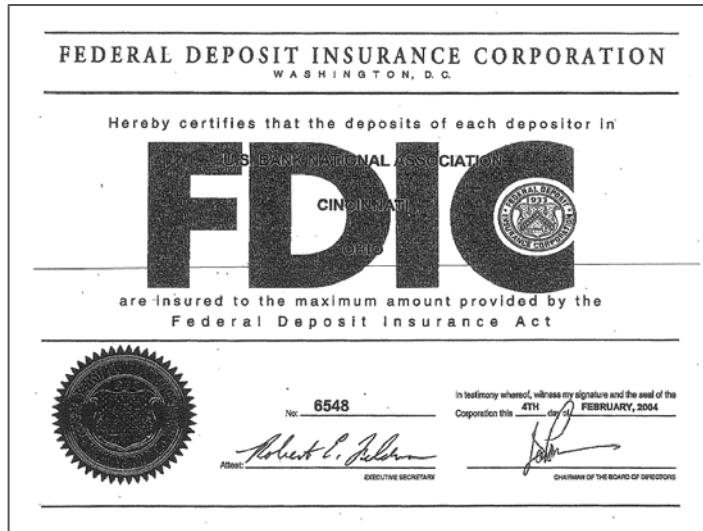
Connect: Direct	Security & Benefits:	<ul style="list-style-type: none"> • Site-to-Site IPsec encrypted tunnel. • Advanced security options for perimeter authentication, data privacy and integrity.
	Requirements:	<ul style="list-style-type: none"> • Sterling Commerce Connect: Direct software. • U.S. Bank requires a primary and a redundant VPN network connection for disaster recovery purposes.
	Optional:	<ul style="list-style-type: none"> • Connect: Direct Secure+ for advanced security options such as mutual authentication, data encryption (SSL), and cryptographic message integrity checking.
	Other:	<ul style="list-style-type: none"> • This protocol is not available with U.S. Bank's Image Cash Letter product.

3.1.1.32 The successful vendor must be Federal Depository Insurance Corporation (FDIC), Federal Savings and Loan Insurance Corporation (FSLIC), or National Credit Union Share Insurance Fund (NCUSIF) insured and affiliated with the VISA or equal or MasterCard or equal system. Certificate of Insurance should be submitted with bid response. Certificate of Insurance will be required before contract is awarded.

U.S. Bank is a Member of FDIC

Acknowledged and will comply. U.S. Bank National Association (certificate number 6548) is a member of, and has been insured by the Federal Deposit Insurance Corporation since January 1, 1934.

Certification information regarding U.S. Bank's membership in the FDIC is public knowledge and can be obtained by visiting – <http://www.fdic.gov/>.



FDIC Federal Deposit Insurance Corporation
Each depositor insured to at least \$250,000 per insured bank

BankFind Home Return to BankFind Results Glossary Questions & Suggestions

U.S. Bank National Association (FDIC #: 6548)
Status: **Active** • Insured Since January 1, 1934
U.S. Bank National Association is an active bank
Data as of: August 12, 2015

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Overview Locations History Identifications Financials

U.S. Bancorp
Bank Holding Company

U.S. Bank National Association
Banking Institution

3220 Locations
Branches (Offices)

U.S. Bank National Association has 3220 domestic locations in 28 states, 0 locations in territories, and 1 foreign locations

Established: July 13, 1863 **FDIC Certificate #:** 6548
Insured: January 1, 1934 **Bank Charter Class:** National Bank
Headquarters: 425 Walnut Street
Cincinnati, OH 45202
Hamilton County **Regulated By:** Office of the Comptroller of the Currency

Consumer Assistance: <http://www.helpwithmybank.gov>
Corporate Website: <http://www.usbank.com>

Contact the FDIC about [U.S. Bank National Association](#)

Home | Contact Us | Search | Help | SiteMap | Forms | En Español
 Website Policies | Privacy Policy | Accessibility Statement | Plain Writing Act of 2010 | USA.gov | FDIC Office of Inspector General
 Freedom of Information Act (FOIA) Service Center | FDIC Open Government Webpage | No FEAR Act Data

As noted in the response to 3.1.1.2 above, our ReliaCard program utilizes the Visa brand, ensuring that cardholders get the widest possible access to merchant, banking and ATM networks. Claimants can use the card wherever Visa debit is accepted for both signature and PIN-based purchases. Aside from over 38 million global POS locations that accept Visa, cardholders can withdraw cash at over 2.2 million Visa/PLUS ATMs and over 102,000 Visa-branded national banks and credit unions. Plus, they get true service fee-free AND surcharge-free ATM service within our market-leading “in-network” ATM coverage.

3.1.1.33 The successful vendor must comply with all state and federal banking regulations and laws.

Acknowledged and understood. U.S. Bank prepaid card products have been designed for full compliance with all applicable state and federal laws regarding the issuance of prepaid cards, including but not limited to:

State-by-State and Federal Compliance – state agencies must not only manage claimant sensibilities to payment cards, but also any unique requirements imposed by state statutes. Our solutions are compliant with banking, privacy and all payment regulation.

- Banking, Financial and Processing Rules
- Office of the Comptroller of Currency (OCC)
- Office of Foreign Assets Control (OFAC)
- Bank Secrecy Act
- USA Patriot Act
- Card Act
- Gramm Leach Bliley Act



- Anti-Money Laundering (AML) Laws
- Customer Identification Program (CIP)
- Know Your Customer (KYC) Laws
- Regulation E
- Visa and Regulation E Plastics Compliance
- NACHA ACH PPD entry class code funding and reversal methodologies
- FDIC-Insured
- Data Security Standards and Compliance
- Visa® PCI-DSS
- MasterCard® SDP Compliance
- SSAE 16 SOC1 Type II

3.1.1.34 The successful vendor must not deny enrollment to any Unemployment Insurance (UI) claimant referred by the Agency for participation in the EPC program. Claimant is not a cardholder until enrollment has occurred.

Acknowledged and will comply. U.S. Bank will accept all Agency approved enrollees into the ReliaCard program. Please see 3.1.1.12 regarding our inability to establish cards for individuals who have not passed OFAC.

3.1.1.35 The successful vendor must not allow the cardholder to make deposits or add value to the card.

Acknowledged and understood. Only the Agency will be able to add funds to the card.

3.1.1.36 The successful vendor must not allow the cardholder to obtain checks or negotiate checks against the card.

Acknowledged and understood. ReliaCard does not incorporate the use of paper checks, and cardholders will not be able to negotiate checks against the card account.

3.1.1.37 The successful vendor must allow the Agency to approve all instructional material associated with the card; (approval must be received by WorkForce WV before any materials are distributed to the Cardholder) and provide the Agency all finalized and approved educational and instructional material prior to distribution to the cardholder.

Acknowledged and understood. No other provider has more experience transitioning legacy JPMorgan Chase programs than U.S. Bank. Year to date, we have either successfully launched or are in transition with 16 former JPMorgan Chase government clients, including unemployment insurance programs in Utah, Maine, Colorado, and Pennsylvania. We have recently received three additional state government awards that will also be converted from JPMorgan Chase.

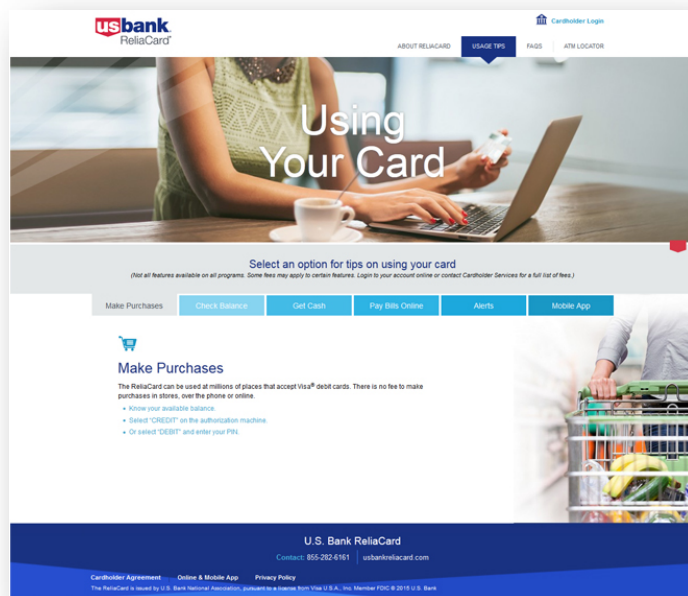
We will work closely with you to develop a comprehensive and professional marketing support / instructional program, including:

Comprehensive (Agency branded) marketing and instructional materials in a variety of forms and formats



- Print – standard and print-on-demand website
- Posters, mailers, stuffers, pocket guides, FAQs, brochures
- Downloadable mobile apps
- PDF support materials
- Cardholder targeted – for anytime, self-service reference
- Administrator targeted – for new Agency hires and ongoing reference
- Professional marketing support and guidance for achieving maximum success

Claimant communications are a true ReliaCard strength! We will work with you to ensure that UI cardholders are fully-informed at all times.



Our prepaid marketing team (dedicated solely to our business line) will meet with Agency administrators early and often in the implementation process to develop and finalize all cardholder communication materials.

Program Transition Strategy – Industry Best Practices

Because there is an incumbent EPC in place, U.S. Bank recommends a “warm” transition to the ReliaCard program. Essentially, U.S. Bank will build and implement the ReliaCard program and on the planned date, issue ReliaCards to the entire unemployment cardholder base. The transition educational materials will be designed to communicate the change and instruct cardholders how to “spend-down” their existing program card and then change their usage to the new ReliaCard.

Of course there will be details that require in-depth planning, communication and monitoring. That’s why U.S. Bank utilizes a variety of education and communication tactics to help smooth the transition.



Multi-Channel Transition Education Campaign

In order to prepare the cardholder base for the changes, our marketing team will devise an entire communication strategy around the transition to ensure all cardholders understand what is happening, when it's happening and what they need to do.

- **Outgoing Vendor Website Announcement:** U.S. Bank prefers to draft an announcement for placement on the outgoing vendor's cardholder website that informs cardholders of the impending change in cards.
- **Direct Mail Announcement:** Letters will be drafted that explain the re-carding transition and what the cardholder needs to understand and do to make the process as seamless as possible.
- **Online Cardholder Communications:** Using the communication data collected by the Agency and the outgoing vendor, U.S. Bank can continually send transition-related communications via email and text message.

Transition Customer Service Response Plan

While the transition marketing plan is great in and of itself, U.S. Bank would also like to cover the back-end customer service of the transition as well:

- **Call Center Ramp-Up:** In response to the anticipated transition date, U.S. Bank will work with our call center managers to schedule additional staff to handle an expected up-tick in live agent calls related to transition troubles.
- **Transition-Specific Content:** To properly prepare the live agents for the transition, our specialists will create specific procedures and information to be placed in our live agent knowledge database for use on phone calls.

Of course, during this transition, your Relationship Manager will provide coordination for all aspects and remain in continual contact with the Agency, should issues arise.

Please click on the following link to learn more about our great ReliaCard marketing support program and view the online "real life" video of a Nebraska ReliaCard program.

<http://www.usbankprepaid.com/reliacard/>

Also

Please see samples of our professionally-designed instructional materials in the provided **ReliaCard Marketing and Instructional Materials Attachment** included with our response.



And ...

Please see an example of our comprehensive approach to working with Agency administrators when we develop the West Virginia UI transition marketing plan. It is included as an attachment entitled **ReliaCard Sample Marketing Plan**. A Table of Contents for the plan is shown below.

TABLE OF CONTENTS	
PROGRAM BENEFITS	3
PROGRAM OPTIONS	4
ELECTRONIC PAYMENTS	5
MARKETING STRATEGY	6-7
MARKETING TIMELINE	8
MARKETING MATERIALS	9-10
MARKETING RECAP	11

3.1.1.38 The successful vendor must provide the cardholder, at the time the card is mailed, a list of all potential charges/fees that may be incurred, along with a packet of instructional materials. Packet should include, but not be limited to, a wallet-sized fee schedule, vendor terms and disclosures, card activation instructions and instructions for selecting a PIN, usage of the card (every day purchases, credit/debit transactions, withdrawals, etc.), frequently asked questions, safety tips, and customer service contact information.

Comprehensive Initial Materials & Disclosures

Acknowledged and will comply.



Note: In compliance with Regulation E, U.S. Bank has a legal obligation to inform all cardholders at the time of the receipt of their card, and at any subsequent future times, of any terms and conditions affecting the cardholder's use of the card, including associated costs and fees.

The initial card package includes the following documents, some of them bilingual:

Welcome Brochure/Usage Guide (English & Spanish)

- Explains where their card will be accepted for purchases.
- Identifies and explains the use of ATMs that will accept the card.
- Educates cardholders on contacting Customer Service and potential reasons for calling.
- Shows cardholders how to obtain account balance information.
- Differentiates the fact that the card is a debit card – not a credit card.

Card Carrier (English ONLY)

- Explains the transition process, reason for getting a new card and new features and benefits.
- Instructs cardholder on proper card activation and PIN selection.
- Educates cardholders on contacting Customer Service and potential reasons for calling.
- Highlights necessary Agency contact information and potential reasons for calling.
- Describes any program-related usage fees.

Cardholder Agreement (English ONLY)

- Contains the Cardholder Agreement (terms and conditions) pertaining to the specific prepaid program.

U.S. Bank's Privacy Pledge Brochure (English ONLY)

- Pledges to keep all cardholder information confidential.
- Provides cardholders the option on whether or not to receive other product information from U.S. Bank.

Samples of our initial cardholder educational materials can be seen in the provided **SAMPLE Card Package Materials attachment** included with our response.

Website and Mailings

In addition to the card package sent to each new cardholder, all of the same information plus a comprehensive list of FAQ's will be provided for posting on the Agency website. Ongoing, additional reminders and other informational collateral can be provided as stuffers for mailing to cardholders. Through this function, U.S. Bank has the ability to be proactive and openly communicate to cardholders about legislative or regulatory changes that impact their card and their use.

Please see samples of our web-accessible FAQs in the provided **ReliaCard FAQs attachment** included with our response.



3.1.1.39 The successful vendor must provide the Agency with a designated Code Reference Sheet that lists the banking codes associated with the following transactions: Approval Codes, Type Codes, Card Status Codes, Account Status Codes, Program Types, Primary/Alternative Codes, POS Terminal Error Codes and Client (Customer) Search Codes.

Acknowledged and understood. As is the case with all of our ReliaCard training, reference sheets can be created and provided as needed to ensure complete understanding of the program.

3.1.1.40 The successful vendor must mail the EPC card and all correspondence to the cardholder in envelopes that indicate the mailing is coming from the Agency rather than the financial institution, to avoid inadvertent disposal of mailings due to the assumption of the mail being "junk" mail or solicitations.

Acknowledged and will comply. ReliaCards are mailed "inactive" in non-descript, plain white envelopes with clear windows displaying the identity of the sender (i.e. agency name, state name, etc.). The card cannot be used until it is activated by the cardholder and a PIN has been uniquely chosen. Card package instructional materials alert the cardholder how to activate and create a PIN.

Cardholders can change their PIN anytime and U.S. Bank encourages them to change it often to promote PIN security. PIN changes are done via the cardholder website and IVR system. They must know the last four (4) digits of their social security number (SSN) in order to change the PIN.

3.1.1.41 The successful vendor must obtain the approval of the Agency at least thirty (30) days in advance of any changes in policy affecting cardholders.

Policy Changes Communicated to Agency in Writing

Acknowledged and understood. Written change notices will be communicated in advance to Agency administrators at least 30 days prior to the effective date of the change.

U.S. Bank may also be required to comply with new regulations and legislation outside of our control, and with very short lead times for implementation. For that reason, we may require some leeway on the 30-day notification requirement, and approval may not be at the discretion of the Agency, but rather mandatory by law.

3.1.1.42 The successful vendor should provide the Agency with a minimum of forty-five (45) days advance notice of any changes required by law, regulations or guidance. Also, the Agency should receive advance notice of any changes due to the best practices and reserves the right to approve the same.

Laws and Regulations – U.S. Bank pledges to involve the Agency as quickly as possible in any communications regarding changes to policies or procedures required by state or federal laws. In most cases, we will be able to notify the Agency within 45 days on pending changes because we are actively monitoring the regulatory landscape at all times and are rarely surprised. However, an exception could be created in the event of a sudden change in regulations or legislation with less than 45 days to comply.

Best Practices – changes resulting from process improvements (best practices) are able to be controlled at all times by U.S. Bank, and can be communicated, discussed and approved well in advance of any proposed implementation.



3.1.1.43 The successful vendor must notify the cardholders with a minimum of thirty (30) days advance of any changes in policy that affect them.

Regulation E Requirement

If a financial institution contemplates a change in terms, it must mail or deliver a written or electronic notice to the consumer at least 21 days before the effective date of any change in a term or condition required to be disclosed under 12 CFR 1005.7(b) if the change would result in any of the following:

- increased fees or charges;
- increased liability for the consumer;
- fewer types of available EFTs; or
- stricter limitations on the frequency or dollar amounts of transfers (12 CFR 1005.8(a)(1)).

Cardholder Policy Change Communications – 21 days

Acknowledged and understood. As a standard policy, and in compliance with Regulation E requirements, U.S. Bank communicates policy changes to cardholders within 21 days or less. All change notices are communicated in writing via personal letters. Additionally, verbiage and content regarding the change is also provided on the ReliaCard program website, automated IVR and through live customer service to ensure maximum coverage.

In addition, if quicker communication is ever deemed necessary, U.S. Bank is willing to collaborate with the Agency to develop the necessary communication protocols desired.

3.1.1.44 The successful vendor must reinstate suspended/deactivated vendor designated cardholder ID accounts at the request of the Agency within two business days.

Acknowledged and agreed. Please see 3.1.1.12 regarding individuals who have not passed OFAC.

3.1.1.45 The successful vendor must notify the Agency if a card is never activated after twelve (12) months, yet was funded during the twelve (12) months.

Unpinned / Unactivated Card Monitoring

Our current process is to report unpinned cards back to our state clients whenever they occur. The volume of cards falling into this category is very low, and stems largely from incorrect mailing addresses which result in an “undeliverable mail” situation and the automatic return of the card package to U.S. Bank for re-processing. The Agency can monitor returned cards on the Administrative website. If a card is not activated for some other reason and remains in an inactivated state for a predetermined amount of time (selectable by the Agency), we will add it to our report and you will be informed.



3.1.1.46 The successful vendor must return funds to the Agency from all inactivated funded cards, using a monthly Accounts Closure Report.

U.S. Bank can deploy either a manual or automated returned funds process for the Agency.

- **Manual Process** – Using our reporting package, Agency administrators can identify the unpinned cards that exceed the determined threshold and reverse the funds back to the Agency's adjustment account.
- **Automated Process** – U.S. Bank is building an automated sweep feature for our prepaid card products that will automatically sweep back funds from unpinned cards and transfer the funds to a designated State Agency account.

The operable timeframes for the returned funds process can be developed in collaboration between the Agency and U.S. Bank during implementation.

3.1.1.47 The successful vendor must notify the Agency when returned funds are returned provisionally (pending full availability of funds).

Acknowledged and will comply.

3.1.1.48 The successful vendor must begin accepting initial deposits from the Agency no later than five (5) days after the receipt of the electronic daily enrollment data file transmission, which establishes the cardholder's unique ID number and initiates the mailing of the initial EPC card.

Acknowledged and will comply. Once the enrollment file has been received by U.S. Bank, the funding account numbers will be created within hours and funding may commence anytime thereafter. The ReliaCard enrollment feature is fully automated and very easy to use. Funding will be subject to ACH guidelines provided by the Agency's originating bank. U.S. Bank has several funding windows daily, Monday through Saturday morning, to accommodate the funding of the benefits to the cardholder's EPC card.

3.1.1.49 The successful vendor must require cardholder to establish a four (4) digit PIN during the debit card activation process.

Cardholder Must Select Initial PIN through Card Activation

Acknowledged, cardholders will have access to two (2) **cost free** activation and PIN selection methods:

1. Toll Free Customer Service IVR (24/7/365)
2. Cardholder Website (24/7/365)



The card cannot be used for purchases until it is activated by the cardholder and a PIN has been uniquely chosen. Instructional materials within the card package alert the cardholder on how to activate and create a PIN:

Prepaid Card Activation & PIN Creation Process	
Step 1	Cardholder calls the secure program IVR or logs into the secure cardholder website.
Step 2	As a security measure, cardholders must enter the last four digits of their social security number. For secondary verification, the cardholder may be required to enter their date of birth or zip code.
Step 3	Once validated, the cardholder will be prompted to select a Personal Identification Number (PIN) for future information security.

Note: Initial verification can use either last four SSN# or DOB, whichever the Agency prefers to use.

If the cardholder has trouble with the automated IVR, they can select assistance from a live customer service representative to assist with the activation, if needed.

3.1.1.50 The successful vendor must allow the cardholder to choose and change the PIN.

Cardholder Can Change the PIN Anytime

Acknowledged, cardholders will be able to change their PIN anytime through either the program IVR or through the website. Our instructional materials encourage regular PIN changes.

- **Initial Issuance:** Cardholder chooses their own, unique PIN during the card activation process through the IVR or the cardholder website as explained above.
- **Lost/Stolen Card:** The PIN selection procedure for a replaced card is the same as for an initial card (see above).
- **Forgotten PIN:** If a cardholder ever forgets their PIN, they will simply call the IVR or login to the cardholder website, select the “PIN Change” option and enter their date of birth and select a new PIN.
- **Compromised PIN:** When cardholders know (or suspect) that their PIN security has been compromised; there are two available options to resolve the problem. First, they can change the PIN directly via the IVR, or if they feel more comfortable with a replacement card, they can call the customer service line and request the replacement card from a live agent. Upon receipt of the new card, the instructional materials will alert the cardholder to activate the card and select a new PIN.

The cardholder must know their last four (4) digits to their social security number (SSN) in order to change their PIN.



3.1.1.51 The successful vendor must provide the Agency with the methodology used to ensure cardholder's account is secure regarding Personal identifiable Information (PII), and allow Agency to approve security measures prior to implementation.

Most Trusted Bank in America

Acknowledged, U.S. Bank has taken an industry-leading, proactive approach to the importance and daily application of transaction and account information security. Time and time again, we have been recognized by bank industry experts and consumer watch-dog groups as the verifiable leader in the development of security best practices.

For the past seven consecutive years, the Ponemon Institute has ranked U.S. Bank as the number one "most trusted bank in America" for protecting consumer privacy. The Ponemon Institute® (www.ponemon.org) is dedicated to advancing responsible information and privacy management practices in business and government. To achieve this objective, the Institute conducts independent research, educates leaders from the private and public sectors and verifies the privacy and data protection practices of organizations in a variety of industries.



Proactive Fraud Prevention

U.S. Bank proactively contacts cardholders from our call center when there is evidence of suspected fraud occurring on their card. We utilize Proactive Risk Manager™ (PRM), a licensed neural-based fraud monitoring system provided by ACI Worldwide, which allows us to monitor, predict, and respond quickly to suspected fraudulent activity.

Features & Benefits

- Provides early warning of suspect activity with powerful, accurate neural network models to reduce fraud and limit the impact on cardholders, merchants and accounts in good standing.
- Allows organizations to react quickly to emerging suspicious activity with expert rules-based strategies matched against a set of user-defined fraud profiles.
- Extends model efficiency with customer-managed model updates to the custom neural model.
- Prevents fraud with real-time scoring and rules to stop fraud before it propagates.
- Detects fraud with near-real time scoring and rules to stop fraud immediately.
- Utilizes an easy-to-use Microsoft® Windows®-based interface accessed via a Java™-based interface.
- Automates workflow management and increases reviewer performance.
- Captures and maintains statistical data on queue status, reviewer and model performance to provide valuable management information.
- Interoperates with existing authorization and core banking systems.
- Meets operating and business requirements with an extensible environment.
- Operates on a wide range of platforms, including HP Nonstop™, IBM® MVS, Sun Solaris™ and Microsoft Windows.
- Uses open database architecture with the latest Oracle® and Microsoft SQL technology.



And ...

Visa® Prepaid Clearinghouse Service

In 2014, Visa created a new service aimed at detecting and preventing fraud schemes that target the use of prepaid cards. Visa's Prepaid Clearinghouse Service (PCS) is a centralized database that allows financial institutions, processors and prepaid program managers to share prepaid card data such as enrollments, load funding, suspected fraudulent information and previously reported fraud on existing card accounts. PCS will provide critical information sharing to better identify and stop fraudulent enrollments, funding, use and other fraud schemes involving prepaid cards.

- **Comprehensive Fraud Database** – PCS provides a compilation of prepaid account-level data from across the industry.
- **Unprecedented Access to Fraud Data** – PCS provides access to a holistic view of prepaid fraud across the industry.
- **Proactive Fraud Prevention** – This service proactively prevents fraud schemes from targeting prepaid cards.
- **Protection from Prepaid Fraud** – Enables issuers and clients to detect and protect their customers and their portfolios from fraud.
- **Reduces Prepaid Fraud Losses** – For cardholders, financial institutions and clients.

Reporting information into PCS is required for all U.S. Visa-issuing financial institutions and program managers, including U.S. Bank. This service is capable of supporting multiple network-branded prepaid cards. All U.S. Visa prepaid issuing financial institutions and their program managers were required to report into PCS as of June 2015.

Comprehensive Fraud Detection and Prevention Protocols in Place

As shown above, U.S. Bank Prepaid takes fraud prevention, detection and resolution very seriously. In a market as competitive and regulated as prepaid, U.S. Bank must do everything in our power to ensure the best fraud protocols are in place and operational:

- In-House Prepaid Fraud Operations Team
- Pre-Activation Cardholder Protections
- Facility Safeguards & Security
- Internal Data Security Protocols
- Proactive Fraud Prevention via Proactive Risk Manager™
- Bank-Wide Red Flag Identity Theft Protection
- Visa® Prepaid Clearinghouse Service

Plus ...

Personnel Security Protocols

The ReliaCard program is built to comply with all state and federal laws. Additionally, we incorporate a variety of personnel security protocols to ensure best-in-class client confidentiality. All U.S. Bank employees, contractors and vendor staff must pass U.S. Bank's pre-screening process consisting of fingerprinting and a thorough criminal background check, prior to beginning work.



- **Confidentiality Policy Adherence:** Upon employment, all employees, contractors and temporary workers are required to adhere to U.S. Bank's confidentiality policy.
- **Fingerprinting:** Fingerprints are uploaded into the FBI's database and then stored for future reference.
- **Criminal Background Check:** The background check process takes approximately 3 – 5 business days. The time period varies based on the number of counties an individual has lived or worked in during the past 10 years.

Facility Safeguards & Security

To safeguard data centers and processing facilities, U.S. Bank employs an array of facility security protocols to meet industry regulations and requirements:

- **Authorization Groups:** All system users are assigned to user authorization groups that give them the proper access to the work areas, work systems and data required to perform their jobs. Tied to both the card access system, which controls access to sensitive facilities and areas, and data systems permissions, which control access to various systems and data, these authorization groups significantly reduce any opportunities for misuse and unauthorized modifications.
- **Card Access Systems:** Using the preprogrammed User Authorization Groups, access to sensitive facilities/areas, equipment and data are restricted to the proper authorization groups.
- **24x7x365 Facility Surveillance:** All U.S. Bank processing and data centers have around-the-clock security camera surveillance in sensitive areas and entry points.
- **Onsite Security Monitoring:** All U.S. Bank data and processing centers have on-site security personnel monitoring lobbies, entrances and surveillance cameras.
- **Visitor Access Restrictions:** Visitors are restricted from entering any facility or area without authorized approval and escorts through the facility.

Internal Data Security Protocols

U.S. Bank recognizes the importance of online security technologies and has implemented various tools and processes that provide the ability to address data security threats and unauthorized access risks as they arise. The tools utilized by U.S. Bank to manage security risks include:

- **Active Countermeasures:** Such as external and internal firewalls, access lists, and intrusion prevention systems that limit access to areas of the network based on defined security policies.
- **Passive Countermeasures:** Such as intrusion detection systems that identify certain types of attacks that may be seen as normal traffic by Active Countermeasure systems. Some passive tools offer the flexibility to modify firewall policies on an as-needed basis.
- **User Authentication:** On network devices to control access to network switches, routers, and servers.
- **Security Monitoring Systems:** Provide visibility into network devices to provide data gathering, analysis and notification.
- **Encryption:** That uses sophisticated algorithms to encode data. Web-enabled products support the Secure Socket Layer (SSL) protocol to provide privacy for data exchanged between browsers and servers.
- **Contracted "Hacking" Services:** Special security companies that attempt to breach our systems on a daily basis



- These subcontractors provide regular reports of attempted security breaches.
- **Agent-Based Monitoring Tools:** Monitor activity on the network, platforms and devices.
- **Event Correlation Software:** Analyzes events from disparate devices, logs and tools.
- **Automated Notification:** Automatically notifies or pages personnel upon the occurrence of events that are outside of expected results and that could indicate a security issue.
- **Dedicated Security Team:** A dedicated team is responsible for monitoring security event and log information.
 - This internal group provides regular monitoring reports including attempted security breaches.

Data Processing Security Systems

For prepaid transaction processing, data is stored offsite in climate and access controlled data centers operated by SunGard. These data centers are ISO 9001 certified, have 24/7/every day of the year monitoring, badge and biometric entry, redundant power internet, dual generators (72 hours of fuel) and smoke and fire suppression (VESDA). We incorporate the following data security systems into our processing:

Network Controls

- Cisco firewalls
- IBM Proventia IDS
- IBM Proventia file integrity monitoring
- Qualys internal and external vulnerability scan
- SFTP with DMZ proxy
- Infrastructure Systems Controls consist of:
 - CIS modeled configuration guides
 - Role-based access control
 - Centralized logging – alert logic
 - Tripwire file monitoring
 - Anti-virus, anti-malware
 - Change control

Application Controls

- 3rd party penetration testing
- OWASP and application testing by Whitehat
- Development peer reviews
- Oracle advanced security database encryption
- PGP encryption
- Centralized logging

Security Government Controls

- PCI Assessment – K3DES
- SSAE 16, SOC I Type II
- Annual issuing bank due diligence reviews
- Annual IT risk assessments
- CISSP



3.1.1.52 The successful vendor must work with the Agency to develop and construct security measures to verify the authenticity of the cardholder prior to the activation of the card.

Acknowledged, ReliaCards are mailed “inactive” in non-descript, plain white envelopes with clear windows displaying the identity of the sender (i.e. agency name, state name, etc.). The card cannot be used until it is activated by the cardholder and a PIN has been uniquely chosen. Card package instructional materials alert the cardholder how to activate and create a PIN.

As a security measure, cardholders must enter the last four digits of their social security number. For secondary verification, the cardholder may be required to enter their date of birth or zip code.

The customer service IVR is designed to “monitor” the activation process and automatically transfer the call to a live agent if there appears to be confusion or abnormal delays in the cardholder’s responses.

3.1.1.53 The successful vendor must deny/disallow any and all transactions that cause the cardholder to exceed the stored amount available on the card.

ReliaCards are set to Decline

Acknowledged and understood. All PIN-based transactions and virtually all signature-based transactions on the ReliaCard transaction platform will decline if that transaction causes the cardholder to exceed the available funds on the account, regardless of whether the transaction occurs at the point of sale, an ATM or a Visa branch teller window. ReliaCard programs are configured so that any attempted transaction that may exceed the available card balance, or the balance plus any applicable preauthorization offset (example – tips), will always decline.

Even though there will always be the “technical” possibility of a negative balance due to situations such as a merchant forced post*, **at no time will Agency ever be responsible** for a cardholder transaction overdraft. Rather the amount of such a rare occurrence will be recouped by U.S. Bank when additional funds are deposited to the cardholder’s account. And if no further funds are deposited, U.S. Bank will absorb the loss.

* **Merchant forced post** – a transaction posted to the account after the original, sometimes to correct an error or to add a charge for damages

3.1.1.54 The successful vendor must allow the cardholder a minimum of two (2) attempted transactions per month that are denied for insufficient funds at no cost.

3.1.1.55 The successful vendor must allow the cardholder unlimited balance inquiries per month within the vendor’s ATM network at no cost.

3.1.1.56 The successful vendor must allow for withdrawals at a VISA or Equal or MasterCard or Equal network teller window at no cost.

ReliaCard can be COST FREE for Cardholders

Acknowledged and understood. ReliaCards can be totally **cost free** for Agency cardholders as they will not be charged any maintenance fees, and all daily transactions and most funds access opportunities will be provided without cost. With very little effort and forethought, cardholders will be able to enjoy consistently fee-free use of their card for regular daily financial needs.



In fact the ReliaCard, when used responsibly, is consistently less costly than a regular consumer checking account from a local bank. In today's banking environment, regular checking accounts typically carry monthly fees unless they are offset by conditions such as a minimum balance, regular (payroll or other) direct deposits, or opening a savings account, etc. ReliaCard has no such requirements.

our compelling value proposition

- ✓ COST FREE POS Declines – *unlimited*
- ✓ COST FREE ATM Declines (in and out of network - Domestic) – *unlimited*
- ✓ COST FREE ATM Balance Inquiries (in and out of network - Domestic) – *unlimited*
- ✓ COST FREE Teller-Assisted Cash Withdrawal at Visa Banks and Credit Unions – *unlimited*
- ✓ NO Monthly Maintenance Fee
- ✓ COST FREE Signature-based POS Transactions – *unlimited*
- ✓ COST FREE PIN-based POS Transactions and “cash back” – *unlimited*
- ✓ COST FREE In-Network ATM Withdrawals at U.S. Bank, MoneyPass and Allpoint ATMs
 - Service fee AND Surcharge FREE – *unlimited*
- ✓ COST FREE Monthly Statements (online and mailed)
- ✓ COST FREE Standard Card Replacements – *unlimited*
- ✓ COST FREE Online Bill Pay – *unlimited*
- ✓ COST FREE Multi-Channel Customer Service
 - Cardholder Website Access
 - IVR Access
 - Live Agent Access
 - Mobile App Access*
 - Mobile Balance Inquiries*
 - Mobile & Email Alert Notifications*

**Note: Standard messaging charges may apply through the cardholder's mobile carrier and message frequency depends on account settings.*

3.1.1.57 The successful vendor must allow the cardholder to update addresses with the vendor and the vendor then provide the Agency with a daily electronic data file containing all address changes.

Acknowledged and will comply. The ReliaCard program allows for processing demographic changes in a variety of ways (listed below).

- **U.S. Bank Controlled Changes (recommended):** As a free service to our Agency partners, U.S. Bank processes demographic information changes as they come in from the cardholder and then updates Agency systems with a synchronization file each day. We recommend this process for a variety of reasons:
 - **A Better Cardholder Experience** – Instead of contacting two separate organizations, the cardholder only needs to contact U.S. Bank and we can take care of it all.
 - **Reduces Error** – By contacting two entities and updating information, there's a chance (due to human error and interpretation) that the demographic change information may not be consistent or accurate.



- **Around-the-Clock Service** – If a cardholder were ever to have an emergency during off-business hours, on government holidays, or any other time the Agency is either unavailable or busy, they may not be able to update their information with both organizations. U.S. Bank’s customer service center is open 24x7x365 and can easily offer assistance.

Over our fourteen-year prepaid history, U.S. Bank has seen numerous situations like stolen cards, domestic living changes and other events that often lead to a cardholder requiring an immediate change of address or other information. In an effort to provide the best possible cardholder experience to Agency recipients, U.S. Bank is willing to help out in this capacity.

- **Agency Controlled Changes (alternative):** Although the prepaid card transaction processing system can’t be restricted to prevent customer service agents from updating cardholder addresses, we can provide notifications and training to ensure agents refer all Agency cardholders back to the Agency for this functionality.
- **Separately Controlled Changes (alternative):** The cardholder must contact both the Agency and U.S. Bank to change their address with both parties.

We acknowledge and agree to implement the methodology desired by the Agency.

3.1.1.58 The successful vendor must provide the Agency with the capability to view information specifying when a card is returned by the United States Postal service as undeliverable.

Undeliverable Cards Reported to the Agency

Acknowledged and understood. U.S. Bank’s current process is to destroy undeliverable cards and report them to our state clients after receiving them. Within one business day of the returned card receipt, any undeliverable cards can be viewed via a cardholder search on our administrative website. On the next business day all undeliverable cards can be viewed via a customized report run from the data warehouse.

Once we receive the updated cardholder address from the Agency, U.S. Bank can then reprocess the new card(s) immediately.

3.1.1.59 The successful vendor must send a daily data file which will inform the Agency of the date deposits may be accepted.

Acknowledged. With the ReliaCard program, once the enrollment file has been received by U.S. Bank, the funding account numbers will be created (within hours) and funding may commence anytime thereafter. The ReliaCard enrollment feature is fully automated and very easy to use.

3.1.1.60 The successful vendor must provide one (1) free new card issuance per cardholder per year to replace lost or stolen cards. The new card must be mailed by no later than the next business day.

Acknowledged and will comply. Card replacements are **free and unlimited** (standard shipping).



3.1.1.61 The successful vendor must allow for a minimum of six (6) ATM withdrawals per cardholder per month from the vendor's ATM network at no cost.

Acknowledged and will comply. In-network ATM transaction are **free and unlimited** – all month long!

U.S. Bank Fee Free ATM Network				
	Network	WV	U.S.	World
COST FREE ATM Cash Withdrawals (In-Network)	U.S. Bank®	384	69,701	81,290
	MoneyPass®			
	Allpoint®			



- Our fee-free ATM network includes U.S. Bank, Allpoint and MoneyPass branded terminals for maximum nationwide coverage
 - All 69,000+ ATMs will be service fee free **and** surcharge free all of the time, and not tied to some other event such as a deposit or change to a new month

3.1.1.62 The successful vendor must not allow cardholder information to be used for commercial solicitation purposes.

Acknowledged and will comply. As a standard policy, U.S. Bank does not share or sell cardholder information for purposes of marketing without prior written approval from the account holder. In the case of the ReliaCard program, cardholders’ information is not utilized for this purpose.

3.1.1.63 The successful vendor must have systems disaster support available to your stored value card services which include: 1) Backup and recovery capabilities; and, 2) Security and emergency arrangements..

U.S. Bancorp Business Continuity Planning

Acknowledged and understood. The mission of U.S. Bancorp’s Business Continuity Program is to establish and support an on-going contingency planning program to evaluate the impact of significant events that may adversely affect customers, assets, or employees. This program is designed to ensure that U.S. Bancorp can recover its mission critical functions, meeting its fiduciary responsibilities to its stakeholders and complying with the requirements of the Federal Financial Institutions Examination Council (FFIEC), the Securities and Exchange Commission (SEC), and the Office of the Comptroller of the Currency (OCC).

U.S. Bancorp has developed detailed Business Continuity Plans and Disaster Recovery Plans for the restoration of critical processes and operations. U.S. Bancorp has dedicated resources to its contingency planning and disaster recovery program. Key features of U.S. Bancorp’s planning process include:

- Employee safety strategies and communications
- Systems and telecommunications accessibility
- Alternate physical site location and preparedness
- System backup and recovery



There is a Corporate Contingency Planning Department that coordinates response and crisis management across the Enterprise. The Corporate Contingency Planning Department has set forth guidelines, which incorporate industry best practices, for critical business units.

- **Business Impact Analysis:** U.S. Bancorp identifies time sensitive, mission critical processes' recovery time objectives (RTO) and business impacts.
- **Business Continuity and Disaster Recovery Plans:** U.S. Bancorp prepares and regularly updates and tests its business continuity and disaster recovery plans to support the business needs. Plans include crisis management, employee communication, alternate site requirements, recovery management, and site-specific checklists. Recovery plans are reviewed annually at a minimum or as changes occur.
- **Work Area Recovery Strategy:** U.S. Bancorp continuously updates the Work Area Recovery Strategy to assist in the recovery and continuity of the business in the face of a disaster or other major outage. U.S. Bancorp utilizes a combination of internal and external resources to support Work Area Recovery.
- **Testing:** All aspects of the plans are periodically tested in accordance with regulatory requirements. This includes crisis management and response, business continuity and critical infrastructure disaster recovery. Mainframe data is mirrored to the hot site and server backups are stored off-site in a secured climate-controlled environment.
- **Audit:** Annual internal and OCC audits are conducted of the business continuity and disaster recovery program.
- **Board of Directors Updates:** Corporate Contingency Planning provides regular updates on the status of its contingency and recovery programs to the Board of Directors of the Audit Committee of U.S. Bancorp.
- **Employee Training and Awareness:** This includes promoting awareness, drilling evacuation procedures, establishing employee criticality ratings, and identifying employees' roles in a contingency event. Since clear communication during an outage is vital, many U.S. Bancorp employees who support key functions have pagers and/or cell phones.

Our Business Continuity Plans are developed and maintained to address multiple recovery scenarios. Below are a few examples of what might occur if we experience an interruption of our normal business.

- In the event of a Data Center outage, U.S. Bancorp utilizes an external recovery vendor and an internal alternate data center, which are geographically disbursed.
- In the event a business site becomes inaccessible, U.S. Bancorp presently employs the following recovery strategies: Mission critical functions are recovered at another geographically disbursed location within their business line. U.S. Bancorp maintains five internal geographically disbursed Regional Recovery Centers to recover those business lines not recovering themselves. U.S. Bancorp also utilizes external recovery vendors. In the event of a disaster, mission critical employees are relocated to the recovery locations to reestablish mission critical functions.

Since it is impossible to anticipate every type of potential disaster, there can be no assurance that there will be no interruption of the U.S. Bancorp's business functions in all circumstances. Below we have provided an overview of specific prepaid business continuity practices:



Prepaid Business Operations

All prepaid business functions are conducted at the U.S. Bank Plaza in Minneapolis, MN. If a disruption were ever to occur at the U.S. Bank Plaza, our Business Continuity Plan calls for the immediate resumption of Prepaid Debit Card business at the U.S. Bank Headquarters located in the U.S. Bank Tower – approximately three blocks from the U.S. Bank Plaza. Access to all client data and business applications would be preserved because the servers that host all business information are located in St. Paul, MN – with multiple, co-located backup sites.

Card Fulfillment

Card Fulfillment is managed through Fiserv Output Solutions (FOS) in Indianapolis, Indiana, including an alternate processing site at St. Paul, Minnesota. While U.S. Bank has never needed to invoke our disaster recovery plan, potential events that could trigger execution of the plan include; an act of God (fire, flood, weather condition, or earthquake), and any act of public enemy, war, insurrection, riot or explosion. While it is U. S. Bank’s belief that, following any such disasters, re-establishment of full card production and processing will be achieved within 24 hours, it is possible that certain devastating environmental circumstances beyond our control could cause this to be unavoidably delayed.

*Note: Our current agreement with Fiserv Output Solutions (FOS) **does** require them to have a Business Continuity Plan in place to recover from potential outages and disasters.*

Transaction Processing & Data Security

Data is a key asset for U.S. Bank and, as such, comprehensive data security measures have been implemented to ensure its safety. Our primary processing data center is located in Dallas, Texas. This facility is a hardened site utilizing state-of-the-art systems to ensure continued operations. Our recovery hot site is located in Aurora, Colorado. This hot site is completely populated and stays in a “ready for operation” mode at all times and has data fully replicated in real-time with a maximum Recovery Point Objective (RPO) of 15 minutes and a Recovery Time Objective (RTO) of 1-4 hours for all technology processing.

Prepaid Customer Service

U.S. Bank Prepaid customer service calls are currently managed through our call center partner – Alorica, Inc. – and their call center in Beaumont, TX. As a leading provider of contact center solutions, Alorica has numerous hot site backup facilities across the U.S., including: Spokane, WA; Reno, NV; Tulsa, OK; El Paso, TX; San Antonio, TX; Universal City, TX; Huntsville, AL; Niles, OH; Pensacola, FL; and Rocky Mount, NC.

*Note: Our current agreement with Alorica **does** require them to have a Business Continuity Plan in place to recover from potential outages and disasters.*

Visa Support

Visa operates the world’s largest and most reliable payment processing and settlement system – VisaNet. With the ability to accommodate more than 10,000 transaction messages per second, and more than 100 billion transactions annually, Visa ensures the



safest and most reliable transaction processing platform available. Visa branding on U.S. Bank prepaid cards provides cardholders with maximum assurance that, should a disaster ever occur, operations will continue uninterrupted.

Visa's disaster recovery plan is also not available for public viewing because of the vital nature of their operations in the U.S. and throughout the world; however its deployment in the case of an emergency is available in addition to all other business continuity plans that are in place. Visa would be able to serve as a stand-in and accept transactions up to a prearranged authorization dollar amount.

3.1.1.64 The successful vendor must not charge any fees whatsoever to the Agency.

Acknowledged and understood. There will be no fees charged to The Agency for implementation and ongoing management of the ReliaCard program.

Financial Support to Assist in Transition

U.S. Bank has established itself as the most experienced at working with JPMC through the transition process as they continue to exit the prepaid market, and we understand the need to provide financial support to the Agency for transition assistance. To support this initiative, U.S. Bank has up to \$15,000 available in our technical implementation fund for Agency to help absorb potential costs associated with the prepaid card implementation. Totals, usages and disbursement timeframes can be determined during contract negotiations.

Plus ...

- **ReliaCard Prepaid Summit** – as the Agency's preferred prepaid card and ACH provider, U.S. Bank will send our prepaid account team to Charleston annually to provide a "State of the ReliaCard" summit that discusses program performance, recent product updates and innovations and a collaborative Continual Process Improvement (CPI) workshop designed to innovate the program for continued, efficient use in the future.
- **EXCLUSIVE Visa Case Study** – in partnership with Visa, we will collaborate with you to fashion a Visa case study focusing on your use of prepaid cards. Together, we will conduct research interviews of approximately 150 active and inactive cardholders to help you better understand cardholder satisfaction with their prepaid card. The primary objectives of this research will be to understand the perceived card value as it relates to fees and alternatives, how/why cardholders use the card and the benefits of/barriers to usage. From this research, we can then help identify ways to better communicate card features and benefits, while improving program performance and cardholder satisfaction.
- **U.S. Bank ReliaCard Public Relations Kit** – we also understand the need for sound public relations to help transition the card program. A new feature to our ReliaCard program is our Public Relations Kit, including tools to help inform state residents of your choice in government prepaid providers and what it means to the Agency. With press releases, web content and banners, social media content, print materials and videos, you can fully inform the people of the good work you are doing at saving tax money and making wise decisions on their behalf.
- **U.S. Bank Rewards Cards** – we will forgo our standard \$2.95 card fee to offer FREE Visa Rewards cards to the State for use as employee incentives, rewards, etc. – a \$14,000 value.
 - Rewards cards can be loaded with \$25-\$1,500.



- Offer valid on up to 5,000 rewards cards annually.
- Note: Shipping fees may apply.

3.1.1.65 The successful vendor must not charge the cardholder any fees whatsoever, other than those expressly provided for in this Solicitation.

Acknowledged and agreed. There will be no fees charged to Agency UI Claimants for in-network purchases and cash access transactions – plus many other functions not even requested by the Agency.

ReliaCard® No Fee Transactions			
Account Activity	Cost		
Initial Card Issuance	FREE		
Monthly Account Maintenance	FREE		
Purchases at Point-of-Sale	FREE		
Cash Back with Purchases	FREE		
Teller Cash Withdrawal	FREE		
Online Bill Pay	FREE		
Foreign Currency Conversion	0%		
ATM Activity	Withdrawal	Decline	Balance Inquiry
“In-Network” U.S. Bank® ATM	FREE	FREE	FREE
“In-Network” MoneyPass® ATM	FREE	FREE	FREE
“In-Network” Allpoint® ATM	FREE	FREE	FREE

Note: For the purposes of this contract, our chosen “in-network,” or service fee-FREE and surcharge-FREE ATM networks will be all U.S. Bank, MoneyPass and Allpoint ATMs domestic and international.

Customer Service Activity	Cost
Cardholder Website Access	FREE
Mobile Banking App*	FREE
Phone Customer Service - IVR	FREE
Phone Customer Service - Live	FREE
Text or Email Alerts*	FREE

**Note: Standard messaging charges apply through your mobile carrier and message frequency depends on account settings.*

Optional Card Activity	Cost
Monthly Paper Statement (If Requested)	FREE

Note: All ReliaCard programs utilize default monthly online statements. Cardholders will need to opt-out of online statements via the cardholder website.

Online Bill Pay	FREE
Card Replacement (Standard Mail)	FREE

ReliaCard® Fee-based Transactions			
ATM Activity	Withdrawal	Decline	Balance Inquiry
“Out-of-Network” Any Other ATM (domestic) →	\$2.50	FREE	FREE
(International) →	FREE	FREE	FREE

*Note: For the purposes of this state contract, “out-of-network,” or ATM networks that will generate service fees and potential surcharges will be all other Visa PLUS ATMs (domestic and international) that are **NOT** U.S. Bank, MoneyPass or Allpoint branded. The owner of any Non-U.S. Bank, Non-MoneyPass or non-Allpoint ATM may assess an additional surcharge fee for any ATM transaction that you complete. Under the ReliaCard Program, cardholders WILL NOT be charged a surcharge for using U.S. Bank, MoneyPass or Allpoint ATMs.*

Optional Card Activity	Cost
Inactivity Fee	FREE
Card Replacement (Expedited Mail)	\$15.00

Note: We reserve the right to change the above fee schedule upon written notification to you as required by applicable law.



3.1.1.66 The successful vendor must credit the cardholder's card within seven (7) calendar days upon the discovery of any fees contradictory to those provided for in this Solicitation.

Transaction Dispute Resolution Process

Acknowledged and agreed. Even though we provide fee-free transactions to our ReliaCard cardholders, there is always the remote possibility of a transaction error resulting in the need resolution. To aid our cardholders in resolving transaction anomalies, U.S. Bank employs the following processes.

ATM Dispute Resolution Process	
1. Report Claim	The cardholder calls in to the call center advising that they did not get all or any of their ATM withdrawal or were incorrectly charged a fee.
2. Ticket Generated	The call center creates a message ticket which is then researched by our Dispute Resolution Team.
3. Access Transaction	We access the transaction through the network gateway and charge back the item.
4. Provisional Credit Issued	A provisional credit is issued within 7-10 days.
5. Provisional Credit Placed	The provisional credit is placed on the cardholder account and remains in place unless a representation is received.
6. Representation Received (Optional)	If we receive a representation, it means the ATM terminal balanced for the day and all funds were dispersed.
7. Provisional Credit Reversed (Optional)	The provisional credit will be reversed and a note placed on the account advising the cardholder we can take no further action and that if the cardholder still wishes to dispute, they must work directly with the owner of the ATM. Final disposition of the dispute will typically be made within 30 days.

Point-of-Sale (POS) / Over-the-Counter (OTC) Dispute Resolution Process	
1. Report Claim	The cardholder calls in to the call center advising that they are disputing a charge(s) and customer service creates a message ticket which is then Dispute Resolution Team.
2. Dispute Form Generated	We will send out a dispute form to the cardholder that needs to be completed, signed and returned to our site via mail or fax.
3. Provisional Credit Issued (Optional)	Depending on the age of the charge, the date we get the form back, the type of dispute, and Issuing Bank rules, provisional credit may or may not be issued. If a provisional credit is applied, it will be applied within 7 days.
4. Claim Investigation	The dispute is investigated and charge backs are performed as applicable.



5. Investigative Action	In some cases, the account will need to be closed or other supporting documentation may be required.
6. Final Disposition	Final disposition of the dispute will typically be made within 30 days.
7. Supervisory Support Available (Optional)	In addition, in all cases, cardholders can request a supervisor if they are not satisfied with a response and continue along that path until they reach closure.

3.1.1.67 The successful vendor must assist the cardholder by contacting the banking institution in cases in which any type of hold, delaying payment, is placed on the card.

Acknowledged and understood. ReliaCard accounts are all held at U.S. Bank, and we never hold funds designated for deposit into our cardholder's accounts.

3.1.1.68 The successful vendor must provide the Agency with the following reports:

- 3.1.1.68.1 Daily Confirmation Report to acknowledge receipt of the Automated Clearing House National Automated Clearing House Association (ACH NACHA) file with the total amount of benefits on the ACH NACHA file transferred.

Acknowledged and understood. Each funding file and individual transactions will be confirmed at the time of the transmission. In addition, we will provide access via the ReliaCard Administrator Website to reconciliation reports such as the Card Load Report – a summary of the total number and value of loads. It also details the loads by card holder ID. Additionally, in using U.S. Bank Treasury Services for ACH you will receive a confirmation report itemizing the total number of files sent and the total dollar amount submitted. Please see an example of the Card Load Report below:

Card Load Report

Reporting Period 03/01/2014 to 03/31/2014								
Report Totals:								
Total Number of Loads		3						
Total Value of Loads		\$5,633.52						
Client Program	Location	Card ID	Last Name	First Name	Cardholder ID	Registration Date	Load Date	Load Amount
Program Name:	U.S. Bank ReliaCard	1234597890	Smith	John		02/12/2008	03/06/2014	\$332.01
							Sub-Total	\$332.01
Program Name:	U.S. Bank ReliaCard	1234599999	Jones	Thomas		03/04/2009	03/13/2014	\$2,986.52
							Sub-Total	\$3,318.53
Program Name:	U.S. Bank ReliaCard	1234588888	Knight	Michelle		05/15/2008	03/20/2014	\$2,314.99
							Sub-Total	\$5,633.52
							Total	\$5,633.52



- 3.1.1.68.2 Daily Return Report to list any cardholder's name and amount of benefits for debit cards or direct deposits that could not be processed.

Acknowledged and understood. The ReliaCard Funding Reject Report lists cardholders accounts for which funding has been rejected. The report is available on the Administrative website the day after cards have been funded. If you choose to utilize U.S. Bank ACH services, you will receive a funding reject report shortly after the ACH file has been processed.

Funding Reject Report

Reporting Period: 3/1/2014 12:00:00 AM to 03/31/2014 12:00:00 AM						
Client Program Name	Client Program ID	Account Number	Card ID	Last Name	First Name	Load Date/Time
U.S. BANK 55555555						
U.S. BANK	555555555	123456*****0000	123456789	JACOB	DAVID	3/18/2014 12:11:36 AM
		123456*****0001	123456790	SMITH	KATHY	3/18/2014 12:11:37 AM
		123456*****0004	123456793	MARTIN	KERRIE	3/18/2014 12:11:36 AM

- 3.1.1.68.3 Monthly Account Statement that lists all debits and credits to the account during the month.
- 3.1.1.68.4 Monthly Closure Report that lists all cardholders' names and amounts of benefits that have been returned to the Agency via deposit into the Agency's account.

Acknowledged and understood. A ReliaCard program Monthly Program Metric Report provides a summary of card usage/program statistics on a monthly basis, and cumulative throughout each calendar year.

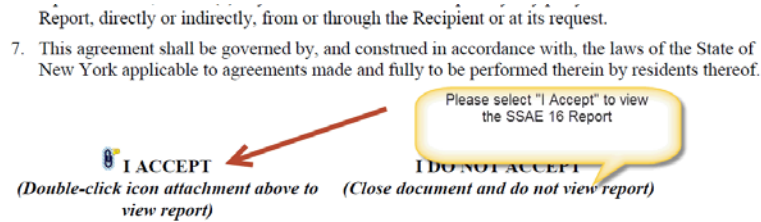
- 3.1.1.68.5 Annual SSAE 16 Report by September 30 for the fiscal year period of 7/1 to 6/30. The SSAE 16 Report must be prepared in accordance to guidelines in the American Institute of Certified Public Accountants (AICPA) Statement on Standards for Attestation Engagements No. 16 (Reporting on Controls at a Service Organization). These reports are requested by our outside accounting firms for the Smgle Audit and Financial Statements.

Acknowledged and will comply. Our SSAE 16 audit report is proprietary and confidential and cannot be included in a public RFQ. U.S. Bank will share this report directly to the Agency as long as its confidentiality is upheld. The SSAE 16 audit report is provided at no cost to the Agency and is completed annually in the fourth quarter. When it is completed, U.S. Bank can email it to our Agency contact under secure and encrypted email.

Please refer to the separately packaged “FSV Payment Systems SOC 1 Report – clickwrap – SSAE 16” document. As a “prospective user entity”, Agency may have access to the report based on the conditions itemized in the attached document. The report must remain confidential.



Open the document. Select “I accept”, as identified below. The SSAE 16 will open for your review.



3.1.1.69 The successful vendor must ensure that any website, web portal, browser plug-ins, or provided software for all transactions and functions (e.g. file transfers, reporting, status review, etc.) are compatible with Microsoft Windows 7 and greater, Internet Explorer 9 and greater, and the latest version of Google Chrome. Additionally, any required third party software including, but not limited to, Adobe Flash, Adobe Acrobat, Java, Microsoft .NET Framework, Microsoft Silverlight, etc., and the minimum version of this software must be specified in the vendor response to ensure that it can be supported on state computers.

Acknowledged and understood. To enjoy the best and most secure experience, we recommend you keep your browsers and operating systems updated. Our website will support the current and previous major releases of:

- Internet Explorer (current and previous 2 major releases)
- Google Chrome
- Mozilla Firefox
- Safari (for Mac operating systems only)

Other browsers and/or earlier versions may still work, however visual appearance, including colors, layout and other design features, may not be the highest quality. Older browsers may also pose a greater security risk, so we may block access when an older browser no longer provides the necessary level of security.

3.1.1.70 The successful vendor must supply the agency with a Web Portal to access various on-demand and scheduled reports including but not limited to:

- 3.1.1.70.1 Account Closure Report.
- 3.1.1.70.2 Aged Inactivated Card Report.
- 3.1.1.70.3 Card Activation Status Detail Report.
- 3.1.1.70.4 Card Activation Summary Report.
- 3.1.1.70.5 Card Issuance Activity Report.
- 3.1.1.70.6 Card Replacement Report.
- 3.1.1.70.7 Cardholder Account Balance Report.
- 3.1.1.70.8 Cardholder Balance Reversal Report.
- 3.1.1.70.9 Cardholder POS Activity Report.
- 3.1.1.70.10 Cardholder Transaction Detail Report.
- 3.1.1.70.11 Client Account Summary Report.
- 3.1.1.70.12 Client Transaction Summary Report.
- 3.1.1.70.13 Customer Service Call Metrics Report.
- 3.1.1.70.14 Customer Service Representative Call Type Report.



- 3.1.1.70.15 Deposit Reversal Report.
- 3.1.1.70.16 Funding Detail Report; Funding Summary Report.
- 3.1.1.70.17 Negative Accounts Aging Report.
- 3.1.1.71 The successful vendor must provide agency a Web Portal to view cardholder information including unique ID number assigned, last four digits of card number; cardholder address and date of birth; date and amount of last payment issued; cardholder account status (open, closed); and EPC card status (active, returned, expired, de-activated, etc.);
- 3.1.1.72 The successful vendor must supply the agency with Monthly Summary Reports on activity of services provided. The summary reports should include at a minimum: Transaction Detail (Total, Type, Network Affiliation, etc.); Card Activations; Card De-activations; Direct Deposit Transactions; Replacement Card Activity (Total, Type, Mailed or Expedited, etc.); Number of Cardholders having an Insufficient Fund Charge (Reason); Customer Service Inquiries (Number, Type, Resolved Code); any other information related to the services provided.

Acknowledged and understood. All required reports will be available in current (standard) formats, a weekly/monthly customized format, or a self-generated ad-hoc sort date range flexible within a 31 day period.

The ReliaCard program provides a secure portal for Agency administrators to monitor and manage their prepaid campaigns. Current data is available up to the last twelve (12) months. Data older than that is archived. This comprehensive website rolls all program maintenance functions into one, user-friendly interface to make management of cards as simple as possible.

- **Cardholder Data Protected by Reg E:** All personal cardholder data is secured and no individual transactions by the cardholder will be viewable by the Agency. Aggregate cardholder activity is available.
- **Daily Report Updates:** Reports typically update nightly however queries are available real-time (through the end of the previous day).
- **24x7x365 Availability:** The administrative site is available online at any time. Reports typically update nightly however queries are available real-time (through the end of the previous day) both online and via SFTP.
- **Exportable Reports:** U.S. Bank delivers reporting in either Word or Excel format so clients can adapt them as they see fit. Reports typically update nightly however queries are available real-time.
- **12-Month Data View:** All data is shown for the last twelve months. Data older than 12-months is archived in the system.
- **Report Authorization Structure:** Our reporting package contains an authorization structure to employ multiple levels of reporting for varying degrees of personnel authority. Options to run reports are governed by security access levels.
- **Customizable Reporting Available (optional):** Customizable reporting is available.



Standard Reports Explained

Overview	
Report Name	Description
Card Order	Lists card IDs for card orders to allow you to verify that the funding ID numbers assigned to cardholders are valid.
Card Load	Provides information regarding the loads and reversals made to and from cardholder accounts including ACH, batch and funding/adjustment account transfers.
Card Activity Summary	Provides a summary count of card registrations, activations, loads and the dollar amount of loads.
Card Activity Detailed	Provides a summary count of card registrations, activations, loads, POS, card-to card transactions and product enrollments, along with the dollar amounts for applicable transactions.
Monthly Program Metric Report	Summary of card usage/program statistics on a monthly basis, cumulative throughout a calendar year.
Card Status	Provides a summary of the card count, card statuses, and replacement requests for a program.
Funding Reject	Lists cardholder accounts where loads have been rejected.
Card Account Detail	Provides a summary of cardholder information such as account & routing numbers, card ID, name, address, card status, mail date, fulfillment date, registration date, activation date and last load date.
Indicative Data Change Report	Summary of all cardholder accounts which had demographic data changes within a specific program.
Cardholder Information Exception	Lists cardholder accounts with incomplete or incorrect cardholder data, such as invalid Social Security Numbers, dates of birth or zip codes.
Account Reconciliation	Provides the beginning and ending balances for your funding and adjustment accounts and all debits and credits within the period for batch and online manual payments.

- All reports are available through the U.S. Bank Prepaid Administrative Website and/or SFTP/Data Transmission.
- Access to specific reports is defined by your level of access within the Administrative Website.
- Reports are executed in real time and can be exported into Excel or Word for easy recording and analysis.
- “Current” data is defined as through the end of the previous day.
- Customize your reports by: daily, monthly or by date range.

NOTE: the date range for any report is limited to 31 days.

Confirmation/Reconciliation Reports Provided for Funding Files

We can provide flexibility in tailoring an automated or manual reconciliation system to closely match your current practices. That’s because U.S. Bank is one of the largest payments processors in the nation and we have a variety of confirmation / reconciliation reports for managing funding files accurately.

U.S. Bank is the ODFI – if you wish, we can set up the Agency with the U.S. Bank SinglePoint System and totally automate your payments and reconciliation reports.

U.S. Bank is not the ODFI – in this case, your payments will continue to be automated by your current ODFI, and we will provide manual reconciliation reports.



Funding Confirmation / Reconciliation Report Available

As indicated earlier, each funding file and individual transactions will be confirmed at the time of the transmission. In addition, we will provide access via the ReliaCard Administrator Website to reconciliation reports such as the Card Load Report – a summary of the total number and value of loads. It also details the loads by card holder ID.

Ad-Hoc Reports are Quick & Easy

Real time sorts can be very comprehensive. View these sample screens for a snapshot of some of the potential ad hoc capabilities.

Reporting

1. Click on the “Reports” tab
2. Select the “Report Category”
3. Choose the desired report you wish to view under “Report Name”

NOTE: Data will only populate on the report if activity has occurred.

The screenshot displays the 'Report Viewer' interface. At the top, the 'usbank' logo and 'All of us serving you' tagline are visible. Below the logo, the text 'U.S. Bank Prepaid Administrative Website' is present. A navigation bar contains several tabs: 'Programs', 'Cardholders', 'Tools', 'Reports' (highlighted with a blue box and a '1'), 'User Management', 'My Account', and 'Help'. On the left side, a user greeting reads 'Hello, Kelli Jewell. Last login on 8/20/14 12:01 PM (CST)'. Below this, a 'Reports' sidebar shows 'Report Viewer' selected. The main content area features a 'Report Selector' dropdown menu (2) with 'Government' selected. To the right of this is a 'Report Name' dropdown menu (3) which is open, displaying a list of report options: 'NONE SELECTED', 'NONE SELECTED', 'Card Load Report', 'Card Order Report', 'Card Activity Summary Report', 'Card Activity Detailed Report', 'Card Status Report', 'Cardholder Information Exception Report', 'Cardholder ID Verification Status Report', 'Inventory Point Level Report', 'Card Account Detail Report', 'Funding Reject Report', and 'Indicative Data Change Report'.



Reporting

To view reports:

1. Enter the date range
2. Select the “Default Program” and “Client Program”
3. Select the “Report Format” and click “Export”

Report Viewer

Report Selector ▲

Report Category	Report Name
Standard ▼	Card Load Report ▼

Report Parameters ▲

Please provide below input parameters to view Selected Report.

Start Date (MM/DD/YYYY) * 12/01/2013 End Date (MM/DD/YYYY) * 12/19/2013 1

Select Program * 2

JSB Focus PayCard Visa Portable USB/MP ATM - 87265212
 Select
 JSB Focus PayCard Visa Portable USB/MP ATM - 87265212 USB Focus PayCard Visa Portable
 Janes Temp Agency - 92513084 USB/MP ATM - 87265212

Select Report Format * 3

Select a format ▼ Export
 Select a format
 EXCEL
 WORD

The Report displays with the data available for the reporting period and type of report.

Card Load Report

Reporting Period 12/01/2013 to 12/19/2013

Report Totals:

Total Number of Loads 2
Total Value of Loads \$46.12

Client Program	Location	Card ID	Last Name	First Name	Employee ID	Registration Date	Load Date	Load Amount	Trans Type	Trans Desc	
Program Name: USB Focus PayCard Visa											
		09590530	09590530	2032013723	JacksonGrady	Christine	11/07/2013	12/04/2013	\$6.12	2153	U.S. Bank: ACH from Known Remitter
								Sub-Total	\$6.12		
Program Name: USB Focus PayCard Visa											
			2022570713	Yentes	Kristin		12/16/2013	12/18/2013	\$40.00	2153	U.S. Bank: ACH from Known Remitter
								Sub-Total	\$40.00		
								Total	\$46.12		

NEW ReliaCard® Guidebook – simple and intuitive

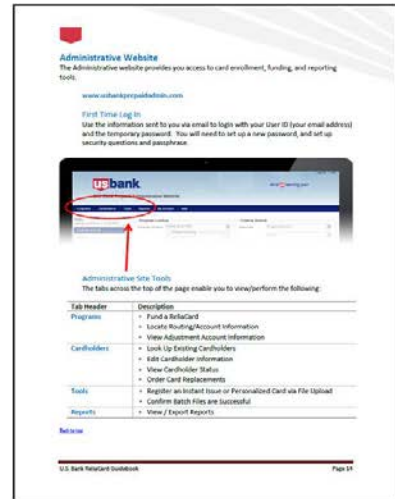
U.S. Bank has developed prepaid programs for states for over 14 years. In that time, we have received countless pieces of feedback from clients to help simplify and improve the training process. As a result we have developed a great training document – **the ReliaCard Guidebook** – to assist day-to-day personnel in picking up the critical details to the program.



Cover



Marketing



Admin Site

The guidebook provides day-to-day administrators with comprehensive, yet brief primers on how the ReliaCard operates. Content in the guidebook covers:

- Contact Information
- Product Description
- Implementation Timeline and Milestones
- Marketing
- Card Production
- Cardholder Customer Service
- Reporting
- Card Status
- Administrative Website

You can view this introductory training tool as an attachment to our response entitled – **ReliaCard Guidebook**.

You can also view the full administrator training tool as an attachment to our response entitled – **ReliaCard Administrator Training Book**.

3.1.1.73 Agency will allow 120 days to obtain in-network ATM's in all 55 counties within West Virginia. However, the successful vendor must establish functional in-network ATM's in at least 65% of the 55 counties within 45 days after the contract has been awarded.

Acknowledged and will comply.

3.1.1.74 Vendor will pay the Agency liquidated damages in the amount of \$1,000 per month for each county in which an in-network ATM is not available after the three-month period. The three (3) month period will start at the time the contract is awarded.

Acknowledged, accepted and understood. Please see 3.1.1.73. Consistent with Agency's stated terms, U.S. Bank will have in-network ATM coverage in all 55 West Virginia counties within 120 days from the date upon which the contract is awarded.



SUMMARY

We wish to thank the WorkForce West Virginia again for this opportunity to present our ReliaCard Solution and proposal for EPC and Direct Deposit Services. We believe the field-tested and proven expertise of U.S. Bank along with our overriding priority to earn loyal relationships by way of good service, support and commitment is consistent with the goals and vision for this RFQ process.

In fact, our approach has always been one of accepting a shared responsibility and investment in the success of each program — developing long-term consultative relationships as opposed to simply providing contracted services.

The U.S. Bank value proposition is substantial, sensible and sustainable:

- ✓ Complete management of your debit card and direct deposit alternative — at **no cost to the State Agency!**
- ✓ Minimum changes or disruptions to your current operations, plus added value
- ✓ Easy, seamless implementation and transition by U.S. Bank
- ✓ Easy migration path to future innovations and enhancements — U.S. Bank is the technology leader
- ✓ Leverage as many great additional U.S. Bank financial services as you wish and receive measurable savings and efficiency gains in all phases of your operations
- ✓ Comprehensive marketing and training commitment from U.S. Bank
- ✓ The BEST cardholder experience — no or low usage fees — convenient fee-free ATM access — mobile banking with automated alerts, and much more
- ✓ Less ‘cost to own’ than a regular checking account
- ✓ Safer than cash or checks
- ✓ Safe spending model — prepaid debit / cannot overdraw the account
- ✓ A true “lifestyle enhancement” and benefit for all UI Claimants – not just the underbanked

We would be honored to serve the State of West Virginia as our newest ReliaCard partner. We believe this proposal delivers a wealth of immediate and future benefits as our industry continues to navigate the challenges of regulatory changes, new technologies and evolving expectations. U.S. Bank has always been at the forefront, and we will continue to be there in the future.

Finally; we realize this document may provoke questions and the need for follow-up. We are pleased to assist and happy to provide answers or facilitate resources as necessary, and at your convenience.

Sincerely,

Andrew J. Heesen
Regional Sales Manager
U.S. Bank - Government Prepaid
610.454.0870 direct
andrew.heesen@usbank.com

James Homer
AVP, National Sales and
Relationship Manager
U.S. Bank - Government Prepaid
740.549.2772 direct
james.homer@usbank.com

Tim Rieder
Vice President / Relationship Manager
U.S. Bank Government & Nonprofits Banking
614. 232.2081 direct
tim.rieder@usbank.com



APPENDIX A: Sample U.S. Bank ReliaCard Contract



PREPAID DEBIT CARD AGREEMENT

This Prepaid Debit Card Agreement (this “Agreement”) is entered into effective _____, 20__ (the “Effective Date”) by and between U.S. Bank National Association, a national banking association (“U.S. Bank”), with its principal place of business at 425 Walnut Street, Cincinnati, OH 45202 and _____ (insert legal name) _____ (the “Client”), with its principal place of business at _____ (insert address) _____.

RECITALS

U.S. Bank is a member of National Associations and issues U.S. Bank-branded and National Association-branded debit cards, check cards, prepaid debit cards and other banking cards to cardholders; and

Client is a government agency dispensing government payments to individual recipients; and

Client wishes to participate in a program involving the issuance of National Association-branded prepaid debit cards to eligible Cardholders; and

U.S. Bank is willing to issue such cards and perform related services to support such a program, pursuant to the terms and conditions set forth in this Agreement.

AGREEMENT

NOW, THEREFORE, in consideration of the foregoing recitals, the mutual promises and covenants hereinafter set forth, and payments provided for in this Agreement, the parties agree as follows:

ARTICLE I. DEFINITIONS

For the purposes of this Agreement and except as otherwise specifically set forth in this Agreement, the following terms are defined as follows:

“Account” means a prepaid debit card account funded through periodic deposits made by Client and accessible through the use of a prepaid debit card issued and serviced by U.S. Bank.

“Account Representative(s)” has the meaning provided in Section 5.4.

“Affiliate” means (i) with respect to Client, any person or entity that directly or indirectly Controls, is Controlled by, or is under common Control with Client, and (ii) with respect to U.S. Bank, any person or entity that directly or indirectly Controls, is Controlled by, or is under common Control with U.S. Bank, as of the date of this Agreement or after.



“Business Day” means any day (other than a Saturday, Sunday or Federal legal holiday) on which national banks are permitted to be open in the United States.

“Cardholder” means a person or department who receives Disbursements from Client and who requests and receives a Card.

“Card” means a prepaid debit product which operates off of a centralized funds pool with an individual account set up for each participating Cardholder and which bears U.S. Bank Marks and Visa Service Marks or MasterCard Marks.

“Client Marks” means Client’s name, as well as any other trademark or service mark owned by Client.

“Confidential Information” has the meaning set forth in Section 10.1.

“Control” means the possession, direct or indirect, of the power to vote 50% or more of the securities that have ordinary voting power for the election of directors of any entity, or to direct or cause the direction of the management and policies of such entity, whether through ownership of voting securities or by contract or otherwise.

“Disbursement” means funds deposited onto the Card by Client.

“Load Value” means the dollar value to be loaded onto a Cardholder’s Account based on the Cardholder’s Disbursement amount, as determined by Client.

“MasterCard Marks” means all names, trademarks, and service marks owned by MasterCard Worldwide and its subsidiaries in the United States.

“National Associations” means Visa U.S.A., Inc., Visa International, Inc., and Plus System, Inc.; or MasterCard International Inc., Maestro and Cirrus System, Inc.

“PLUS SYSTEM Mark” means the service marks “PLUS SYSTEM” and a certain diamond design, which are registered as United States Registration No. 1,116,468 dated April 10, 1979 for PLUS SYSTEM, Registration No. 1,120,179 dated June 12, 1979 for a diamond design, Registration No. 1,117,432 dated May 1, 1979 for PLUS SYSTEM used in conjunction with the diamond design, and all of which are owned by Visa International Inc.

“Program” means the program between U.S. Bank and Client for the issuance of Cards to Cardholders, according to the terms of this Agreement.

“Program Launch” means the date the first Disbursement is made onto a Card under the Program (for avoidance of doubt, loads made to any test cards in connection with the Program are not “Disbursements” for the purposes of this definition).



“Public Records Law” shall mean _____.

“Requirements of Law” means with respect to any party hereto, any law, ordinance, statute, treaty, rule, judgment, regulation or other determination or finding of or agreement with any arbitrator, court or other governmental authority applicable to or binding upon such party or to which such party is subject, whether federal, state, county, local or otherwise (including, without limitation, usury laws, the Federal Truth-In-Lending Act, the Fair Debt Collection Act, the Bank Secrecy Act, the Electronic Funds Transfer Act, the National Bank Act, the Gramm-Leach-Bliley Act, the USA PATRIOT Act, the Sarbanes-Oxley Act, the FACT Act, and Regulations B, E, P and Z of the Board of Governors of the Federal Reserve System).

“Subsidiary” means any corporation or other entity of which securities or other ownership interests having ordinary voting power for the election of a majority of the board of directors or other persons performing similar functions are owned by a party either directly or through one or more Subsidiaries.

“U.S. Bank Marks” means the names “US Bank” and “US Bancorp” and the US Bank and shield design, U.S. Trademark Registration No. 2,247,139, registered on May 25, 1999, which are owned by U.S. Bancorp or one or more of its Subsidiaries, as well as any other trademark or service marks owned by U.S. Bancorp that include the terms “US Bank” (“UBANK,” “US,” “U”) or “US Bancorp,” however these terms may be capitalized or punctuated.

“Visa Service Marks” means the mark “Visa”, the Three Bands Design and all other service marks owned by Visa U.S.A. or Visa International, Inc.

Other terms defined in this Agreement will have the meanings set forth in the contexts of use.

ARTICLE II. PROGRAM LAUNCH

2.1 Prior to Program Launch. To help the federal government of the United States of America fight the funding of terrorism and money laundering activities, federal law of the United States of America requires all financial institutions to obtain, verify and record information that identifies each person or entity that opens an account. Accordingly, prior to Program Launch, Client shall provide to U.S. Bank its legal entity name, street address, taxpayer identification number and other information that will allow U.S. Bank to identify Client prior to establishing an Account funded by Client. U.S. Bank reserves the right to require that Client promptly provide to U.S. Bank sufficient identification documents upon request in connection with USA PATRIOT Act compliance.



2.2 Execution of Program Launch. U.S. Bank and Client agree to work together in good faith and use commercially reasonable efforts to facilitate the launch of the Program as established according to the terms of this Agreement.

ARTICLE III. USE OF MARKS AND LOGOS

3.1 Use of Client Marks. Client hereby grants to U.S. Bank a non-exclusive, non-transferable limited license to use any Client Marks in connection with the Program, which uses include, without limitation, placement of Client Marks on Cards issued pursuant to this Agreement in accordance with the operating regulations of the appropriate National Associations, and related applications, statements, advertising and promotional and public relations materials, and any other item reasonably necessary to the establishment, operation or advancement of the Program. If desired by U.S. Bank, subject to the prior written approval of Client, whose written approval will not be unreasonably withheld or delayed, U.S. Bank may use Client Marks for other promotional purposes in connection with the Program. Client shall be deemed to have approved the proposed use if Client fails to disapprove U.S. Bank's request in writing within fifteen (15) Business Days following the date when U.S. Bank's written request for approval was made to Client. U.S. Bank hereby accepts such license subject to the terms and conditions provided herein. This limited license will terminate upon termination of this Agreement; provided, that U.S. Bank will be afforded six (6) months following such termination to replace all documentation relating to the Program with documentation that does not bear Client Marks in connection with the orderly termination of the Program. U.S. Bank acknowledges that Client or its Affiliates are the owners of the Client Marks, and U.S. Bank agrees that it will have no right, title or interest in the Client Marks other than the license specifically granted in this Section 3.1, and U.S. Bank will do nothing inconsistent with this ownership.

3.2 Use of U.S. Bank Marks. U.S. Bank hereby grants to Client a non-exclusive non-transferable limited license to use the U.S. Bank Marks solely in connection with the Program. Client agrees that it has no right, title or interest in and will not use the U.S. Bank Marks without U.S. Bank's specific prior written consent, whose consent will not be unreasonably withheld or delayed if the proposed use thereof by Client is for advertisements or promotions in connection with the Program. U.S. Bank will be deemed to have approved the proposed use if U.S. Bank fails to disapprove Client's request in writing within fifteen (15) Business Days following the date when written request for approval was made to U.S. Bank by Client. Client hereby accepts such license subject to the terms and conditions provided herein. This limited license terminates upon termination of this Agreement. Client acknowledges that U.S. Bancorp and/or one or more of its Subsidiaries is the owner of U.S. Bank Marks, and Client agrees that it will not have any right, title or interest in the U.S. Bank Marks other than the license specifically granted in this Section 3.2, and Client will not do anything inconsistent with such ownership.



3.3 Third Persons' Marks. Client has no right, title or interest in and will not use the PLUS SYSTEM Marks, the Visa Service Marks, or MasterCard Marks without specific prior written consent of the owner of the mark.

3.4 Additional Mark Provisions. Without limitation of the foregoing, each party hereto may use the other party's name and marks (to the extent such use is permitted hereunder) only in the form and manner and with appropriate legends as prescribed from time to time by the proprietor of such name or mark, and except as otherwise set forth in this Agreement, will not use any other trademark or service mark in combination with such other party's name or mark without the prior written approval of the owner of such name or trademark. Each party will promptly notify the other party of any unauthorized use by others of such other party's name or mark, which may come to such other party's attention. Each party has the sole right and discretion to bring infringement or unfair competition proceedings involving its own name or mark.

3.5 Trade Secrets. The U.S. Bank Processing System (the "System") consists of computer programs, procedures, forms and other related materials that have been acquired or developed by U.S. Bank through the expenditure of a great amount of time, effort and money. Client acknowledges that the foregoing are trade secrets which are of great value to U.S. Bank, and disclosure to others of any of the programs, procedures, forms and other related materials with respect to the System will result in loss and irreparable damage to U.S. Bank. Client therefore agrees not to disclose to others any information regarding the System, except as required in the proper performance of this Agreement. All specifications, tapes, programs and other related materials developed in connection with this Agreement will be the property of U.S. Bank and shall be destroyed or returned to U.S. Bank upon the termination of this Agreement.

ARTICLE IV. RESPONSIBILITIES OF U.S. BANK

4.1 Card Issuance.

(a) Beginning no later than the Program Launch, Client will begin to offer to payment recipients the option of receiving a prepaid debit card as a means of receiving their payments. U.S. Bank will offer Cards to payment recipients following receipt of payment recipient requests for the issuance of a Card and following U.S. Bank's review and processing in accordance with U.S. Bank's procedures and criteria. Such procedures and criteria will be in U.S. Bank's sole control and discretion. U.S. Bank will issue a Card to a payment recipient who has requested a Card no later than ten (10) Business Days following U.S. Bank's receipt of complete and accurate information from Client.

(b) U.S. Bank may, in its sole discretion, undertake periodic reviews of Cardholders and their Accounts to manage risks associated with fraudulent card use and other Account activity which has the potential of exposing U.S. Bank to financial loss. U.S. Bank reserves the right to take any necessary actions to stop such activity on the Account. For any Account closed pursuant to this Section, subsequent transmission of



Load Value will be rejected and a report will be generated confirming such rejection. U.S. Bank will notify Client in writing of any actions taken pursuant to this Section within two (2) Business Days.

4.2 Design and Manufacture of Cards.

(a) U.S. Bank will purchase plastic stock and be responsible for ordering, embossing, encoding and delivering Cards. U.S. Bank will provide a standard card design. Each Card will bear the U.S. Bank Marks and the marks of the appropriate National Associations.

(b) U.S. Bank will bear the expense of manufacturing the Cards issued to Cardholders; provided, that Client will bear any additional manufacturing or printing expense incurred as a result of a special or custom Card design requested by Client. Both U.S. Bank and Client must agree that a special or custom Card design is required and jointly approve the design.

4.3 Design of Statements and Card Carriers.

(a) U.S. Bank will produce Account statements and Card carriers, subject to applicable law and the regulations of applicable National Associations using a design created by U.S. Bank.

(b) U.S. Bank will bear all costs and expenses for the design, printing and production of the Account statements and Card carriers; provided, that Client will bear any additional manufacturing, printing or operating expense incurred as result of redesign of the statements and Card carriers requested by Client, unless both U.S. Bank and Client agree in writing that a redesign is necessary.

(c) U.S. Bank is responsible for the provision to Cardholders of monthly Account statements that will contain information relating to transactions performed with Cards. U.S. Bank may in its sole discretion provide either electronic statements available on the internet or paper statements.

4.4 U.S. Bank Operational Responsibilities. U.S. Bank shall administer and be responsible for all operational aspects of the Program as set forth in Exhibit A, including without limitation, Account set-up, Card plastic issuance, statement rendering, Account reconciliation, Cardholder telephone and internet inquiries, chargeback processing, Disbursement deposit reload processing, interaction with the National Association's system, computer processing, and collections. U.S. Bank shall cause the Program to comply with all applicable Requirements of Law in all material respects, including but not limited to compliance with applicable state escheatment laws. U.S. Bank is not responsible for any determination of the amount to be paid to each Cardholder with respect to such Cardholder's Disbursement amount.



4.5 U.S. Bank Customer Service. U.S. Bank will maintain a trained staff to cooperate with Client in servicing of Cardholder inquiries and complaints arising in connection with Cards and other aspects of the Program, in accordance with U.S. Bank's established customer service procedures and applicable law.

ARTICLE V. RESPONSIBILITIES OF CLIENT

In addition to its responsibilities set forth herein and in Exhibit A, Client shall have the following responsibilities in furtherance of the Program:

5.1 Enrollment of Payment Recipients. Client will insure that all prospective cardholders and Cardholders enrolled in the Program are bona fide payment recipients of Client. For the purposes of the previous clause, a payment recipient's relative or associate allowed by Client to have a Card will not be deemed as a payment recipient. Client understands that U.S. Bank must collect identifying information and verify the identities of all prospective cardholders as required by the USA PATRIOT Act and any other government or industry regulatory requirements. Further, Client understands that all prospective cardholders or Cardholders that do not pass the initial or ongoing verification and OFAC screening will be denied a Card. The denial of a Card to a payment recipient under any circumstances may not be a cause for termination of this Agreement by Client.

5.2 Client Marketing Responsibilities by Client. U.S. Bank will design and produce marketing materials for the Program. Client will arrange for and coordinate the marketing and promotion of the availability of Cards to its payment recipients, through self mailers, flyers, check inserts, or other means available. Client will not distribute any such marketing or promotional material unless such material has been reviewed and approved by U.S. Bank prior to distribution to its payment recipients.

5.3 Funding of Card Accounts. Client will fund the Card Accounts via an ACH process, with amounts sufficient to cover each Cardholder's determined payment deposit amount.

5.4 Transmission of Load Values and Account Representatives. Client will transmit to U.S. Bank the amount to be loaded onto each Cardholder's Account via the ACH system. Such transmission will be made only by authorized Client authorized employees ("Account Representatives"). Client agrees to provide complete and accurate information to U.S. Bank. The Account Representatives will be responsible for the initial transmission of Load Values and any changes to the amount to be loaded in to any Account after the initial transmission of the determined amount for a given Account.

5.5 Compensation to U.S. Bank. U.S. Bank will charge Cardholders according to the fee schedule set forth in Exhibit B. U.S. Bank reserves the right to change the Cardholder fee schedule at its sole discretion and, in cases of a fee increase or a new fee, will provide



Cardholders the prior written notice required by Requirements of Law and will provide a corresponding email notification to Client's designated program manager.

ARTICLE VI. PROGRAM AND CARD POLICIES AND ATTRIBUTES

U.S. Bank will have full responsibility for, and will control all policies, activities and decisions with respect to all Cards and Accounts, including without limitation all fees and charges, customer service, Card issuance and cancellation, debt collection, access to automated teller machines, and issuance of personal identification numbers. Client shall not be liable for fraudulent activities on the part of Cardholders except where such activity is due to negligence or willful misconduct by Client agents or payment recipients. Client will, in a timely manner, refer to U.S. Bank any and all inquiries regarding any aspect of a Card or Account, and any other inquiries regarding any other aspect of U.S. Bank's prepaid debit card operations.

ARTICLE VII. EXCLUSIVITY

U.S. Bank has the exclusive right to issue prepaid debit cards for the purpose of providing Disbursements to Client's payment recipients. Client agrees that, during the term of this Agreement, Client shall not be a party to any agreement with any issuer of payment pay cards, prepaid cards, or debit cards for the purpose of disbursing payments to payment recipients or the functional equivalent thereof. Further, Client agrees, during the term of this Agreement, not to share its payment recipient list with any third party (except for third parties or vendors designated by U.S. Bank) for the purpose of soliciting payment recipients for a payment pay card, prepaid card, or debit card or related account. Client covenants that it will ensure that any Subsidiary or Affiliate of Client complies with this Article 7.

ARTICLE VIII. INDEMNIFICATION

8.1 Indemnification Obligations. From and after the date of this Agreement, each party (the "Indemnifying Party") shall indemnify, defend and hold the other party (the "Indemnified Party"), all its corporate parents, subsidiaries and Affiliates and all of its and their employees, subcontractors, agents, officers, directors and shareholders harmless against: (a) any and all out-of-pocket expenses or losses, liabilities, damages, costs or other direct expenses or claims or counterclaims of third persons or entities directly related or attributable to (i) the Indemnifying Party's or its agent's or employee's violation (or act causing the other party to be in violation) of any state or federal law or regulation, or such parties' willful misconduct; (ii) the Indemnifying Party's breach of any covenant or warranty made by the Indemnifying Party in this Agreement; (iii) any material misrepresentation of Indemnifying Party in this Agreement or any material misrepresentation in or omission from any document, certificate or information furnished or to be furnished by Indemnifying Party under this Agreement; and (iv) any products or services offered, provided, manufactured, marketed, distributed, advertised, promoted or issued by or on behalf of Indemnifying Party (including without limitation the Cards) or based upon use of the licensed marks by or on behalf of Indemnifying Party; (b) any losses due to any



fraudulent activity on the part of any employee or agent of Indemnifying Party; (c) any claims brought by any Indemnified Party's customer, Cardholder, employee or other third party based upon Indemnifying Party's failure to make any payment to such customer, Cardholder, employee or other third party; and (d) any and all actions, suits, proceedings, demands, assessments, judgments, costs and expenses, and any reasonable attorneys' fees, consultant's fees or court costs incident to any of the foregoing, except for any loss due to the gross negligence or willful misconduct of the Indemnified Party or its agents or employees.

8.2 Indemnification Procedures. The Indemnified Party will notify the Indemnifying Party in a reasonably prompt manner of any claim that is asserted and each action or suit that is filed or served (any of the foregoing being a "Claim") for which the Indemnified Party is seeking indemnification pursuant to this Article VIII. The Indemnifying Party may thereafter assume control of such Claim, provided, that the Indemnified Party will have the right to participate in the defense or settlement of such Claim. Neither the Indemnifying Party nor the Indemnified Party may settle such Claim or consent to any judgment with respect thereto without the consent of the other party hereto (which consent may not be unreasonably withheld or delayed). The Indemnified Party will provide the Indemnifying Party with a reasonable amount of assistance in connection with defending or settling any such Claim.

ARTICLE IX. REPRESENTATIONS AND WARRANTIES

9.1. Obligations. As of the date of this Agreement, U.S. Bank and Client represent and warrant to each other as follows as to itself:

(a) It has full right, power and authority to enter into and perform this Agreement in accordance with all of the terms and provisions hereof, and that the execution and delivery of this Agreement has been duly authorized, and the individuals signing this Agreement on behalf of it are duly authorized to execute this Agreement in the capacity of his or her office, and to obligate and bind it, and/or its Subsidiaries and Affiliates, in the manner described;

(b) The execution and performance of this Agreement will not violate the organizational documents, bylaws or similar governing documents, or any material contract or other instrument, Requirement of Law or order to which it has been named a party or by which it is bound. The execution and performance of this Agreement does not require the approval or consent of any other person or government agency;

(c) There are no material actions, suits or proceedings pending or threatened against either party or its Affiliates or Subsidiaries which would adversely affect its ability to perform this Agreement; and

(d) It or one of its Subsidiaries or Affiliates owns all right, title and interest in its marks and it or one of its Subsidiaries or Affiliates has all necessary authority to permit use of its marks as contemplated by this Agreement.



9.2 Legal Compliance. Each party is now in compliance and will remain in compliance at all times with all federal, state, and local laws and regulations applicable to its activities under this Agreement. Each party understands and agrees that it shall be responsible for its own compliance with applicable law and the costs associated therewith. Client has the sole responsibility to determine if the intended use of the Program, to include Client's selection of system options and programming to dispense funds or payments, is an appropriate way to dispense such funds, and to determine if there exists any applicable federal, state, or local law, regulation, rule, or ordinance that prohibits or otherwise controls the disbursement of such funds using a prepaid or stored value card.

9.3 Disclaimer. EXCEPT AS EXPRESSLY PROVIDED HEREIN, U.S. BANK DISCLAIMS ALL WARRANTIES, EXPRESS OR IMPLIED, INCLUDING BUT NOT LIMITED TO ANY IMPLIED WARRANTY OF MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE.

ARTICLE X. CONFIDENTIALITY

10.1 Confidential Information. In performing its obligations pursuant to this Agreement, each party may have access to or receive disclosure of certain confidential information about or proprietary material of the other party, including, but not limited to: such party's marketing philosophy and objectives, promotions, financial results, technological developments, customer names and addresses and other customer identification information, or prepaid debit card account numbers or account information and other similar confidential and/or proprietary information and materials ("Confidential Information"). All Program specifications, materials, plans and other Program attributes developed or utilized by U.S. Bank in connection with the Program and related services, and all related software and other documentation, are and will remain the proprietary property of U.S. Bank, and will constitute Confidential Information belonging to U.S. Bank. Without limitation, the terms of this Agreement, subject to the provisions of the Public Records Law, and the names, addresses, telephone numbers and other Cardholder identification and Account information of Cardholders and Account numbers, and the information provided to Client pursuant to this Agreement, are Confidential Information belonging to U.S. Bank.

10.2 Exclusions. Except for Cardholder Data (as defined below), the term Confidential Information does not include (i) information which is now in or hereafter enters the public domain (and is not subject to a confidentiality agreement with the entity obtaining the same) through no act or omission on the part of either party in violation of the terms of this Agreement, (ii) information that is independently developed by or for a party, (iii) information that is received from a third party (subject to such third party not having violated the terms of any confidentiality agreement), or (iv) information that was already in the possession of the receiving party and not obtained in violation of any confidentiality agreement.



10.3 Confidentiality Obligation. Each party shall at all times maintain, and cause its agents, employees, corporate parents, Subsidiaries and Affiliates to maintain the confidentiality of all Confidential Information belonging to the other party. Neither party shall sell or otherwise convey any of such Confidential Information to any third person and shall exercise all necessary precautions to prevent access to such Confidential Information by any third person other than agents, officers or employees who have a need to know or who must access such Confidential Information in order for such party to fulfill its obligations hereunder. Each party shall inform those agents and employees, officers and employees of its Subsidiaries and Affiliates of the confidentiality obligations hereunder and require their compliance with such obligations. Neither party shall use such Confidential Information for any purpose whatsoever other than those specifically contemplated herein.

10.4 Confidentiality of Agreement Terms. Subject to the provisions of the Public Records Law, neither party will disclose to any person (other than as expressly permitted pursuant to this Article X) the terms or conditions of this Agreement or any amendments, supplements or modifications hereto or the business relationship between U.S. Bank and Client without the prior written consent of the other party and except as necessary to enforce this Agreement or obtain damages or other relief hereunder. The term “person” as used in this Agreement includes, without limitation, any corporation, company, group, partnership, other entity or individual. Client will not use U.S. Bank’s identity, directly or indirectly, in any advertisements, metatag, news releases or releases to any professional or trade publications or media source without U.S. Bank’s prior written approval, which approval may be withheld in U.S. Bank’s sole and complete discretion.

10.5 Additional Confidentiality Obligations. During the term of this Agreement and thereafter, Confidential Information is to be used solely in connection with satisfying their obligations pursuant to this Agreement, and shall be held in confidence. The parties will not disclose such Confidential Information to any third party, without the written consent of the other party, except that either party may disclose Confidential Information during the course of any independent or regulatory audit in which information disclosed remains non-public. All Confidential Information furnished by the parties to each other in connection with this Agreement is the exclusive property of the furnishing party, and, at the request of that party or upon termination of this Agreement, the other party shall promptly return to the furnishing party all such information without copying such information. Subject to the provisions of the Public Records Law, without the prior written consent of the other party, neither party will disclose, furnish, or use in any way whatsoever not specifically contemplated hereunder. Each party shall take measures to prevent its agents, employees and subcontractors from using, any Confidential Information to which it becomes privy.

10.6 Compelled Disclosure. Each party may disclose Confidential Information to any regulatory authority having jurisdiction over without prior notification to the other party. Notwithstanding anything to the contrary in this Agreement, if any party is compelled by applicable law, in the written opinion of counsel, to disclose any portion of the other party’s Confidential Information, the party so compelled may comply with such law, provided, that such



party timely notifies the owner of the Confidential Information and reasonably cooperates in any of the owner's efforts to maintain the confidentiality of such Confidential Information.

10.7 Data Security Policy and Procedures. Each party shall establish data security policies and procedures to ensure compliance with this section and that are designed to: (a) ensure the security and confidentiality of Cardholder Data; (b) protect against any anticipated threats or hazards to the security or integrity of Cardholder Data; and (c) protect against unauthorized access to or uses of Cardholder Data that could result in harm to any Cardholder. In the event a party becomes aware of any unauthorized access to any Cardholder Data, such party shall take appropriate actions to address such unauthorized access, including but not limited to promptly notifying the other party of any such incident. The term "Cardholder Data" means personally identifiable data about Cardholders (i.e. the plastic Card number, Card expiration date in combination with the plastic Card number, Cardholder name in combination with the plastic Card number, track data/magnetic stripe, verification numbers CVV2, CVC2, CID, and PIN Block).

(a) Each party shall at all times comply with the Payment Card Industry Data Security Standard Requirements ("PCI Data Security Standard Requirements") for Cardholder Data, as they may be amended from time to time. The current PCI Data Security Standard Requirements are available from National Association. A party's failure to comply with PCI Data Security Standard Requirements may result in fines and penalties. Each party is fully liable for and shall indemnify, defend and hold the other party harmless from any fines or penalties imposed on such party due to the indemnifying party's lack of compliance with PCI Data Security Standard Requirements.

(b) Cardholder Data may only be used for enrollment or as required by applicable law. Each party shall maintain appropriate business continuity procedures and systems to ensure availability and security of Cardholder Data in the event of a disruption, disaster or failure of such party's primary data systems.

(c) If there is a breach or intrusion of, or otherwise unauthorized access to, Cardholder Data, the party that first becomes aware of such incident shall immediately notify the other party, in the manner required by the PCI Data Security Standard Requirements, and provide the National Association and its respective designees access to such party's facilities and all pertinent records to conduct an audit of such party's compliance with the PCI Data Security Standard Requirements. Such party shall fully cooperate with any audits of its facilities and records provided for in this paragraph.

(d) The parties' compliance with the PCI Data Security Standard Requirements expressly survives termination or expiration of this Agreement. Violations of the PCI Data Security Standard Requirements may result in fines. Each party shall indemnify, defend and hold the other party harmless from any fines resulting from the indemnifying party's violation of the PCI Data Security Standard Requirements.



Destruction of Cardholder Data must be completed in accordance with the confidentiality provisions of this Agreement.

10.8 Monitoring. Client must permit U.S. Bank to monitor and/or audit Client's compliance with this Section during regular business hours upon not less than 48 hours' notice to Client and provide U.S. Bank copies of audits and system test results acquired by Client in relation to the data security policies and procedures designed to meet the requirements set forth above.

ARTICLE XI. TERM AND TERMINATION

11.1 Term. The term of this Agreement is three (3) years from the Program Launch date (the "Initial Term"). Unless either party gives the other party sixty (60) days written notice prior to the end of the Initial Term, the term of the Program will be automatically extended for successive one (1) year periods (each, a "Renewal Term"). During any Renewal Term, either party may elect to terminate the Agreement by giving written notice ninety (90) days prior to the end of the then current Renewal Term. If such notice is given, the Agreement will terminate effective on the last day of the then current term. Notwithstanding the termination of this Agreement, the terms and conditions of all agreements between U.S. Bank and Cardholders will remain in effect.

11.2 Termination for Excusable Delay. Either party, if in compliance with its obligations under this Agreement or excused from compliance hereunder, may terminate this Agreement in the event of excusable delay by the other party in the performance of its obligations pursuant to Section 14.14, which delay continues for sixty (60) consecutive days.

11.3 Termination for Material Breach. Either party, if in compliance with its obligations under this Agreement or excused from compliance hereunder may terminate this Agreement if the other party is in default under this Agreement and such default is deemed material by the non-defaulting party in its reasonable judgment. In the event either party wishes to terminate this Agreement for the reasons specified in this Section 11.3, such party ("Sending Party") shall give written notice ("Remedy Notice") to the other party ("Other Party"). The Remedy Notice must specifically state the reason or reasons why the Sending Party believes the Other Party is in material default under this Agreement and wishes to terminate this Agreement, and must request such Other Party to specify the act or acts which it will accomplish to cure the cited material defaults. The Other Party will have a period of forty-five (45) days from its receipt of the Remedy Notice to cure the cited material default, or if such material default cannot be cured in such forty-five (45) day period, specify to the Sending Party the act or acts which such Other Party will accomplish in order to cure the cited material default. In the event the default is not cured by the end of such forty-five (45) day period and the Sending Party does not at the end of such forty-five (45) day period approve the acts, if any, proposed by the Other Party as curing the cited material default, which approval will not be unreasonably withheld, the Sending Party may then immediately terminate this Agreement by giving the Other Party another



written notice (“Termination Notice”) stating that this Agreement is terminated under the provisions of this Section 11.3. In such event, termination shall be effective upon receipt of the Termination Notice in accordance with Section 14.7.

11.4 Termination for Insolvency; Unique Services. This is an agreement for certain unique services. Either party if in compliance with its obligations hereunder, may terminate this Agreement immediately in the event of the other party’s: (a) insolvency, receivership, or voluntary or involuntary bankruptcy or institution of proceedings therefore; (b) assignment for the benefit of creditors a substantial part of that party’s property; or (c) a substantial part of the other party’s property becoming subject to any levy seizure, assignment, or sale for or by any creditor or governmental agency without being released or satisfied within thirty (30) days thereafter.

11.5 Termination by Reason of Regulation. Either party may terminate this Agreement or curtail or restrict its operations hereunder at any time with fifteen (15) days notice to the other without liability, except for liabilities accrued prior to the termination, upon the issuance of any order, rule or regulation by any regulatory agency, National Association, or administrative body or the decision or order of any court of competent jurisdiction that is controlling or binding on the notifying party prohibiting any or all of the services contemplated in this Agreement, or if such order, rule or regulation restricts the provision of such services so as to make the continued provision thereof unprofitable or undesirable, or will be unduly restrictive to the business of the notifying party or will require burdensome capital contributions or expenditures.

ARTICLE XII. POST-TERMINATION PROVISIONS

12.1 Account Ownership. Upon termination of this Agreement, U.S. Bank retains all right, title and interest in all Accounts and Cards and in all Cardholder names, addresses, telephone numbers and other Cardholder and Account identifying information. Without limitation of the foregoing, upon and following termination of this Agreement, U.S. Bank shall have the right to solicit any Cardholder or convert any Card and related Account to any other card or account issued by U.S. Bank or any Affiliate of U.S. Bank, and to exercise all rights of ownership with respect thereto, subject to applicable law. U.S. Bank will have no obligation to assign new account numbers to replacement Cards.

12.2 Wind-down of Operations. Following termination of this Agreement, U.S. Bank will not accept requests to issue a Card and will not reload existing Accounts with Disbursements. U.S. Bank will have the use of Client Marks as provided in Section 3.1 for six (6) months following termination of this Agreement to provide U.S. Bank sufficient time to replace all statements and other documentation relating to the Program. U.S. Bank will have six (6) months following termination of this Agreement where it may continue to re-issue Client branded cards to Cardholders whose Cards are lost or stolen or who request additional Cards. After the six (6) month wind down period, U.S. Bank will issue non-Client branded cards for any lost or stolen cards or additional cards under the Program. Notwithstanding the foregoing, Client understands and agrees that U.S. Bank will have no obligation to replace any Cards (which



contain Client Marks) that were previously issued to Cardholders prior to the natural expiration date of such Cards, except for any Cards that are replaced prior to their natural expiration date due to lost or stolen reasons or unless U.S. Bank otherwise chooses to replace all such Cards.

12.3 Effect of Termination. If this Agreement is terminated (i) by U.S. Bank pursuant to Sections 11.3 and 11.4 or (ii) by Client pursuant to Section 11.5, Client agrees that it will, for what would have been the remaining term of the Agreement had it not been terminated, 1) not contract with any third party prepaid debit card issuer who is a competitor of U.S. Bank or introduce any similar or competing service to payment recipients, and 2) take no action that may directly or indirectly cause or encourage payment recipients to cancel their Card, or replace their Card with a competing product.

ARTICLE XIII. DAMAGES AND LIMITATION OF LIABILITY

13.1 Damages. In the event that any party defaults in any of its obligations under this Agreement, in addition to any other remedies provided pursuant to this Agreement or applicable law, including without limitation termination, the non-breaching party shall be entitled to recover from the breaching party the actual damages which the non-breaching party may incur on account of such breach, including without limitation reasonable attorneys' fees and expenses, court costs and the fees and expenses of consultants incurred in connection with any judicial or arbitration proceedings relating to such breach. It is understood and agreed that money damages would not be a sufficient remedy for any breach of Article X of this Agreement by any party or by any other person or entity receiving Confidential Information pursuant to Article X and that the party whose Confidential Information is disclosed or used in violation of this Agreement shall be entitled to claim injunctive or equitable relief as a remedy for any such breach. Such remedy shall not be deemed to be the exclusive remedy for breach of this Agreement, but shall be in addition to all other remedies available to such party at law or equity.

13.2 Limitation of Liability. NEITHER PARTY MAY ASSERT A CLAIM AGAINST THE OTHER PARTY MORE THAN ONE YEAR FROM THE DATE THE CLAIMING PARTY HAS OR SHOULD HAVE ACTUAL KNOWLEDGE OF THE FACTS GIVING RISE TO SUCH CLAIM. IN NO EVENT SHALL EITHER PARTY BE LIABLE FOR INDIRECT, CONSEQUENTIAL, ADDITIONAL, OR PUNITIVE DAMAGES OF THE OTHER PARTY OR ANY OTHER PERSON ARISING OUT OF PERFORMANCE OR NONPERFORMANCE UNDER, OR OTHERWISE ARISING IN CONNECTION WITH, THIS AGREEMENT OR ITS INDEMNIFICATION PROVISIONS.

ARTICLE XIV. ADDITIONAL PROVISIONS

14.1 Relationship of the Parties. In performing their responsibilities pursuant to this Agreement, the parties are in the position of independent contractors. U.S. Bank has no relationship to Client other than as set forth in this Agreement. Client has no right to bind or obligate U.S. Bank in any manner. U.S. Bank has no right to bind or obligate Client in any manner. Nothing in this Agreement is intended to create, nor should anything herein be



construed as creating, a partnership, joint venture or agency relationship between U.S. Bank and Client.

14.2 Use of Third Party Service Providers. U.S. Bank may use any subcontractor or vendor to perform its obligations under this Agreement, but such use may not result in the direct control of Program administration residing outside U.S. Bank. U.S. Bank will provide written notice to Client of any change in a subcontractor or vendor that has an impact on Client's obligations and responsibilities under this Agreement.

14.3 Assignment. Neither party may assign or delegate any of its rights or obligations under this Agreement without the other party's prior written consent, except that U.S. Bank may assign or delegate this Agreement and any of its rights or obligations hereunder to any Affiliate, Subsidiary, corporate parent, successor by merger, or successor-in-interest which has the authority to operate the Program in the manner operated by U.S. Bank under this Agreement without prior notice to or consent of Client.

14.4 Successor and Assigns. This Agreement will be binding upon and inure to the benefits of the parties' respective successors and assigns subject to the terms of Section 14.3.

14.5 Survival of Obligations, Rights and Remedies. The obligations and remedies of the parties set forth in Articles III, VII, VIII, X, XII, XIII, and XIV of this Agreement survive termination of this Agreement.

14.6 Governing Law and Forum. This Agreement shall be governed by and construed in accordance with the substantive laws of the State of Minnesota, without giving effect to conflict of law principles thereof. Any action brought to enforce any rights under this Agreement shall be brought in federal or state court in Minnesota. Each party waives any claim that a legal proceeding brought in accordance with this Section 14.6 has been brought in an inconvenient forum or that venue of that proceeding is improper.



14.7 Notices. Any notice required or permitted by this Agreement to be given to either party by the other, will be deemed served, given and received when personally delivered to such party, or in lieu of such personal service, when deposited in the United States mail, registered or certified mail, postage prepaid, return receipt requested, or sent by commercial courier, prepaid, and received, or upon expiration of three (3) days from the date of mailing or sending, whichever is earlier, addressed to the recipient at the address shown below for the party to whom such notice is given, or addressed to any other person or address of which the party to receive such notice has notified the other party, pursuant to the provisions of this Section:

If to Client:

CLIENT
Attn:
Address
City, State, Zip

If to U.S. Bank:

U.S. Bank National Association
200 South 6th Street, EP-MN-L16C
Minneapolis, MN 55402
Attn: SVP – Prepaid Debit Products

Copy to:

U.S. Bancorp Corporate Counsel
800 Nicollet Mall, BC-MN-H21N
Minneapolis, MN 55402
Attn: Retail Payment Solutions Counsel

14.8 No Implied Waiver. No failure by either party to insist upon strict performance of any term or obligation set forth in this Agreement or to exercise any right or remedy under this Agreement, nor acceptance of full or partial performance during continuance of a default, will constitute a waiver of any such term, obligation, right or remedy, or a waiver of any such default, by the party entitled to rely upon such term or performance of such obligation, to assert such right or remedy, or to act upon such default.

14.9 Severability. Should any provision of this Agreement contravene any law, or valid regulation or rule of any regulatory agency or self-regulatory body having jurisdiction over either party hereto (including without limitation National Association rules) or should any provision of this Agreement otherwise be held invalid or unenforceable by a court or other body of competent jurisdiction, then each such provision will be automatically terminated and performance thereof by both parties waived, and all other provisions of this Agreement will nevertheless remain in full force and effect.

14.10 Amendments. Except as specifically provided elsewhere in this Agreement, no amendment to this Agreement will be effective or bind any party unless set forth in writing and signed by the duly authorized representatives of the parties.



14.11 Compliance with National Association Regulations. In connection with their performance hereunder, U.S. Bank and Client will comply with applicable regulations of the appropriate National Association as in effect from time to time. To the extent any provision of this Agreement conflicts with such regulations at any time, this Agreement will be deemed amended to conform to such regulations.

14.12 Incorporation by Reference. Each Exhibit referred to herein is hereby expressly incorporated herein in its entirety and made a part of this Agreement. All defined terms under this Agreement will have the same meaning in the Exhibits.

14.13 Construction. This Agreement must be fairly interpreted in accordance with its terms and without any strict construction in favor of or against either party. Section headings are intended only to assist in the organization of this Agreement and do not in any way limit or otherwise define the rights and liabilities of the parties.

14.14 Excusable Delays and Force Majeure. Any delay hereunder will be excused to the extent approved in writing by the parties. Any delay in the performance by either party hereto of its obligations hereunder will be excused when such delay in performance is due to any cause or event of any nature whatsoever beyond the reasonable control of such party, including without limitation any act of God; any fire, flood or weather condition; any earthquake; any act of a public enemy, war, insurrection, riot, explosion or strike; provided, however, that written notice thereof must be given by such party to the other party within thirty (30) days after the occurrence of such cause or event.

14.15 Immaterial Breach. From time to time, one party to this Agreement may determine that the other party is in breach of the Agreement, but that such breach is immaterial. In such case, the party making such determination may, at its option, notify the “breaching” party in writing of the occurrence and nature of such breach. In such case, the parties will work together in a good faith effort to resolve any issues relating to the alleged immaterial breach.

14.16 Attorneys’ Fees. If any litigation or alternative dispute resolution proceeding arises between the parties regarding rights or obligations under this Agreement, the prevailing party will be entitled to reasonable attorneys’ fees, costs, expert witness fees, consultant’s fees and court costs incurred in connection with such litigation or proceeding.

14.17 Entire Agreement. Each party hereto has read this Agreement, understands it and agrees to be bound by its terms and conditions. This Agreement supersedes all prior verbal or written agreements between the parties and now constitutes the complete and exclusive statement of the terms and conditions between the parties covering the performance hereof.

14.18 Program Records and Audit Rights. U.S. Bank shall maintain true and complete books and records relating to Disbursements under the Program (the “Program Records”). The Program Records will be maintained in accordance with good accounting practices and in sufficient detail to enable an audit trail to be established. U.S. Bank will afford Client and any



mutually acceptable independent auditor reasonable access to the Program Records, upon reasonable notice and during normal business hours, for purposes of inspecting, auditing, analyzing, and copying such Program Records. Any inspection or audit of the Program Records will be at Client's sole cost and expense.

14.19 Use of Client Name in Promotional Materials. Client agrees that in U.S. Bank's promotional materials for programs substantially similar to the Program, U.S. Bank may refer to Client as a party with whom U.S. Bank contracts for issuance of prepaid debit cards.

14.20 Counterparts. This Agreement may be executed simultaneously in multiple counterparts, each of which is deemed an original, but all of which taken together constitute one and the same instrument. For purposes of execution and delivery, each party may rely upon the faxed signature of the other party.

14.21 Waiver of Jury Trial. TO THE EXTENT PERMITTED BY LAW, CLIENT AND U.S. BANK HEREBY JOINTLY AND SEVERALLY WAIVE ANY AND ALL RIGHT TO TRIAL BY JURY IN ANY ACTION OR PROCEEDING RELATING TO THE AGREEMENT. CLIENT AND U.S. BANK EACH REPRESENTS TO THE OTHER THAT THIS WAIVER IS KNOWINGLY, WILLINGLY AND VOLUNTARILY GIVEN.

[The remainder of this page is intentionally left blank.]



IN WITNESS WHEREOF, the parties have executed the Agreement in duplicate originals effective as of the day and year first stated above.

U.S. BANK NATIONAL ASSOCIATION

By: _____

Name: _____

Title: _____

CLIENT

By: _____

Name: _____

Title: _____



Exhibit A: Program Description

Core Elements

The Program will have the following core elements:

- ❑ The Card will be National Association-branded, following all National Association “Prepaid Debit Card” regulations and program guidelines
- ❑ No general purchase restrictions placed on the Card
- ❑ The Card will have ATM access at National Association-enabled ATMs
- ❑ The Card will have point-of-sale access through the National Association network
- ❑ The Card may carry both Client’s and U.S. Bank’s name and/or marks

U.S. Bank Operational Responsibilities

U.S. Bank shall be specifically responsible for the following operational issues:

- ❑ Cardholder transactions and statements will be available via a designated web site
- ❑ 24/7 Voice Response Unit access to Cardholders will be available via a dedicated toll free telephone number. Core features will include: lost/stolen account reporting, remaining account balance, last load amount and recent transactions
- ❑ Live customer service agents will be available 24 hours per day, 7 days per week to service Cardholders via a dedicated toll free telephone number
- ❑ A program manager for the Program will be assigned at U.S. Bank

Client Operational Responsibilities

Client shall be specifically responsible for the following operational issues:

- ❑ Client will open all new Accounts via a secure URL or batch enrollment process
- ❑ Client will transmit Load Values as required to U.S. Bank or a designated third party
- ❑ A program manager for the Program will be assigned by Client



Timing

The targeted product rollout will be as follows:

- ❑ Contract execution between U.S. Bank and Client
- ❑ Product “Friendly User” Testing
- ❑ Product Launch



Exhibit B
Cardholder Fee Schedule

APPENDIX B: U.S. Bank ReliaCard References

REFERENCES

REFERENCE 1.

Ohio Department of Job and Family Services

Name of the organization to which the service was provided

<u>4020 East 5th Avenue</u>	<u>Columbus</u>	<u>OH</u>	<u>42319</u>
Street address of the organization to which the service was provided	City	State	Zip Code

<u>Ted Maynard, Section Chief</u>	<u>614-466-9015</u>
Name of Point of Contact	Telephone Number

<u>614-387-7949</u>	<u>ted.maynard@jfs.ohio.gov</u>
FAX Number	Email Address

REFERENCE 2.

Utah Department of Workforce Services

Name of the organization to which the service was provided

<u>140 East 300 South</u>	<u>Salt Lake City</u>	<u>UT</u>	<u>84111</u>
Street address of the organization to which the service was provided	City	State	Zip Code

<u>Collin Peterson, CUBS Manager</u>	<u>801-526-9268</u>
Name of Point of Contact	Telephone Number

<u></u>	<u>collinpeterson@utah.gov</u>
FAX Number	Email Address

REFERENCE 3.

Maine Department of Labor, Bureau of Unemployment Compensation

Name of the organization to which the service was provided

<u>45 Commerce Drive, 47 State House Station</u>	<u>Augusta</u>	<u>ME</u>	<u>04333-0047</u>
Street address of the organization to which the service was provided	City	State	Zip Code

<u>Richard Tompkins, Director Division of Benefit Services</u>	<u>207-621-5116</u>
Name of Point of Contact	Telephone Number

<u>N/A</u>	<u>Richard.A.Tomkins@Maine.gov</u>
FAX Number	Email Address

Ohio | Department of
Job and Family Services

John R. Kasich, Governor
Cynthia C. Dungey, Director

August 21, 2015

U.S. Bank
200 S. 6th St.
EP-MN-L24A
Minneapolis, MN 55402

To Whom It May Concern:

Effective August 25, 2006, Ohio began offering value-stored debit cards through U.S. Bank as a payment method for claimants to receive unemployment benefits. Since U.S. Bank was already approved and contracted by the Treasurer of Ohio, Board of Deposits, a Request for Proposal (RFP) was not required. However, in an effort to ensure the best, most cost effective program for our customers and our agency, several vendor programs were reviewed before the selection was made. From our initial discussions, through design, and implementation, the team at U.S. Bank worked hard to meet and exceed our expectations. After implementation, we have yet to experience a drop in their level of customer service to resolve any issues that arose. Approximately thirty-five (35) percent of our customers have chosen to utilize the ReliaCard. Our partnership with U.S. Bank has been a success and we look forward to it extending into the future.

If you would have any further questions, please feel free to contact me.

Sincerely,

Ted Maynard, Section Chief
Ohio Department of Job and Family Services
Bureau of UC, Program Services, Finance Section
4020 E. Fifth Ave.
Columbus, OH 43219
ted.maynard@jfs.ohio.gov
614-466-9015
Fax: 614-387-7949

P.O. Box 182059
Columbus, Ohio 43218-2059
jfs.ohio.gov
An Equal Opportunity Employer and Service Provider



State of Utah

GARY R. HERBERT
Governor

SPENCER J. COX
Lieutenant Governor

**Department of
Workforce Services**

JON S. PIERPONT
Executive Director

CASEY R. CAMERON
Deputy Director

GREG PARAS
Deputy Director

To Whom It May Concern:

The Department of Workforce Services in Utah recently had the privilege of working with U.S. Bank to implement a new debit card option for recipients of unemployment benefit payments. U.S. Bank's Reliacard was an excellent solution for our needs as well as our customer's needs.

U.S. Bank's implementation team was great to work with and addressed all of our concerns in a timely manner. They provided weekly status meetings on all progress made and to identify any outstanding items needing attention. The roll out went very smooth with little to no issues.

The whole experience from kick off meeting to implementation has been great. We would recommend U.S. Bank to any other company or agency in need of similar services.

Sincere regards,

Collin Peterson
CUBS Manager
Department of Workforce Service
collinpeterson@utah.gov



STATE OF MAINE
DEPARTMENT OF LABOR
BUREAU OF UNEMPLOYMENT COMPENSATION
45 COMMERCE DRIVE
47 STATE HOUSE STATION
AUGUSTA, MAINE 04333-0047
TTY USERS CALL MAINE RELAY 711
TELEPHONE: BENEFITS - (207) 621-5100 / TAX - (207) 621-5120

JEANNE S. PAQUETTE
COMMISSIONER
LAURA L. BOYETT
BUREAU DIRECTOR

August 12, 2015

U.S. Bank
200 S. 6th Street
EP-MN-L16C
Minneapolis, MN 55402

To Whom It May Concern:

Effective July 23, 2015, the State of Maine, Department of Labor began offering value-stored debit cards through U.S. Bank as a payment method for claimants to receive unemployment benefits. Since U.S. Bank was already approved and contracted by the Treasurer of Maine, Board of Deposits, a Request for Proposal (RFP) was not required. However, in an effort to ensure the best, most cost effective program for our customers and our agency, several vendor programs were reviewed before the selection was made. From our initial discussions, through design, and implementation, the team at U.S. Bank worked hard to meet and exceed our expectations. After implementation, we have yet to experience a drop in their level of customer service to resolve any issues that arose. Approximately thirty-five (35) percent of our customers have chosen to utilize the ReliaCard. Our partnership with U.S. Bank has been a success and we look forward to it extending into the future.

If you would have any further questions, please feel free to contact Richard Tompkins, Director, Division of Benefit Services, by e-mail at Richard.A.Tompkins@Maine.gov or by phone at (207) 621-5116.

Sincerely,

Laura L. Boyett, Director
Bureau of Unemployment Compensation

Agreement required from
Prospective User Entities
AT 801 Report

Ernst & Young LLP (“EY”) has prepared the attached report (the “Report”) for the sole benefit and use of FSV Payment Systems, Inc. (the “Company”), and, for limited purposes in accordance with the requirements of the American Institute of Certified Public Accountants (the “AICPA”), Company’s existing user entities and their auditors. In addition, certain prospective user entities, identified by the Company (collectively, each a “Recipient”), may have access to the Report subject to the terms of this agreement. **Your access to the Report is subject to your agreement, on behalf of yourself and the Recipient, to the terms and conditions set forth below. Please read them carefully.**

By clicking on the “I ACCEPT” button below, you signify that you and the Recipient agree to be bound by these terms and conditions. Such acceptance and agreement shall be deemed to be as effective as a written signature by you, on behalf of yourself and the Recipient, and this agreement shall be deemed to satisfy any writings requirements of any applicable law, notwithstanding that the agreement is written and accepted electronically. Distribution or disclosure of any portion of the Report or any information or advice contained therein to persons other than Company is prohibited, except as provided below.

1. EY was engaged by the Company to perform a Type 2 examination to report on controls at the Company in accordance with the AICPA’s Statements on Standards for Attestation Engagements, particularly AT section 801 (AT 801), *Reporting on Controls at a Service Organization* (the “Services”). The Recipient has requested the Company to provide it with a copy of the Report prepared by EY in connection with such engagement.
2. The Services were undertaken, and the Report was prepared, solely for the benefit and use of the Company, its existing user entities, and their auditors, and was not intended for any other purpose, including the use by prospective user entities of the Company. EY has made no representation or warranty to the Recipient as to the sufficiency of the Services or otherwise with respect to the Report. Had EY been engaged to perform additional services or procedures, other matters might have come to EY’s attention that would have been addressed in the Report.
3. The Services did not (a) constitute an audit, review or examination of financial statements in accordance with generally accepted auditing standards of the AICPA or the standards of the Public Company Accounting Oversight Board, (b) constitute an examination of prospective financial statements in accordance with applicable professional standards or (c) include procedures to detect fraud or illegal acts to test compliance with the laws or regulations of any jurisdiction.
4. The Recipient (a) does not acquire any rights against EY, any other member firm of the global Ernst & Young network, or any of their respective affiliates, partners, agents, representatives or employees (collectively, the “EY Parties”), and EY assumes no duty or liability to the Recipient, in connection with the Services or its access to the Report; (b) may not rely on the Report; and (c) will not contend that any provisions of United States or state securities laws could invalidate or avoid any provision of this agreement.

5. Except where compelled by legal process (of which the Recipient shall promptly inform EY so that EY may seek appropriate protection), the Recipient will not disclose, orally or in writing, any Report or any portion thereof, or make any reference to EY in connection therewith, in any public document or to any third party.
6. The Recipient (for itself and its successors and assigns) hereby releases each of the EY Parties, from any and all claims or causes of action that the Recipient has, or hereafter may or shall have, against them in connection with the Report, the Recipient's access to the Report, or EY's performance of the Services. The Recipient shall indemnify, defend and hold harmless the EY Parties from and against all claims, liabilities, losses and expenses suffered or incurred by any of them arising out of or in connection with (a) any breach of this agreement by the Recipient or its representatives; and/or (b) any use or reliance on the Report by any party that obtains access to the Report, directly or indirectly, from or through the Recipient or at its request.
7. This agreement shall be governed by, and construed in accordance with, the laws of the State of New York applicable to agreements made and fully to be performed therein by residents thereof.

I ACCEPT

*(Double-click icon attachment above to
view report)*

I DO NOT ACCEPT

(Close document and do not view report)

EXHIBIT A

RFQ WWV- (Electronic Payment Card and Direct Deposit Services) Cost Sheet				
Line No.	General Types of Service	Monthly Estimated Quantities*	Claimant's Unit Fee	Extended Item Cost
1	Direct Deposit	15,000	No Cost	
2	Set Up Fee - Initial Card	5,000	No Cost	
3	Monthly Account Services for Active Accounts	32,000	No Cost	
4	Transactions	205,000	No Cost	
5	Total ATM Withdraws	24,000	No Cost	
Section for Determining Type of ATM Available by County in West Virginia				
ATM In-Network (Minimum of 6 Free Withdrawals Required)				
6	Number of Counties with at least one ATM	49		
7	Divided by Total Counties in West Virginia	55		
8	Percentage of Counties with at least one ATM	89.09%		
9	% in Line 8 multiplied by ATM Withdrawals in Line 5	21,382		
Contracted ATM In-Network with Fee				
10	Number of Counties with at least one ATM	0		
11	Divided by Total Counties in West Virginia	55		
12	Percentage of Counties with at least one ATM	0.00%		
13	% in Line 12 multiplied by ATM Withdrawals Line 5	0	0.00000	\$0.00
Charge for more than 6 In-Network ATM Withdraws				
14	10% of quantities in Line 9	2,138	0.00000	\$0.00
ATM Out-of-Network with Fee				
15	Number of Counties without an In-Network ATM	6		
16	Divided by Total Counties in West Virginia	55		
17	Percentage of Counties without ATMs	10.91%		
18	% in Line 17 multiplied by ATM Withdrawals Line 5	2,618	2.50000	\$6,545.45
19	Potential Additional Charge by Bank where Out-of-Network ATM is located.*See note below.	2,618	2.00	\$5,236.36
* We used the same quantity from Line 18 to calculate the possible expense due to additional charges that maybe incurred due to charge by a bank that is not affiliated with the vendor. Please be advised the standard rate of \$2.00 was used since a bidding bank cannot predict the cost per transaction being charged. The important factor of Line 19 is number of transactions completed through an Out-of-Network ATM.				
Section for Transactions				
Various Types of Transactions				
20	ATM Transactions outside of the US	10	0.00000	\$0.00
21	Point of Sale as Credit	82,000	No Cost	
22	Point of Sale as PIN Debit	50,000	No Cost	
23	Teller assisted Withdraw by Electronic Payment Card (In-network bank)	5,000	No Cost	
24	TOTAL Transaction Cost (Formula is Line 24=13+14+18+19 +20)			\$11,781.82
ATM Balance Inquiries				
25	Estimated Total ATM Balance Inquiries	11,400	No Cost	
26	Unlimited Free ATM Balance Inquiries for In-Network	10,156	No Cost	
27	ATM Balance Inquiries for Out-of- Network (Line 25 multiplied by % in Line 17) equals monthly estimated Total	1,244	0.00000	\$0.00
28	Total Cost			\$0.00

EXHIBIT A

Section for Various Other Fees & Services				
Insufficient Funds & Other Fee Costs				
29	Minimum of two (2) Free Denials for Insufficient Funds per month	320	No Cost	
30	Additional Denials for Insufficient Funds	160	0.00000	\$0.00
31	Free On-Line Statements	26,000	No Cost	
32	Account Statements Mailed to Claimants	6,000	0.00000	\$0.00
33	Total Cost of Insufficient Funds & Other Fees (Formula=30+32)			\$0.00
Card Issuance Services				
34	One Free Card replacement per Year (Note: Includes postage.)	200	No Cost	
35	Additional Card Replacements Requested by Cardholder	100	5.00000	\$500.00
36	Expedited delivery requested by Cardholder	50	15.00000	\$750.00
37	Expired Card Replacement/Name Change Replacement	2,000	No Cost	
38	Card Deactivation/Reactivation Requested by Agency	500	No Cost	
39	Total Card Issuance & Services Cost (Formula=35+36)			\$1,250.00
Cardholder Inquiry				
40	Free Automated Inquiries through Toll-Free Line	85,000	No Cost	
41	97% of Calls were satisfied through the IVR	82,450	No Cost	
42	2- Free Live Customer Service Inquiries per Month	2,550	No Cost	
43	Additional Live Customer Service Inquiries per Month if applicable	1,000	0.00000	\$0.00
44	Total Cardholder Inquiry Cost			\$0.00
Miscellaneous Activity				
45	Account Inactivity with a Balance after 13 Months	45	0.00000	\$0.00
46	Account Research	100	0.00000	\$0.00
47	Conversion of Foreign Currency	2	0.00000	\$0.00
48	Total Miscellaneous Activity Cost (Formula=45+46+47)			\$0.00
ACH Origination and Routing				
49	ACH Monthly Maintenance	2	No cost	
50	ACH Credit Originated	24,000	No cost	
51	ACH Debit Originated	55	No cost	
52	ACH Transmission	27	No cost	
53	ACH Return	10	No cost	
54	ACH Notification of Change	10	No cost	
55	Total ACH Cost			NO COST
Overall Total Cost				\$13,031.82

**Although the estimated quantities provided above are derived from averages of current activity, the estimates are for calculation purposes only and are not intended to imply or reflect actual number of transactions or the expectations of The Agency.*

Item 3.1.1.69: Any required third party software including, but not limited to, Adobe Flash, Adobe Acrobat, Java, Microsoft .NET Framework, Microsoft Silverlight, etc., and the minimum version of this software must be specified in the vendor response to ensure that it can be supported on state computers. List any software and minimum version in the space below, or attach a list.

Please see U.S. Bank's Technical Response at 3.1.1.69

U.S. Bank Response

**State of West Virginia
Request for quotation
CRFQ 0323 WWV160000001**

Attachments

Item	Found on RFQ Response page #
ReliaCard Marketing and Instructional Materials Attachment	37
ReliaCard Sample Marketing Plan	38
SAMPLE Card Package Materials attachment	39
ReliaCard FAQs attachment	39
ReliaCard Guidebook	63
ReliaCard Administrator Training Book	64



Government Payments Examples:

- Unemployment
- Child Support
- Workers Compensation
- Housing Authorities
- Pensions
- TANF
- Other Public Assistance

Delivering Disbursements With ReliaCard®



Your Reliable Choice

Replace checks with the U.S. Bank ReliaCard. Generate significant savings and optimize your recipients' experience with improved access to funds and numerous card features.

CONTACT: prepaid@usbank.com | usbankprepaid.com/reliacard



Invested in Prepaid

As a pioneer and a leading issuer of Visa prepaid cards, U.S. Bank understands that investment creates growth and stability. That's why we acquired the necessary pieces to provide a complete in-house prepaid solution. From card issuance to transaction processing, your ReliaCard program is fully managed by U.S. Bank.

FOR YOU

ReliaCard is ideal for maximizing electronic payments.

Savings

- Eliminate paper checks, postage, reconciliation, escheatment, etc.
- Streamlines administration

Reliable

- Electronic payments eliminate delivery issues
- Supported by the experienced professionals of U.S. Bank

Backed by the Strength and Integrity of U.S. Bank

In an uncertain marketplace, our prepaid products offer the conservative stability and unwavering support of the one national bank that is outperforming all others – U.S. Bank.

FOR RECIPIENTS

Cardholders receive their funds quickly and safely.

Convenient

- Deposits are automatically made to the card each time a payment is disbursed, making funds immediately available
- No need to have a bank account or to pay check-cashing fees
- Can be used anywhere Visa®/MasterCard® is accepted to make purchases, get cash, pay bills and more

Packed With Services

- Free online and mobile access, including email and text alerts
- Used free and clear – POS purchases, in-network ATMs, customer service and teller withdrawals
- No monthly maintenance or overdraft fees
- Free customer service

CONTACT: prepaid@usbank.com | usbankprepaid.com/reliacard

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Your Payments

FASTER. SAFER. EASIER.



With the U.S. Bank ReliaCard® Your Funds Are:



Automatically loaded
to your ReliaCard



Available to use
right away



Protected if
lost or stolen¹

ABOUT THE RELIACARD

It is a Visa® prepaid debit card that is a convenient alternative to receiving paper checks. Your payments will automatically be direct deposited to your card. You have access to your funds right away and you can use it to make purchases, pay bills or get cash. It's that simple!

MAKE PURCHASES | GET CASH
PAY BILLS | TRACK SPENDING

Getting Started is Easy

1. Sign up today.
2. Your funds will be automatically deposited to your card. Go online to check your balance.
3. Use your card anywhere Visa debit cards are accepted!

Sign Up!

\$0.00 No cost to sign up.



No credit check or bank account required.²

And Save!



Keep more of your money. No fees to cash a check.



No waiting for your check or extra trips to the bank.



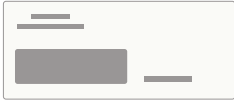
¹ The Visa Zero Liability Policy protects you against unauthorized purchases. U.S.-issued cards only. This does not apply to ATM transactions or to PIN transactions not processed by Visa. You must immediately report any unauthorized use.

² Successful identity verification required. To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account. If necessary, we may also ask to see your driver's license or other identifying documents.

See back for more
card features



GETTING STARTED



For security, your card comes in a plain white windowed envelope.



Follow the activation instructions that accompany your card.



Make Purchases

Everywhere Visa debit cards are accepted – in stores, over the phone, online or pay bills.



Pay Bills

Pay your bills online directly through the biller or by using our online Bill Pay tool. Bill Pay offers payments to thousands of companies and you can even use Bill Pay to pay another person.



Get Cash³

ATM | Teller | Cash Back

FEATURES



Text and Email Alerts⁴

Instant notification when money is added or your card balance gets low.



Mobile Banking App⁵

Quickly see your account balance and transaction history.



Track Spending

Online | Phone | Email | Text⁴ | Mobile App

Use your ReliaCard Free and Clear

Purchases	Free
Teller Cash Withdrawal	Free
In-Network ATMs	Free
Customer Service	Free
Monthly Account Maintenance ⁶	Free

Some fees may apply. A complete fee schedule will be included in your card packet.



CONTACT: 855-282-6161 | www.usbankreliacard.com

³ Fees may apply to ATM transactions.

⁴ Standard messaging charges apply through your mobile carrier and message frequency depends on account settings.

⁵ The U.S. Bank ReliaCard Mobile App is free to download. Your mobile carrier may charge access fees depending upon your individual plan. Web access is needed to use Mobile App. Check with your carrier for specific fees and charges.

⁶ There is no monthly account maintenance fee, however, if there are no loads or transactions to your card for a disclosed period of time, there may be a monthly inactivity fee. This does not apply if the balance is \$0.00. See your fee schedule included in your card packet for details.



Summary

Email & Text Alerts¹ allow you to monitor your ReliaCard® account anytime, anywhere! Sign up for alerts today and receive instant notifications when money is added or when your card balance gets low. To learn more, log into your account at www.usbankreliacard.com.

Alert Formats

You can sign up for any of these seven types of alerts:



Alert Type	Description	Sample Text Alert	Sample Email Alert
Welcome	When a you have successfully enrolled in Alerts.	Welcome to U.S. Bank card alerts. The frequency of alerts is determined by user selection. Standard message charges apply. Quit? Txt STOP Help? Txt HELP.	<p>Welcome to Email Alerts!</p> <p>You have successfully enrolled in U.S. Bank ReliaCard Alerts. The frequency of email alerts you receive depends on the alerts you set when you enrolled.</p> <p>To change your alert settings, log onto the cardholder website at www.usbankreliacard.com.</p>
Low Balance Alert	When your available balance on the card falls below a set minimum.	Your U.S. Bank card balance is \$50.00 , which is below the \$100.00 threshold you established. Quit? Txt STOP. Help? Txt HELP.	<p>Low Balance Alert</p> <p>Your U.S. Bank ReliaCard balance is \$50.00, which is below the \$100.00 threshold you established.</p> <p>To change your alert settings, log onto the cardholder website at www.usbankreliacard.com.</p>
Load Alert	When funds are loaded to the card – includes your new available balance.	On 6/1/14, \$100.00 was loaded onto your U.S. Bank card. Your available balance is now \$300.00 . Quit? Txt STOP. Help? Txt HELP.	<p>Money Loaded Alert</p> <p>On 6/1/2014, \$100.00 was loaded onto your U.S. Bank ReliaCard. As of 6/1/2014, your available balance was \$300.00.</p> <p>To change your alert settings, log onto the cardholder website at www.usbankreliacard.com.</p>
POS Pre-Authorization Alert	When each point-of-sale (POS) pre-authorization transaction is posted to your card account – includes your new available balance.	Your U.S. Bank card has been authorized by Walgreens in the amount of \$50.00 . Your new available bal is \$250.00 . Quit? Txt STOP. Help? Txt HELP.	<p>POS Pre-Authorization Alert</p> <p>Walgreens has authorized a hold in the amount of \$50.00 on your U.S. Bank ReliaCard. The authorized amount will not be available for other purchases and will be held until the transaction posts to your card. As of 6/15/2014, your available balance was \$250.00.</p> <p>To change your alert settings, log onto the cardholder website at www.usbankreliacard.com.</p>

Alert Formats



Alert Type	Description	Sample Text Alert	Sample Email Alert
Purchase Decline Alert	When your card is declined – includes your new available balance and any applicable fees.	A trans for \$275.00 from your U.S. Bank card was declined. Your new available Bal is \$250.00 . Quit? Txt STOP. Help? Txt HELP.	<p>Decline Alert</p> <p>A transaction for \$275.00 from your U.S. Bank ReliaCard was declined. As of 6/20/2014, your available balance was \$250.00.</p> <p>To change your alert settings, log onto the cardholder website at www.usbankreliacard.com.</p>
Purchase Alert	When you make a point-of-sale (POS) transaction – includes your new available balance.	A purchase for \$-20.00 from 2570 COUN has been posted to your U.S. Bank card. Your new available bal is \$230.00 . Quit? Txt STOP. Help? Txt HELP.	<p>Purchase Alert</p> <p>A purchase for \$-20.00 from 990961110 WAL-MART #5820 2570 COUNTRY RD 00 MIDDLEBURG FL US has been posted to your U.S. Bank ReliaCard. As of 6/22/2014, your available balance was \$230.00.</p> <p>To change your alert settings, log onto the cardholder website at www.usbankreliacard.com.</p>
Card Shipped	When your card has been shipped.	Your U.S. Bank card has been shipped. You should receive it in 3-5 business days unless you ordered expedited shipping. Quit? Text STOP Help? Text HELP.	<p>Card Shipped Alert</p> <p>Congratulations! Your U.S. Bank ReliaCard has been shipped. You should receive it in 3-5 business days unless you ordered expedited shipping. To learn about the features of your card, visit www.usbankreliacard.com.</p> <p>To change your alert settings, log onto the cardholder website at www.usbankreliacard.com.</p>

*Standard messaging charges apply through your mobile carrier and message frequency depends on account settings.

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Summary

Smart money management starts with the U.S. Bank ReliaCard. The Savings Account feature available with your ReliaCard is free to use and easy to set up. It's great way to effectively manage your finances and set aside funds for things like vacations, holidays and unexpected expenses.

Description

No monthly fees

Competitive interest rates

Funds are **FDIC insured**

Unlimited transfer of funds into savings online or through Customer Service

Withdrawals are limited to **6 per month**

Transfer funds in **real-time online**

Set up **automatic transfers** to occur monthly or with each load

Account activity and monthly **statements available online**

Savings Account Details

Available to all recipients who have been issued a U.S. Bank ReliaCard

Minimum account balance is **\$10**

Interest rate set to mirror U.S. Bank's **standard savings rate**

Interest will accrue daily and be credited on a calendar **quarterly basis**

Funds can only be **accessed through the ReliaCard account** –
You will not be able to access your savings account at ATMs or point-of-sale terminals

To learn more, log into your account at usbankreliacard.com.



ReliaCard®

Client Marketing Plan

WELCOME

Welcome to the U.S. Bank ReliaCard. We have developed this marketing plan to guide you through approaches and processes for engaging your recipients and for the planning and launching of a successful card program using the ReliaCard.

Investing time to establish an effective deployment plan for your program will pay dividends as you reap the benefits of paperless disbursements.

Thank you for choosing U.S. Bank as your partner.

ReliaCard program setup is divided into two parts – implementations and marketing. This guide will primarily discuss the marketing and rollout strategy. Below is an overview of each.

A. Implementations

- Build your program onto our system
- Gather proper forms and documentation
- Test functionality









B. Marketing / Rollout Strategy

- Define goals
 - Discuss program options
 - Develop supporting marketing materials
 - Schedule key program dates
 - Track success
-

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MARKETING MATERIALS	9-10
MARKETING RECAP	11

PROGRAM BENEFITS

GOVERNMENT BENEFITS	
	<p>Saves Money Save on paper checks, postage, reconciliation, lost checks, etc. On average companies save \$3.00 for every check they no longer issue. (Print cost per check based on information from www.nacha.org)</p>
	<p>Minimize Fraud No lost or stolen checks. Your recipients' money is automatically deposited to their card account.</p>
	<p>No Weather Delays Because the card is funded electronically (similar to direct deposit), you can provide uninterrupted payments during storms or natural disasters.</p>
	<p>Environmentally Friendly Go Green! Think of all the paper wasted with envelopes and checks every week. Reduce your carbon footprint with electronic payments.</p>
CARDHOLDER BENEFITS	
	<p>Cardholder Benefit The ReliaCard is a flexible pay alternative without the costs related to cashing checks and without the need for a traditional bank account.</p>
	<p>Saves Money Cardholders save on check-cashing fees and money orders.</p>
	<p>Saves Time Funds are immediately loaded to the card. No waiting for a check or extra trips to the bank.</p>
	<p>Track Balance and Spending Cardholders can easily get their account balance and view their latest transactions through the cardholder website, text or email alerts, mobile banking app or by calling cardholder services.</p>

PROGRAM SETUP – GETTING STARTED

THINK
ABOUT...



Before you rollout your program, it is important to think about the approach you want to take in implementing. Read the quick descriptions below and on the next pages we'll explain in more detail.

Getting Started

1. DEFINE SUCCESS

What are your goals? How many recipients are receiving checks today? What percent of recipients would you like to pay electronically?

2. KEY PLAYERS

Who on your team or what departments, office locations, etc might be impacted or have a role in promoting or enrolling the new ReliaCards. What is the best way to educate/inform them?

4. RECIPIENT OPTIONS – Require Direct Deposit or Voluntary enrollment

Will you require that your recipients receive direct deposit to either a bank account or to the ReliaCard or will you continue to offer paper checks and position the ReliaCard as an additional payment option?

6. RECIPIENT AUDIENCES – New Recipients vs. Existing Recipients

Think of it as two phases. Once your program is set up, you can issue Cards to new recipients right away. For existing recipients you may want to allow time to promote and communicate the new payment option.

7. CURRENT DIRECT DEPOSIT PROCESS

Some of the same practices may apply in regards to collecting enrollments for the card, how the recipient sets up direct deposit and how you set up recipients in your system.

8. RECIPIENT COMMUNICATION

How do you currently communicate with recipients? What types of marketing or collateral would work best with your agency to educate and inform your recipients about the ReliaCard – flyers, check inserts, online text, posters, etc. We can help create these for you.

ELECTRONIC PAYMENTS

Electronic Payment Options:	<p>Option A. Require Direct Deposit To require direct deposit, you may set your recipients' default method of payment to the ReliaCard. If a recipient would like to be paid via direct deposit they may sign up per your regular direct deposit process.</p> <p>NOTE: You will need to take into consideration when the first/next funding is due to your recipients. Think about timing around the enrollment process, card delivery, date of ACH files etc.</p> <p>Option B. Voluntary Default method of payment will be via paper check. Recipients interested in receiving their pay on the ReliaCard will contact the agency. You will enroll the cardholder in the ReliaCard and update your payment system accordingly.</p>
Impact	It is important to define your electronic payment strategy as this impacts the communication messages to your recipients and also the process in which you enroll and issue cards to recipients.
Card Enrollment / Delivery	Cards are mailed from U.S. Bank directly to the recipient address provided (7-10 business days).

RECIPIENT AUDIENCES – MARKETING STRATEGY

THINK ABOUT...



Think of it as two phases. New recipients and existing recipients. Once your program is set up, you can issue ReliaCards to new recipients right away. Keeping this part of your onboarding process helps sustain the success of your program.

PHASE 1: NEW RECIPIENTS

<p>Enrollment Options:</p>	<p>Option A. Require Direct Deposit At the time of filing a claim, you may set your recipients’ default method of payment to the ReliaCard. If a recipient would like to be paid via direct deposit they may sign up per your regular direct deposit process.</p> <p>Option B. Voluntary Default method of payment will be via paper check. Recipients interested in receiving their payments on the ReliaCard will need to sign up. You will enroll the cardholder in the ReliaCard and update your system accordingly.</p> <p>Cards will be mailed to the recipients address in 7-10 days.</p>
<p>Marketing Support (See page 9 for samples)</p>	<p>Flyer Enrollment form Text for website, email, newsletter, etc.</p>
<p>Communication Channel Examples</p>	<p>New Recipient Packet</p> <ul style="list-style-type: none"> - Include a flyer with other paperwork - Include an enrollment form if applicable <p>Agency website or Internal enrollment portal</p> <ul style="list-style-type: none"> - Add a paragraph about the new ReliaCard option - Upload the informational flyer or enrollment form

MARKETING STRATEGY Cont...

PHASE 2: EXISTING RECIPIENTS	
<p>Enrollment Options: Default or Voluntary</p>	<p>Option A. Require Direct Deposit To enforce direct deposit for recipients still receiving paper checks, you will want to establish a 'cut-off' date that they must take action by. Recipients are given the choice of the ReliaCard or the option to sign up for direct deposit. For those who do not sign up for direct deposit, you will enroll them in the ReliaCard.</p> <p>Option B. Voluntary Recipients interested in receiving their pay on the ReliaCard will need to sign up. The client will enroll the cardholder in the ReliaCard and update their payment system accordingly.</p> <p>Cards will be mailed to the recipients address in 7-10 days.</p>
<p>Marketing Support (See page 9 for samples)</p>	<p>Check inserts Letter Flyer Poster Enrollment form Paragraph text</p>
<p>Communication Channel Examples</p>	<p>Check Inserts</p> <ul style="list-style-type: none"> - Include an insert with recipients' checks - Include an enrollment form if applicable <p>Letter</p> <ul style="list-style-type: none"> - Letter mailed to recipients notifying them of the new card option and action dates. <p>Email</p> <ul style="list-style-type: none"> - Send emails to recipients notifying them of the change in payments and highlight the benefits and/or the cutoff date. You could include the flyer as a pdf. <p>Internal Web Portal</p> <ul style="list-style-type: none"> - Add a paragraph about the new ReliaCard option - Upload the informational flyer or enrollment form if applicable

SAMPLE COMMUNICATION TIMELINE

(Timing for requiring direct deposit to existing recipients)

For existing recipients; assuming paid weekly on Fridays.

Timing below allows two call-to-action messages and a final notice.

Working backwards...

Step 1 – Choose Funding date. The first date that funds will be paid to the new ReliaCards.

Step 2 – Schedule a Cutoff date. This is the last date a recipient has to provide you with a bank account for direct deposit. If no account is on file as of this date, you will enroll them into the ReliaCard.

Step 3 – Decide how and when to promote this new default method of payment. Typically a check insert or notice multiple weeks out and/or with the week of the last paper check.

Step 4 – Print materials and organize distribution plan at each location.

Timing looks like this:

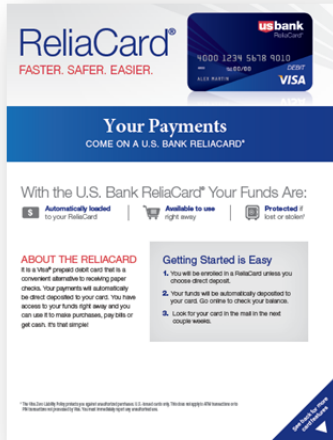
Weeks Out...	Action	Notes
7-8	Select Marketing Materials (allow 1-2 weeks for printing)	U.S. Bank will provide a number of customized marketing materials.
6	Include Insert #1 with recipient paper checks	Message: “Paper checks will no longer be distributed. If no direct deposit acct is on file by <<DATE>>, you will be enrolled in the ReliaCard.”
5	-	-
4	Cut-off date	Cut-off date for cardholders to submit direct deposit account information
3	Last Paper Check – Include Insert #2 with checks	Messaging: “This is your last paper check, look for your new card in the mail”
	Register Cards in system	Card accounts will be created and mailed within 7-10 bus. days.
2	-	-
1	Cards received by recipients	Mailed to home address
Week of...	First Fund to ReliaCard	First funding on the ReliaCard

SUPPORTING MARKETING MATERIALS

U.S. Bank has a number of marketing materials available to help support the rollout and ongoing implementation of your ReliaCard program.

Marketing Materials for Recipients

Flyers



New Recipient Flyer

- Informational flyer about the ReliaCard for new recipients.
- Messaging – “Receive your pay by direct deposit or the ReliaCard.”
- How to use – may be placed within the new recipient packet or handed out when filing a claim.

Generic Flyer

- Informational flyer about the ReliaCard for existing recipients.
- Messaging – “Your pay faster, safer, easier.”
- How to use – Available online or inserted with mailer.

Default Direct Deposit Flyer

- Informational flyer about the ReliaCard for existing recipients.
- Messaging – “Paper checks will no longer be issued.”
- How to use – Handed out or mailed out to recipients.

Check Inserts / Brochures



Generic Check Insert

- Check stuffer.
- Messaging – “Your pay faster, safer, easier.”
- How to use – may be included with paper check payments to recipients.

Default Direct Deposit Check Insert

- Check stuffer.
- #1 - Messaging – “Paper checks will no longer be issued.”
- #2 - Messaging – “This is your last paper check.”
- How to use – may be included with paper check payments to recipients.

Poster



- Promotional poster highlighting the ReliaCard.
- Messaging – “Your payments, faster, safer, easier.”
- How to use – may be placed in local offices.

FAQ



- What the card is
- How it works
- Advantages
- How to check balance
- How to use the card
- Card features
- Card limits
- Customer service

Cardholder Website



- Accessible from cardholder website: www.usbankreliacard.com
- Info can be accessed without having to log in
- About the ReliaCard
- Card usage tips
- FAQs
- Free ATM Locator

MARKETING RECAP FORM

Overview / Contacts																	
Prepared for:	AGENCY NAME																
Agency Goals:	<ul style="list-style-type: none"> - Increase electronic payments to 100%. - Can require direct deposit everywhere and will do so. 																
Key Players / Roles:	<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 25%;">Name</th> <th style="width: 25%;">Title</th> <th style="width: 25%;">Email</th> <th style="width: 25%;">Notes:</th> </tr> </thead> <tbody> <tr> <td>Name</td> <td>Title</td> <td>email@email.com</td> <td>Notes...</td> </tr> <tr> <td>Name</td> <td>Title</td> <td>email@email.com</td> <td>Notes...</td> </tr> <tr> <td>Name</td> <td>Title</td> <td>email@email.com</td> <td>Notes...</td> </tr> </tbody> </table> <p>Notes:</p>	Name	Title	Email	Notes:	Name	Title	email@email.com	Notes...	Name	Title	email@email.com	Notes...	Name	Title	email@email.com	Notes...
Name	Title	Email	Notes:														
Name	Title	email@email.com	Notes...														
Name	Title	email@email.com	Notes...														
Name	Title	email@email.com	Notes...														
Payment Options																	
Electronic Payment Option	<p><input checked="" type="checkbox"/> Require Direct Deposit <input type="checkbox"/> Voluntary</p> <p>Notes: New recipients will be auto set up with ReliaCard unless DD is selected. Election must be made at time of new claim.</p> <p>Agency Action: Agency will send enrollment files to USB daily.</p>																
Rollout Strategy																	
New Recipients	<p>At time of claim, recipients will be given a choice of ReliaCard or DD. If the recipient does not choose DD, they will be automatically enrolled in the ReliaCard.</p> <p>Agency Action: Agency will post information around this new default method of payment in all new claimant packets, handbooks, websites and letter communications.</p>																
Existing Recipients	<p>Agency will default existing recipients to the ReliaCard.</p> <p>Will send out 2 communications via letter to claimants informing them of change. Letter 1 will give the overview with cutoff date. Letter 2 will inform them that they have not signed up for DD and the card is in the mail.</p>																
Marketing Suggestions	<p>Flyer included with new claim packet. Text added to website</p> <p>2 Letters to existing recipients. Also include Card Flyer with letter #2.</p>																
Timeline / Key Dates	<p>Date 1 – Start enrollments for new recipients</p> <p>Date 2 – Communications to existing recipients</p> <p>Date 3 – Cutoff date for existing recipients</p> <p>Date 4 – Send file to enroll recipients not currently on direct deposit</p> <p>Date 5 – First funding to ReliaCard</p>																

Who we are	
Who is providing this notice?	Companies with the U.S. Bank and U.S. Bancorp names and other affiliates. Please see below for a list of other affiliates that do not have a U.S. Bank or U.S. Bancorp name.

What we do	
How does U.S. Bank protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.
How does U.S. Bank collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none"> ■ open an account or apply for a loan ■ use your credit or debit card or make deposits or withdrawals from your account ■ tell us about your investment or retirement portfolio We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.
Why can't I limit all sharing?	Federal law gives you the right to limit only <ul style="list-style-type: none"> ■ sharing for affiliates' everyday business purposes—information about your creditworthiness ■ affiliates from using your information to market to you ■ sharing for nonaffiliates to market to you State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply individually—unless you tell us otherwise.

Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> ■ <i>Our affiliates include companies with a U.S. Bank and U.S. Bancorp name; financial companies such as U.S. Bank National Association and U.S. Bancorp Investments, Inc.</i>
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> ■ <i>U.S. Bank does not share with nonaffiliates so they can market to you</i>
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> ■ <i>U.S. Bank doesn't jointly market</i>

Other important information
You may have other privacy protections under applicable state laws. To the extent these state laws apply, we will comply with them when we share information about you.
For California residents: In accordance with California law, we will not share information we collect about you with companies outside of our corporate family, except as permitted by law, including, for example, with your consent or to service your account. We will limit sharing among our companies to the extent required by California law.
For Vermont residents: In accordance with Vermont law, we will not share information we collect about you with companies outside of our corporate family, except as permitted by law, including, for example with your consent or to service your account. We will not share information about your creditworthiness within our corporate family except with your authorization or consent, but we may share information about our transactions or experiences with you within our corporate family without your consent.
For Nevada residents: We may contact our existing customers by telephone to offer additional financial products that we believe may be of interest to you. You have the right to opt out of these calls by adding your name to our internal do-not-call list. To opt out of these calls, or for more information about your opt out rights, please contact our customer service department. You can reach us by calling 800-USBANKS (800-872-2657), clicking the "Email Us" link at usbank.com, or writing to P.O. Box 64077, St. Paul, MN 55164. You are being provided this notice under Nevada state law. In addition to contacting U.S. Bank, Nevada residents can contact the Nevada Attorney General for more information about your opt out rights by calling 775-684-1100, emailing bcpinfo@ag.state.nv.us, or by writing to: Office of the Attorney General, Nevada Department of Justice, Bureau of Consumer Protection 100 North Carson Street, Carson City, NV 89701-4717

Additional Bancorp Affiliates

The Miami Valley Insurance Company	Mississippi Valley Life Insurance Company	Elan Life Insurance Company
Access Mortgage Services, LLC	Mid Country Home Mortgage, LLC	Relocation Mortgage Group, LLC
WMF Mortgage Services, LLC	Arizona Mortgage Advisers, LLC	South Central Mortgage Solutions, LLC
Capital Residential Mortgage, LLC	Plus Relocation Mortgage, LLC	NRI Mortgage Services, LLC
TheMIGroup Mortgage Resources, LLC	Relocation Mortgage Group, LLC	

* Please keep in mind that, as permitted by applicable law, if you have a private label credit card account with us, we share information about you with our financial or retail partners in connection with maintaining and servicing your account, including for that financial or retail partner to market to you. Federal law does not give you the right to limit this sharing.

THE RELIACARD® CARDHOLDER AGREEMENT

(Effective 05/01/12)

TERMS AND CONDITIONS FOR THE RELIACARD

By accepting and using the ReliaCard ("Card"), you agree to be bound by the terms and conditions contained in this Agreement, which will govern your use of your Card. In this Agreement, "Card" means the card issued by U.S. Bank National Association ("U.S. Bank"), which maintains your ReliaCard account. Your Card has the U.S. Bank and Visa® or U.S. Bank and MasterCard® Brand Marks. "You" and "your" means the person(s) who received the Card from U.S. Bank and are authorized to use the Card as provided for in this Agreement. "We," "us," and "our" mean U.S. Bank, our successors, affiliates or assigns. Please read this Agreement carefully and keep it for future reference. The laws of the state of Ohio govern the interpretation of this Agreement. This Agreement becomes effective as soon as you activate the Card.

Your Card accesses a special account that has been opened on your behalf by your government agency. Your Card does not link to a checking or savings account – yours or anyone else's. Your Card is a prepaid debit card and will offer all of the payment capabilities of a check or debit card. This Agreement contains an arbitration provision (including a class action waiver arbitration waiver). It is important that you read the Arbitration Provision section carefully.

HOW TO USE YOUR CARD

- You are able to use your Card to:**
 - Pay for purchases at stores and businesses that have agreed to accept the Card ("point-of-sale transactions").
 - Perform transactions at automated teller machines (ATMs).
 - Move money from your Card to a checking or savings account. Fees may apply; see section 4 below.
 - Obtain cash over the counter at any bank or credit union that accepts national association branding on your Card.
 - You can get a receipt at the time you make any transfer to or from your Card using an ATM or point of sale terminal.
- Use of Card, PIN and Terminal.** You will be provided with a Personal Identification Number (PIN), which will allow you to use the Card. You can activate your Card by calling us at 866-276-5114. The Card and PIN are provided for your use and protection, and you agree to:
 - Make sure only you know your PIN – do not write your PIN on your Card or tell anyone;
 - Use the Card, the PIN and any ATM as instructed;
 - Notify us immediately of any loss or theft of your Card or PIN; and
 - Pay for any purchases, cash withdrawals or other transactions made by you or anyone you allow to use your Card and/or PIN. If you permit someone else to use your Card, we will treat this as your authorization for this person to use your Card and you will be responsible for any transactions initiated by such person with your Card.
- Loading your Card.** Your government agency may deposit money (load value) onto your Card at any time. Monies deposited into the account accessed by your Card and be available for your use to make selected transactions. You will not receive any interest on the funds associated value stored on the card. The funds are insured by the Federal Deposit Insurance Corporation ("FDIC"). If you have arranged to have direct deposits made to your Card at least once every 60 days from the same person or company, you can call us to find out whether or not the deposit has been made.

CARD FEES

- Under some situations, you will be charged fees for using your Card. We will charge you and you agree to pay the fees and charges (collectively "Fees") set forth on the Schedule of Fees included with your Card. Fees are subject to change from time to time. You will receive prior notice of Fee increases as required by applicable law. Fees will be deducted automatically from the Card balance. Without limiting the generality of the foregoing, you agree that we may deduct an inactivity fee as permitted by law and described in the Schedule of Fees. You may receive a copy of the current Schedule of Fees by calling us toll free at 866-276-5114.
 - Transaction Fees. Fees charged for ATM withdrawals or Point of Sale (POS) purchases, inquiries and/or declines due to insufficient balance and similar fees.
 - ATM Fees. When you use an ATM not owned by us, you may be charged a fee by the ATM operator or any network used and you may be charged a fee for balance inquiry even if you do not complete a fund transfer.
 - Periodic Fees. Fees charged on a regularly recurring basis such as monthly maintenance and similar fees.
 - Event-driven Fees. Fees are triggered by a specific event such as the issuance of a replacement Card or account closure and similar fees.

IMPORTANT INFORMATION ABOUT USING YOUR CARD

- Periodic Statements**
 - Statements in electronic format will be made available during any month in which a transaction occurs. You will be able to view statement information online at www.reliacard.com.
 - You may request to receive a monthly paper statement by submitting your request online at www.reliacard.com or by contacting us by phone at 866-276-5114. The statement will describe all activity on your Card during the statement period. Paper statements are not available during any month in which a transaction did not occur.
 - The statement will be mailed to the address your government agency provides to us. To change the address your statement is mailed to, you must contact us by phone at 866-276-5114 or by mail at ReliaCard Card Services, P.O. Box 245025, Milwaukee, WI 53224-9525.
- Use of Telephone Banking Services.** You may obtain Card balances and review recent Card activity by calling 866-276-5114. This information, along with a 60-day history of account transaction, is also available on-line at www.reliacard.com. You also have the right to obtain a 60-day written history of account transactions by calling 866-276-5114, or by writing us at ReliaCard Card Services, P.O. Box 245025, Milwaukee, WI 53224-9525.
- Failure to Complete Transactions**
 - We accept no liability to complete any transaction for which adequate funds are not available on your Card according to the rules of the Card.
 - Likewise, we accept no responsibility for funding delays that are the result of late receipt of funding payments by your government agency.
 - We are not responsible if you do not have enough money on your Card to complete a particular transaction. You may, however, split your purchases between your Card and another credit or debit card or cash. If you do not know your exact balance, please call customer service at 866-276-5114 to verify your balance prior to attempting to make a purchase.
 - If you authorize a purchase but do not make the purchase as planned, the authorized amount will be subtracted from your Card balance for the next seven (7) days. This is called a credit hold and after seven (7) days it will disappear.
 - Neither we nor any other bank or business will be liable to you for failure to accept or honor the Card.
- Transaction Limitations.** Limitations on transfers described on the Schedule of Fees will apply to your Card use. For security reasons, limitations exist on the amount of cash withdrawals you may perform with your Card per day at ATMs and on the total number and dollar amount of purchases at merchants and or cash advances at VISA or MasterCard member banks you may perform during each 24-hour period beginning at 9:00 p.m. Central Time. We reserve the right to change these maximum daily limitations on cash withdrawals and purchases without notice, which we make based on periodic risk assessments. We will not reduce those limits below \$300 per day for cash and \$1,000 per day for purchases without giving you prior notice.
- Returns and Refund.** If you are entitled to a refund for any reason for goods or services obtained with your Card, you agree to accept credits to your Card in place of cash.
- Payment.**
 - Each time you use your Card, the amount of the transaction will be debited from the account associated with your Card. You are not allowed to exceed the funded balance available on your Card by any individual or series of purchases. Nevertheless, if you make a purchase that exceeds the balance on your Card (an "overdraft"), you will be fully responsible for the amount of your purchase or withdrawal that exceeded the balance available on your Card. We also reserve the right to automatically debit such overdrafts from current or future money deposited to your Card or any other card you have with us. In such case, you agree to be responsible for payment to us for all overdrafts.
- Using Your Card in a Foreign Country**

For Visa Cards: You may use your Card for retail purchases at foreign (outside the United States) merchants and for cash withdrawals from foreign ATMs that bear either the PLUS System or the Visa logo. The exchange rate in effect when the transaction is processed may differ from the rate in effect on the date of the transaction or the date of the posting of the transaction to your Account. If you use your Card at a merchant or an ATM that bears the Visa logo (and no PLUS System logo), the transaction will be processed through the Visa system and will be converted into U.S. Dollars according to the applicable rules established by Visa from time to time. For transactions processed through Visa, the foreign currency transaction will be converted to U.S. Dollars by multiplying the



(Continued on next page)

Enjoy your new ReliaCard®!

Use it everywhere Visa®
debit cards are accepted.



**ACTIVATE CARD BEFORE USE!
CALL 866-276-5114**



Please see reverse side for fee schedule and usage tips

After you activate the card

Visit www.reliacard.com to:

- Check your account balance
- View your recent transactions
- Pay bills online
- Set up email or text alerts¹
- Download the ReliaCard Mobile Banking App

For account information and card balance

Call: 866-276-5114

Visit: www.reliacard.com

¹ Standard messaging charges apply through your mobile carrier and message frequency depends on account settings
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ReliaCard Fee Schedule

Activity	Cost	Description
Monthly Account Maintenance	\$0.00	Monthly account maintenance.
Purchases at Visa Point-of-Sale	\$0.00	Purchases made by signature or PIN-based transactions.
Cash Back with Purchases	\$0.00	Cash back with purchases at participating merchants.
Teller Cash Withdrawal	\$0.00	Cash withdrawals from a teller at a financial institution. Note: the first 2 cash withdrawals per month from any financial institution and/or ATM is free.
ATM Withdrawal	\$0.00	Cash withdrawals at an ATM. Note: the owner of a non-U.S. Bank ATM or non-MoneyPass ATM may assess a surcharge fee on any ATM transaction you complete. The first 2 cash withdrawals per month from a teller and/or ATM will be free.
Customer Service Via www.reliacard.com	\$0.00	Log in to see Card information, Card activity, view statements and change PIN.
Automated Interactive Voice Response (IVR)	\$0.00	Calls to Customer Service in which you utilize the automated service.
Live Customer Service Representative	\$0.00	Calls to Customer Service in which you speak to a live customer service representative.
Alert Message – email or text	\$0.00	Account alert messages. Standard messaging charges may apply through your mobile carrier and message frequency depends on account settings.
Monthly Paper Statement	\$0.00	Statements can be accessed over the Internet at no cost.
Inactivity	\$0.00	If the account is inactive for 180 days, on the 181st day and effective the next calendar month and each month the account is inactive thereafter, a charge will be assessed against the remaining value in your Card account.
Card Replacement - Standard	\$0.00	Standard processing (3-5 business days) of a replacement Card due to being lost or stolen.
Card Replacement - Expedited	\$0.00	Expedited processing (2 business days) of a replacement Card due to being lost or stolen.
Standard Bill Payment	\$0.00	Standard bill payment request.
Expedited ACH Transaction	\$0.00	Expedited bill payment by ACH.
Expedited Check Transaction	\$0.00	Expedited bill payment by check.
Bill Pay Stop Payment	\$0.00	Request for a stop payment on a standard payment.
Bill Pay Return	\$0.00	Standard or expedited payment to an individual returned as undeliverable.
Bill Pay Proof of Payment Request	\$0.00	Request for proof of payment for either a standard or expedited payment.
Bill Pay Research	\$0.00	Standard or expedited payment inquiries requiring research.
Foreign Transaction	Up to 3% per transaction	A fee charged on a transaction in which the merchant is located in a country other than the U.S. or processes transactions outside of the U.S.

We reserve the right to change the above fee schedule upon written notification to you.

Transaction Limitations

- A. Limitations on frequency of transfers:
- (i) You may make only 10 cash withdrawals from an ATM each day.
 - (ii) You may make only 2 cash advances from a financial institution each day.
 - (iii) You can use our point-of-sale transfer service for 10 transactions each day.
 - (iv) You can use our point-of-sale transfer service using a PIN for 10 transactions each day.
- B. Limitations on dollar amounts of transfers:
- (i) You may withdraw up to \$2,000.00 from an ATM each day.
 - (ii) You may withdraw up to \$1,000.00 from a financial institution each day.
 - (iii) You may buy up to \$5,000.00 worth of goods or services using our point-of-sale service each day.
 - (iv) You may buy up to \$2,000.00 worth of goods or services using our point-of-sale transfer service with a PIN each day.
 - (v) You can pay bills up to \$1,500.00 for a single transaction payment and up to \$2,500.00 daily using our Bill Pay service.

Card Usage Tips:

Gas Stations: When purchasing gasoline at a gas station using the pay-at-the-pump option, a maximum hold of \$75 will be placed on your account to initiate your transaction. This amount will be held until the actual transaction amount clears. If you do not want funds held while waiting for the transaction to clear, please pay the cashier inside for your gasoline purchase. Payments made inside clear for the actual transaction amount immediately.

Restaurants, Salons and Other Services: Prepaid Card transaction posting amounts may vary. Most restaurants, salons and other services where you typically tip may temporarily add approximately 20% to your bill to cover the tip. Make sure your balance can cover the 20% or your transaction will be declined.

Hotels: When making travel reservations with a hotel or similar merchant, ask for the amount of the authorization they will send to your account. These merchants may send an initial authorization amount equal to your entire stay or rental period, plus taxes and incidentals, even though your actual purchase will be weeks or months away.

Track your Balance: It is always important to know your balance before you make a purchase or cash withdrawal and to keep track of your remaining balance after these transactions.

ReliaCard®

SAFE, CONVENIENT ACCESS AND
MANAGEMENT OF YOUR MONEY.



All of **us** serving you®



Estamos todos para servirte



- Ingresas el importe y oprime "OK".
- Selecciona "YES" para retirar dinero.
- Ingresas tu PIN de 4 dígitos.
- Selecciona "DEBIT" en el dispositivo de autorización. Puedes solicitar retirar dinero en efectivo. Cuando haces compras en tiendas o supermercados

Retiro de Efectivo con las Compras

- Es posible que debas presentar tu ID.
- Solicita la cantidad que desees retirar (sin exceder tu saldo).
- Selecciona "DEBIT" en el dispositivo de autorización.
- Ingresas tu Número de Identificación Personal. Selecciona "WITHDRAWAL" de "CHECKING".

SAMPLE



RETIRA EFECTIVO

- Selecciona "DEBIT" y ingresa tu PIN.
- Verifica tu saldo disponible.
- Selecciona "CREDIT" en el dispositivo de autorización. ReliaCard se puede usar en cualquier lugar donde se acepten tarjetas de débito. Hacer compras en tiendas, por teléfono o por Internet no tiene costo alguno.

HAZ COMPRAS

!Usar Tu Tarjeta ReliaCard es Fácil!

ACCESO Y MANEJO DE TU DINERO
SEGURO Y CONVENIENTE.

ReliaCard®

Using a ReliaCard Card is Easy.



MAKE PURCHASES

Your ReliaCard can be used wherever debit cards are accepted. There is no cost to make purchases in stores, over the phone or online.

- Know your available balance.
- Select **“CREDIT”** on the authorization machine.
- Or select **“DEBIT”** and enter your PIN.

GET CASH¹

ATM¹

- Enter Personal Identification Number (PIN).
- Select **“WITHDRAWAL”** from **“CHECK”** menu.

Bank or Credit Union Teller

- Know your balance (the teller will not have access to this information).
- Ask for the amount you wish to withdraw (you can't go over your balance).
- You may need to provide your ID.

Cash Back

You can ask for “cash back” when you make purchases at places like the grocery store or retail store.

- Select **“DEBIT”** on the authorization machine.
- Enter your 4-digit PIN.
- Select **“YES”** for cash back.
- Enter the amount, press **“OK”**.

TRACK YOUR SPENDING

Online

- View account online at www.reliacard.com.

Phone¹

- Call the Cardmember Services Line at **866-276-5114**.

App¹

- Use the Banking App to check your account balance, view transaction history from your mobile phone.
- Search for “ReliaCard” in the App Store or on Google Play.

Account Access:
Call **866-276-5114**
Visit www.reliacard.com

¹ Some fees may apply. Please refer to the back of your card carrier for a list of potential fees.

The ReliaCard is issued by U.S. Bank National Association. Member FDIC. © 2012 U.S. Bank.

¹ Se podrían aplicar algunos cargos. Consulta el reverse de tu tarjeta para una lista de los posibles cargos. La Tarjeta ReliaCard es emitida por U.S. Bank National Association. Miembro FDIC © 2012 U.S. Bank.

Visita www.reliacard.com
Llama al **866-276-5114**
Para información sobre la cuenta ReliaCard:

SAMPLE

- Verifica tu saldo en un cajero automático (ATM).
- Consulta el saldo de tu cuenta y enmóstranos transacciones desde tu teléfono!
- Busca “ReliaCard” en la App Store en Google Play.
- Llama al **866-276-5114**.
- Ingresas a tu cuenta por Internet en www.reliacard.com.
- Por Internet

HAZ UN SEGUIMIENTO DE TUS GASTOS





P.O. Box 2656
Madison WI 53701-2656
U21 2P

ReliaCard®

Statement Summary
November 2009

Card ending in xxxx



JOE CUSTOMER
999 OAK ST
SEATTLE WA 98146-7053

Page 1 of 1

For questions about this statement,
please call 866-276-5114

Important Messages

This space can be available for announcements and other pertinent non-transactional information.

Current Card Balance on 11/30/09 \$ 227.22

Funding Transactions

Date	Description	Amount
11/08/09	ADD FUND	200.00
11/08/09	ADD FUND	200.00

Card Transactions

Date	Description	Amount
11/04/09	SAFEBANK PURCHASE TERMINAL #15280003	\$ 61.85
11/08/09	SAFEBANK PURCHASE TERMINAL #60470004	72.90
11/08/09	SAFEBANK PURCHASE TERMINAL #79150005	10.82
11/08/09	SAFEBANK PURCHASE TERMINAL #416407	10.00
11/08/09	SAFEBANK PURCHASE TERMINAL #416407	32.63

Fee Transactions

Date	Description	Amount
11/15/09	SVC CHG REVERSAL	\$ 1.50

USE YOUR RELIACARD VISA AT MILLIONS OF LOCATIONS WORLDWIDE.
VIEW YOU ACCOUNT ONLINE AT WWW.RELIACARD.COM.

U.S. Bank ReliaCard™

Frequently Asked Questions

What is the ReliaCard?

The ReliaCard is a reloadable, prepaid debit card issued by U.S. Bank. The ReliaCard provides an electronic option for receiving your government agency payments. It is not a credit card, but works similarly to other debit cards.

How does the ReliaCard work?

Once funds are added to the card account, it can be used to make purchases, pay bills, and make online, phone or mail-order purchases. You can also get cash back with purchases at participating merchants or withdraw cash at ATMs, banks or credit unions. The amounts of purchases, bill payments or cash withdrawals are automatically deducted from the available balance on the card.

What are the advantages of having a ReliaCard?



Fast – Your money is automatically deposited to your card account



Save Time – Easy and quick access to your funds without waiting in line to cash or deposit a check



Convenient – Make purchases anywhere Visa® debit cards are accepted, including retail stores, grocery stores, restaurants and pharmacies and withdraw cash at ATMs



Secure – No need to carry large amounts of cash



Save Money – No more going to a check casher



Track Spending – Account information and customer service 24 hours a day



Purchasing Power – Enjoy the prestige and purchase protection given to Visa®-branded cardholders, without a credit check¹



Reliable – Receive your money on time. No more lost or stolen checks



Safe – Funds are FDIC insured and are protected by Visa Zero Liability²

How do I check my balance?

Online – View account online at www.usbankreliacard.com

Text/Email – Sign up to receive free email or text alerts when funds have been deposited to your account or when your balance gets low³

Mobile Banking App – Search for “U.S. Bank ReliaCard” in the App Store or Google Play⁴

Phone – Call Cardholder Services at 855-282-6161

ATM – Perform a balance inquiry at an ATM⁵



Getting the Card

When the card is sent in the mail, what does the envelope look like?

For security reasons, the card will arrive in a plain, white, windowed envelope.

What information or instructions come with the card?

The card comes with:

- Instructions on how to activate the card
- The cardholder agreement, which discloses terms and conditions
- A usage guide detailing where and how the card can be used
- The U.S. Bank Privacy Pledge

What do I do after I receive the card?

You must call Cardholder Services at **855-282-6161** or visit www.usbankreliacard.com to activate the card and choose your Personal Identification Number (PIN). You cannot use the card until it has been activated. Be sure to sign your name on the back of your card in ink. Your card is not valid unless it's signed. Note: we accept relay calls.

Do I receive a new card every time a payment is made?

No. Future payments will be deposited automatically onto the initial card.

Using the Card

How do I make a purchase with my card?

The card works much like other prepaid or debit cards. You can use it online, over the phone, at grocery stores, retail stores, restaurants, medical offices, etc. It is important to know your account balance before making purchases.

When making a purchase, on the authorization machine, which selection (credit or debit) do I choose?

Select **"Credit"** or **"Debit"** to make a purchase. Select **"Debit"** to get 'cash back' with your purchase. (You will have to enter your PIN.)



How can I get cash with my card?

- Cash Back With Purchases—at participating merchants such as grocery or convenience stores
- ATM Withdrawal⁵—at any ATM
- Teller Withdrawal⁵—at any bank or credit union



How do I withdraw cash at an ATM?

- Insert or swipe your card and enter your 4-digit PIN
- Select **"Withdrawal from Checking"**
- Enter the amount to be withdrawn



How do I get cash back with a purchase?

- When the authorization machine asks for credit or debit, select **"Debit"**
- Enter the 4-digit PIN
- Select **"Yes"** for cash back
- Enter the amount, press **"OK"**

Using the Card

How do I get cash at a bank or credit union teller?

You must know your available balance (the teller will not have access to this information) and ask for a cash withdrawal⁵ in the amount you wish to withdraw.

Note: you may need to provide your driver's license to verify your identity.

Do I have to go to a U.S. Bank ATM or U.S. Bank branch to get cash?

No. You can get cash back with purchases at merchants throughout the United States such as grocery and convenience stores. Cash can also be obtained from any ATM⁵ or over the counter at any Visa bank or credit union. To find the ATM nearest you, visit www.usbank.com/locate or www.moneypass.com.

Do I need a PIN to use the card?

Yes & No. The card can be used to make signature-based purchases without a PIN. However, a PIN must be used for PIN-based purchases and for cash withdrawals at ATMs. You must choose your own PIN by calling Cardholder Services at 855-282-6161 or visiting www.usbankreliacard.com after you receive your card. For security reasons it is important that you pick a PIN that only you would know, and not share the PIN or the card with anyone.

What should I do if I forget my PIN?

You must contact Cardholder Services at **855-282-6161** or visit www.usbankreliacard.com to reset your PIN.

Can I still get cash if I forget my PIN?

Yes. You can go to any Visa bank or credit union and ask the teller for a cash withdrawal⁵.

What are some things I need to keep in mind when using my card to make purchases?

Some merchants where you typically tip may authorize your transaction for an amount greater than your purchase to cover tips. Make sure your balance can cover the 20% or your transaction will be declined. When purchasing gasoline at a gas station, pay inside with the cashier to avoid a hold greater than the amount of your purchase (some ReliaCard programs may not allow you to pay with your card using the pay-at-the-pump option). The funds held will not be available for other purchases until the actual transaction amount clears. Payments made inside clear for the actual transaction amount immediately. Check your program materials for additional details.



How can I be notified when funds are deposited to my card?

You have the option of signing up for optional text or email alerts³ when money is added or your card balance gets low at www.usbankreliacard.com. You can also use our two-way text alert feature by texting a short code to receive the following updates:

Alert Type	Instructions
Balance Alert	Text BAL to 90831
Recent Transactions	Text TRANS to 90831
Customer Service Number	Text HELP to 90831

NOTE: this feature may not be available for all programs. Some fees may apply. Check your program materials for additional details.

Using the Card



Can I manage my account with my smart phone?

Yes. You can use the ReliaCard Mobile Banking app to check your account balance, enroll in and manage text alerts, view your most recent transactions or search for the nearest in-network ATM location. Search for “**U.S. Bank ReliaCard**” in the App Store or Google Play⁴.



Can I pay bills with my card?

Yes. You can visit your billers’ websites and provide your 16-digit card number and expiration date or log on to www.usbankreliacard.com.

Note: this feature may not be available for all programs. Some fees may apply. Check your program materials for additional details.

Limits

Can I make a purchase for more than the amount on my card?

If you need to make a purchase for more than the amount you have on your card, you will need to use two forms of payment. Tell the cashier how much you want taken from the balance on your card — the cashier cannot determine your available balance. Then, pay the remaining balance with cash, check, credit card or check card.



Can the ReliaCard be overdrawn?

Usually a purchase that exceeds the available balance will not be approved. In very limited circumstances, if you do not have sufficient funds when the final amount clears, it may result in a negative balance; however you will not be charged an overdraft fee. You can check your balance online, using the ReliaCard Mobile App or by calling Cardholder Services 24/7.



Can anyone else view or track my transactions?

No. For privacy reasons, U.S. Bank does not share card account numbers or transaction details. However, for reconciliation purposes, your government agency does have access to the amount and date of each deposit.

How do I obtain information about fees for my ReliaCard?

Fees are located on the Fee Schedule sent to you with your card. You may view your fee schedule online by logging into your account at www.usbankreliacard.com. You may also call Cardholder Services at **855-282-6161** to request fee information. Please consult the table on the next page for information on how to avoid fees on certain transactions for most ReliaCard programs. Please consult your program fee schedule to determine if a specific fee applies.

Limits

Fee Description

How to Avoid

ATM Withdrawals (Out-of-Network*)

- **Make Purchases:** Use your card to make purchases anywhere Visa® debit cards are accepted – in stores, over the phone, online or pay bills. You can use your card for free to make everyday purchases such as groceries, convenience stores, etc.
- **Cash Back with Purchases:** You can ask for ‘cash back’ when making purchases at places like grocery stores or retail stores. Select ‘DEBIT’ on the authorization machine, enter your 4-digit PIN and enter the amount of cash back you’d like. There is no fee to get cash back with purchases.
- **Bank Teller:** Go into any Visa bank and ask the teller for a cash withdrawal for up to the full amount available on your card. (Fee may apply to some programs.)
- **In-Network ATMs:** Withdraw cash for free at any U.S. Bank or MoneyPass ATM.

For the nearest fee-free ATM locations visit:

www.usbank.com/locate or www.moneypass.com.

ATM Balance Inquiries (Out-of-Network*)

You can check your balance for free using any or all of the following methods:

- **Online** – View account online at www.usbankreliacard.com.
- **Text/Email** – Sign up to receive free email or text alerts when funds have been deposited to your account or when your balance gets low. (Standard messaging charges apply through your mobile carrier and message frequency depends on account settings.)
- **Mobile Banking App** – Search for “U.S. Bank ReliaCard” for your iPhone or Android phone. (The U.S. Bank ReliaCard Mobile App is free to download. Your mobile carrier may charge access fees depending upon your individual plan. Web access is needed to use Mobile App. Check with your carrier for specific fees and charges.)
- **Phone** – Call Cardholder Services at 855-282-6161.
- **ATM** – Perform a balance inquiry at a U.S. Bank or MoneyPass ATM. (Fee may apply to some programs.)

Monthly Paper Statement (If requested)

View your monthly statements for free online at www.usbankreliacard.com. To opt out of paper statements, call the number listed on the back of your card.

*Out-of-Network ATMs means any ATM that is not a U.S. Bank or MoneyPass ATM.

Customer Service

Can I view my account online?

Yes, at www.usbankreliacard.com. The following functions can be performed online:

- PIN Change
- Balance inquiry
- View card transactions
- View previous statements
- Set up alerts
- Pay bills

How do I view my monthly statement?

Monthly statements can be viewed online 24/7 at www.usbankreliacard.com.

What should I do if I change addresses?

Contact Cardholder Services at **855-282-6161** to report an address change. Also contact your government agency to report an address change so that your mail may also be sent to the correct address.

Who do I contact if I have questions about my card?

For questions about your deposit, such as when you will receive the next deposit to the card, or the amount of a deposit to the card, contact your government agency. For all other questions about the card, you may log into your account at www.usbankreliacard.com or contact Cardholder Services 24 hours a day, toll-free at **855-282-6161**.

What happens if my card gets lost or stolen?

You must immediately call Cardholder Services at **855-282-6161** to report your card lost/stolen and have a replacement card sent to you within 5-7 business days. You may not be responsible for any fraudulent activity that occurs on your card provided that you report the card missing in a timely manner, and have not shared your card or PIN number with anyone.

Can I contact my local bank for customer service on my ReliaCard account?

No. You must direct all ReliaCard questions to Cardholder Services at **855-282-6161**, or utilize the web site, www.usbankreliacard.com, for inquiries.

What services does the ReliaCard 24-hour Cardholder Services line provide?

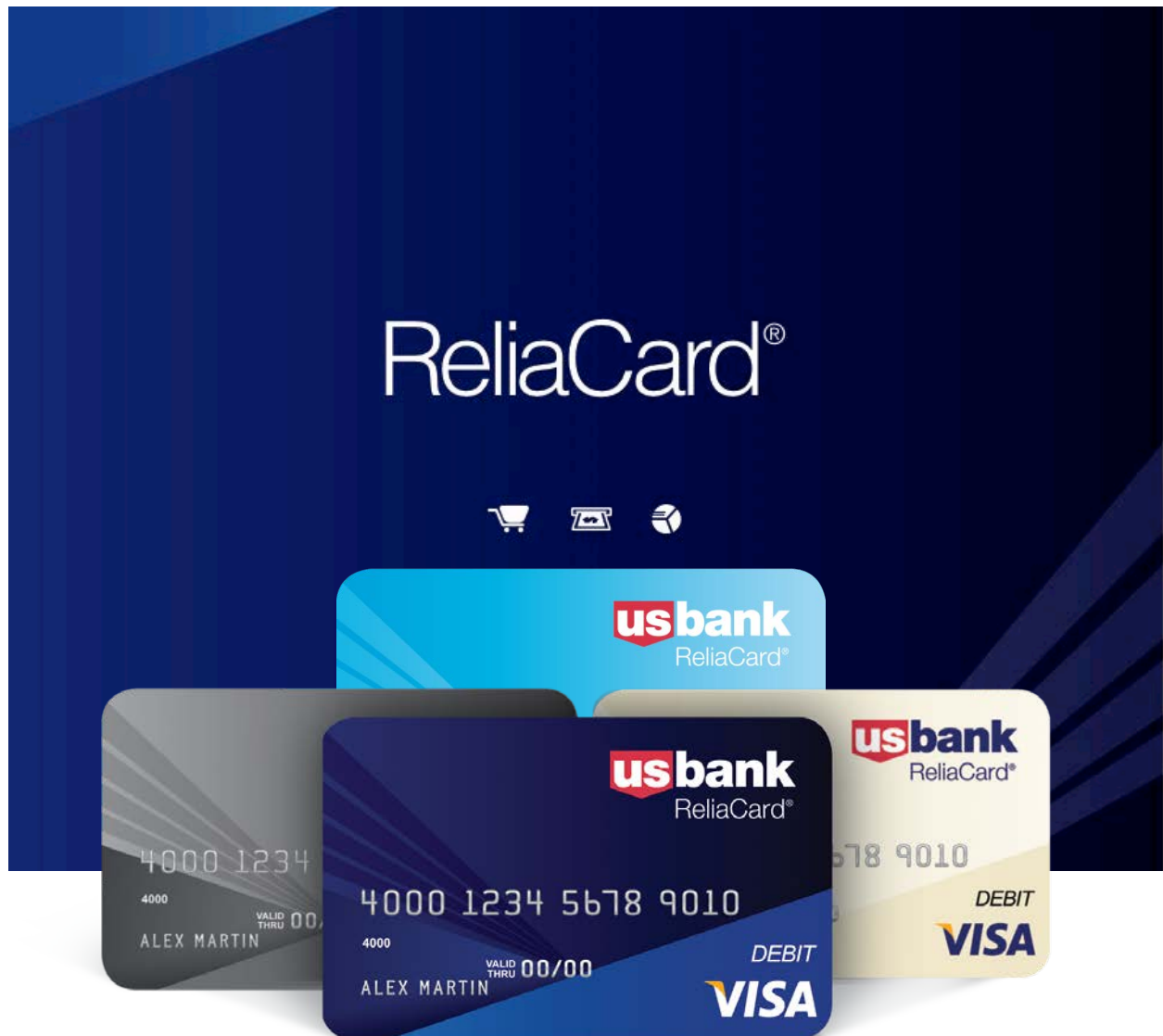
The following can be done through customer service:

- Activate the card
- Choose/Change PIN (Personal Identification Number)
- Balance inquiry
- Enroll in text alerts
- Review recent transaction history
- Report card lost or stolen and have it reissued
- Speak to a live representative if additional assistance is needed. **Note:** we accept relay calls.

¹ Successful identity verification required. To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account. If necessary, we may also ask to see your driver's license or other identifying documents. ² Visa's Zero Liability Policy protects you against unauthorized transactions processed by Visa. You must notify U.S. Bank immediately of any unauthorized use. Other conditions may apply. See your Cardholder Agreement for details. ³ Standard messaging charges apply through your mobile carrier and message frequency depends on account settings. ⁴ The U.S. Bank ReliaCard Mobile App is free to download. Your mobile carrier may charge access fees depending upon your individual plan. Web access is needed to use Mobile App. Check with your carrier for specific fees and charges. Some mobile features may require additional online setup. Any fees for optional transactions will be identified during their use. ⁵ Some fees may apply. Login to your account online or contact Cardholder Services for a full list of fees.



ReliaCard® Guidebook



Delivering Disbursements With ReliaCard



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Contact Information

Throughout the life of your ReliaCard partnership with U.S. Bank, you will have the support of your ReliaCard Relationship and Operations management. Sharing their knowledge and expertise, they will work directly with you to ensure your card program's success.

Cardholder Information

Customer Service Phone: **855-282-6161**

Note: This number listed is a general customer service phone number.

Your program may have a customized customer service phone number different from this number.

Cardholder Website: **www.usbankreliacard.com**

Agency Contact Information

Customer Service Email: **prepaid.partner@usbank.com**

Client Administrative Website: **www.usbankprepaidadmin.com**

Other Program Information

Product website: **www.usbankprepaid.com/reliacard**

Client program training website: **payments.adobeconnect.com**

Routing / Transit Number for card accounts: **322285846**

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Product Description

As a pioneer and a leading issuer of Visa prepaid cards, U.S. Bank understands that investment creates growth and stability. That's why we acquired the necessary pieces to provide a complete in-house prepaid solution. From card issuance to transaction processing, your ReliaCard program is fully managed by U.S. Bank.

FOR YOU	ReliaCard is ideal for maximizing electronic payments.
Savings	<ul style="list-style-type: none">• Eliminate paper checks, postage, reconciliation, escheatment, etc.• Streamlines administration
Reliable	<ul style="list-style-type: none">• Electronic payments eliminate delivery issues• Supported by the experienced professionals of U.S. Bank
FOR RECIPIENTS	Cardholders receive their funds quickly and safely.
Convenient	<ul style="list-style-type: none">• Deposits are automatically made to the card each time a payment is disbursed, making funds immediately available• No need to have a bank account or to pay check cashing fees• Can be used anywhere Visa is accepted to make purchases, get cash, pay bills and more
Packed With Services	<ul style="list-style-type: none">• Free online, phone and mobile access, including email and text alerts• Used free and clear – POS purchases, in-network ATMs, customer service and teller withdrawals• No monthly maintenance or overdraft fees• Free customer service• Mobile banking app for Apple and Android phones

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Implementation Timeline and Milestones

Comprehensive implementation steps insure that your program will launch seamlessly and work effectively with your processes.

- U.S. Bank will set up a kickoff call and schedule weekly implementation calls
- U.S. Bank will send you Administrative Website User Request Forms
- Client returns Administrative Website User Request Forms to Implementation Manager
- U.S. Bank will conduct Administrative Website training session with Client
- U.S. Bank will review marketing strategy and create/provide necessary materials to Client
- U.S. Bank will ensure program setup and perform internal testing
- Client Set Up & Testing
 - SFTP Set Up (if applicable)
 - User Acceptance Testing
 - Production Verification Testing (End to End)
- Client registers cards
- Client sends first ACH payment file
- Client Support Contact Sheet sent to Client

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Marketing

Client Marketing Materials

U.S. Bank offers your ReliaCard program a full range of easy to use client and cardholder materials to assist in educating your program recipients and promote usage of their prepaid cards. Some typical materials include:



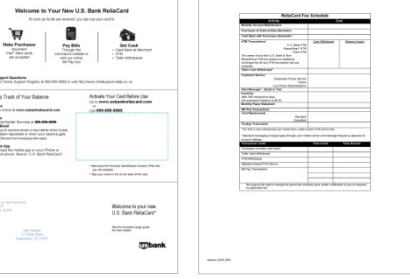


	Flyer / Handout	The flyer is a general overview of the ReliaCard. It can be used as a handout, as an insert with paper checks, mailed out with a letter or posted on your internal website.
	FAQ	The FAQ is a list of common questions around the ReliaCard – how to check the balance, how the card can be used, what features are available, etc. This too can be handed out or posted online.
	Letter / Direct Mail	If appropriate, we will work with you to draft a letter to your existing claimants/recipients to inform them on the change to the ReliaCard. Depending on timing we may use a multiple-letter approach. Letter 1 – informing of the change to ReliaCard Letter 2 – a reminder of the change Letter 3 – notice that the new ReliaCard is coming in the mail.
	Text/copy for website	If available, we strongly recommend placing information about ReliaCard on your agency website. It can be part of the benefit enrollment process and also as general program information. We will provide suggestions and copy for you to incorporate where appropriate.



Marketing cont.

Cardholder Materials

Cardholders will receive a card packet that includes the following:

	<p>Envelope</p>	<p>Blank white with an Indianapolis, IN return address (for security purposes). May include program name in return address.</p>
	<p>Card</p>	<p>Depending on your program, your card color may vary.</p> <p>Standard colors are as follows: Gray, Blue, Tan, Light Blue.</p>
	<p>Card Carrier</p>	<p>Activation instructions and fee schedule on the back.</p>
	<p>Usage Guide</p>	<p>Instructions on how to use the card</p> <ul style="list-style-type: none"> - Make purchases - Get cash - Check balance <p>English / Spanish</p>
	<p>Cardholder Agreement</p>	<p>Terms and conditions</p>

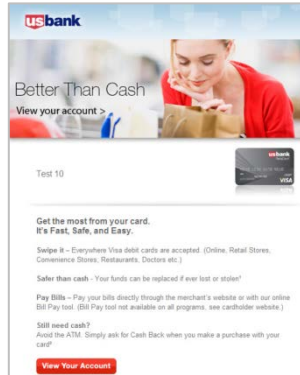
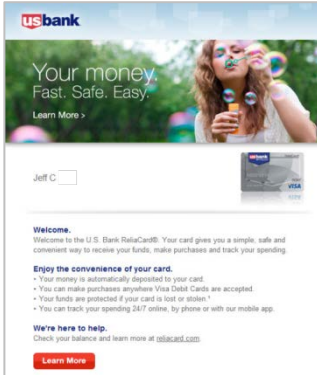
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Marketing cont.

Cardholder Education Marketing

- Onboarding email campaign
- Cardholder Website



Onboarding Email Campaign

Once a cardholder signs into the cardholder website for the first time, they are entered into our triggered onboarding email campaign. The cardholder will receive educational emails weekly for 4 weeks. Topics include:

- Welcome
- Usage
- Alerts
- Special transactions

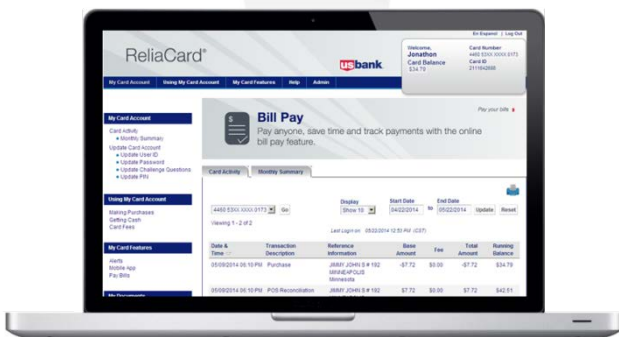
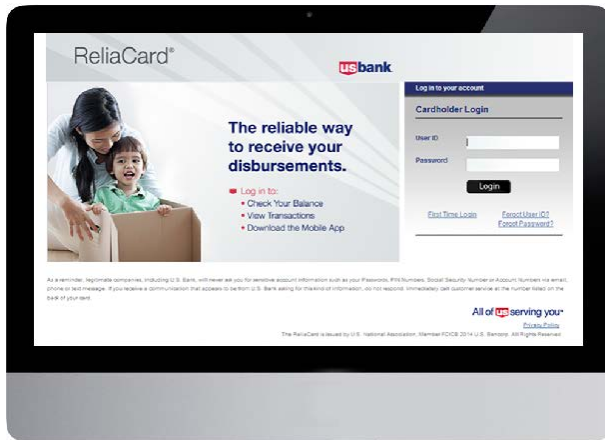
Cardholder Website

The cardholder website is www.usbankreliacard.com

Online the cardholder can perform the following:

- View account balance
- View monthly statements
- Sign up for email or text alerts
- Pay bills through online bill pay tool
- Update card account
- View usage tips like making purchases and getting cash
- View ATM locations
- View card fees
- Link to the mobile app download
- View privacy policy and cardholder agreement

English / Spanish



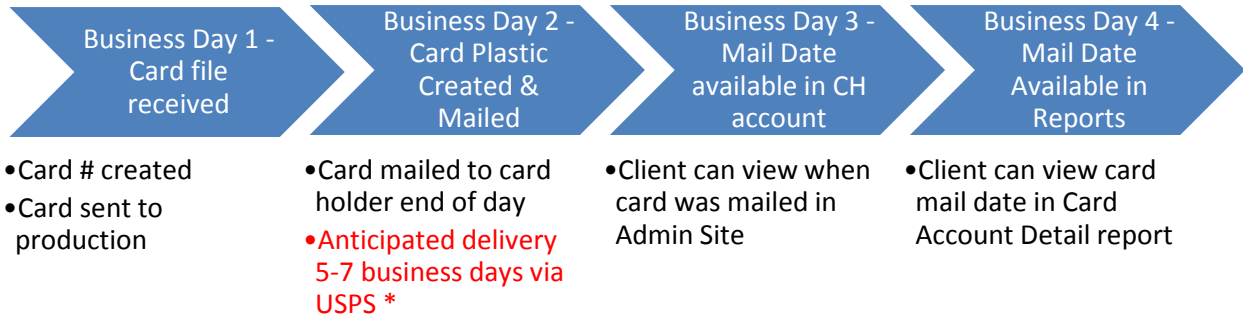
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Card Production Timeline

New Personalized Card

The following may be used as a guide to determine when cardholders will receive their ReliaCard.





Customer Service

Full Call Center Support for Prepaid Cardholders

U.S. Bank believes that our cardholders should have virtually every avenue available to them to access their account or get answers to their questions. That's why we designed a 24x7x365, multi-channel customer service package – to give them the personal, self-service and proactive means to understand their account activity better. And if our online, IVR and mobile option simply do not offer the support they need, cardholders can call our live agents 24x7x365 at NO COST for assistance in:

- Update Cardholder Information
- Report Lost or Stolen Card
- Dispute a Transaction
- Communicate Compliance Disclosures

Call Center Escalation Process (for Cardholders)

U.S. Bank uses real-time, onsite supervisory support for cardholder escalations. Any call or written correspondence that requires handling at the next level of leadership gets escorted through the following escalation process:

Call Center Escalation Flow	
<i>Level 1</i>	Customer Service Agent
<i>Level 2</i>	Team Lead
<i>Level 3</i>	Supervisor
<i>Level 4</i>	Senior Manager

If an escalation is required past Level 4, our leadership team is available 24x7x365 to assist, if necessary. Due to the immediate availability of this escalation process, we are able to address the vast majority of cardholder issues rather quickly, without the need for additional escalation or assistance.

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Customer Service cont. – sample IVR flow

The ReliaCard IVR provides a full range of self-service options.

GREETING: You have reached cardholder services for the ReliaCard.
[In Spanish] For Spanish, press 2.
[After approx. 5 seconds defaults to English]
For easy access to your card account, please enter the 10 digit phone number associated with your account.

For the security of your account, please enter the last 4 digits of your card number.

Thank you. We found a card in our system associated with those numbers. Please enter the last 4 digits of your social security number.

The current balance available for use on your card is: XX dollars and XX cents.

MAIN MENU:

To change your PIN, hear your current balance and recent transaction history, and for all other general card account access, press 1.

To request a replacement card or link a replacement card to your account, press 2.

[If applicable] To hear more about or to access Bill Pay, press 6.

To hear more about or to enroll in text alerts, press 7.

[If applicable] To change your paper statement enrollment, press 8.

To report a lost or stolen card or speak with a customer service representative for any other reason, press 0.

To repeat this menu, press the * key.

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Standard Online Reporting

Conveniently manage your card program online. Our robust collection of client reports provides you with the tools you need to successfully implement and manage your program.

Report Name	Description
Card Order	Lists card IDs for card orders to allow you to verify that the funding ID numbers assigned to cardholders are valid.
Card Load	Provides information regarding the loads and reversals made to/from cardholder accounts including ACH, batch and funding/adjustment account transfers.
Card Activity Summary	Provides a summary count of card registrations, activations, loads and the dollar amount of loads.
Card Activity Detailed	Provides a summary count of card registrations, activations, loads, AT M, POS, card-to card transactions and product enrollments, along with the dollar amounts for applicable transactions.
Monthly Program Metric Report	Summary of card usage/program statistics on a monthly basis, cumulative throughout a calendar year.
Card Status	Provides a summary of the card count, card statuses, and replacement requests for a program.
Funding Reject	Lists cardholder accounts where loads have been rejected.
Card Account Detail	Provides a summary of cardholder information such as account & routing numbers, card ID, name, address, card status, mail date, fulfillment date, registration date, activation date and last load date.
Indicative Data Change Report	Summary of all cardholder accounts which had demographic data changes within a specific program.
Cardholder Information Exception	Lists cardholder accounts with incomplete or incorrect cardholder data, such as invalid Social Security Numbers, dates of birth or zip codes.
Account Reconciliation	Provides the beginning and ending balances for your funding and adjustment accounts and all debits and credits within the period for batch and online manual payments.
<ul style="list-style-type: none">• All reports are available through the U.S. Bank Prepaid Administrative Website and/or SFTP/Data Transmission.• Access to specific reports is defined by your level of access within the Administrative Website.• Reports are executed in real time and can be exported into Excel or Word for easy recording and analysis.• “Current” data is defined as through the end of the previous day.• Customize your reports by: daily, monthly or by date range. <p><i>NOTE: the date range for any report is limited to 31 days.</i></p>	

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Card Status Grid

The following represent the different status codes of a card account. The card status is displayed with other cardholder account information on the Administrative Website.

Status	Description
Active (AC)	Funds can be loaded to the card and funds can be removed from the card
InActive (IA)	Card cannot be used to make purchases. Card can receive loads. Card can receive credits (for example, for an item that has been returned to a store). Card can be replaced (i.e. a new card can be issued, which will link to the original card).
PreActive (PA)	Funds may be loaded on the card (depends on if card is registered), but cannot be removed until the card is validate by the cardholder.
DeActivated (DE)	Card cannot be used to make purchases. Card cannot receive loads. Card cannot receive credits (for example, for an item that has been returned to a store). Card cannot be replaced (i.e. a new card can be issued, which will link to the original card).
Replaced (RP)	Card cannot be used to make purchases. Card can receive loads. Card can receive credits (for example, for an item that has been returned to a store). Card can be replaced (i.e. a new card can be issued, which will link to the original card).
Expired (EX)	May be able to use depends on merchant our system does not reject.
ReIssued (RI)	Card cannot be used to make purchases. Card can receive loads. Card can receive credits (for example, for an item that has been returned to a store). Card can be replaced (i.e. a new card can be issued, which will link to the original card).

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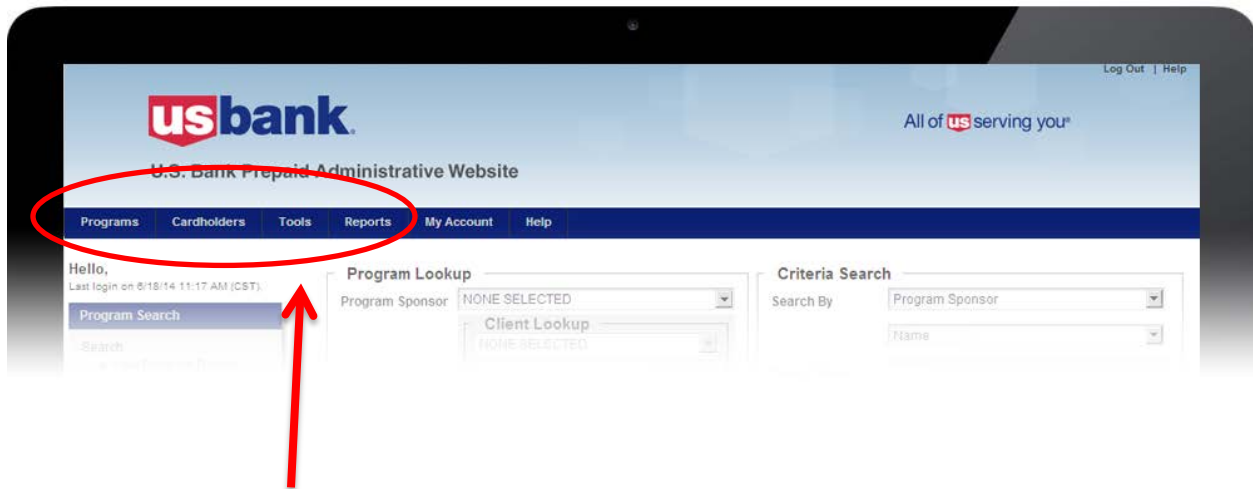
Administrative Website

The Administrative website provides you access to card enrollment, funding, and reporting tools.

www.usbankprepaidadmin.com

First Time Log In

Use the information sent to you via email to login with your User ID (your email address) and the temporary password. You will need to set up a new password, and set up security questions and passphrase.



Administrative Site Tools

The tabs across the top of the page enable you to view/perform the following:

Tab Header	Description
Programs	<ul style="list-style-type: none"> • Fund a ReliaCard • Locate Routing/Account Information • View Adjustment Account Information
Cardholders	<ul style="list-style-type: none"> • Look Up Existing Cardholders • Edit Cardholder Information • View Cardholder Status • Order Card Replacements
Tools	<ul style="list-style-type: none"> • Register an Instant Issue or Personalized Card via File Upload • Confirm Batch Files are Successful
Reports	<ul style="list-style-type: none"> • View / Export Reports

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ReliaCard[®]

U.S. Bank Prepaid Administrative Website





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ReliaCard[®]


LOGGING IN

Logging In

You will receive a series of two emails with your log in information. One will contain your User ID and the other will contain your Temporary Password.

From: WebServices@accountaccesssite.com
Date: January 7, 2013, 1:42:37 PM EST
To:
Subject: Your Connect Account Information
Reply-To: WebServices@accountaccesssite.com

Your User ID and the website link to access Connect is listed below.
User ID:

Website Link: https://portal.clientaccesssite.com/web/frv_connect/login  **Click on the link**


You will receive a temporary password in a separate email. Once you've received your temporary password, click on the link above to set up your account access. You will be prompted to:

1. Enter your User ID and Password (temporary) and click Login.
2. Select "Remember" or "Do Not Remember" this machine.
3. Create and confirm a new Password. Your password must be a minimum of eight (8) characters in length and include both alphanumeric and numeric characters with at least one (1) capital letter.
4. Set up three (3) Challenge Questions.
5. Set up a Pass Phrase which will be used to verify your User ID or Password.

For assistance, contact your System Administrator.

From: WebServices@accountaccesssite.com
Date: January 7, 2013, 1:42:37 PM EST
To:
Subject: Your Connect Account Information
Reply-To: WebServices@accountaccesssite.com

Your temporary password for setting up your online access to Connect is:

nU9fQP179q 

Temporary Password

The password for your Connect account will expire on January 12, 2013.

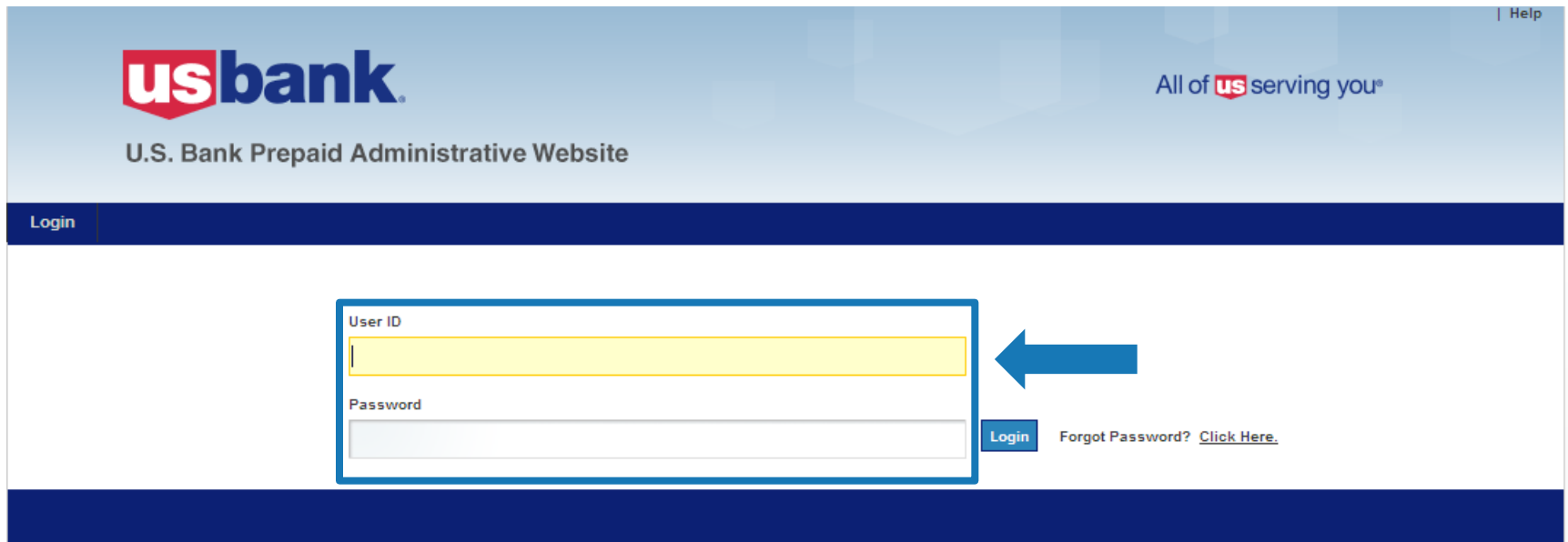
Following your initial login, you will be prompted to create and confirm a new Password. Password must be a minimum of eight (8) characters in length and include both alphanumeric and numeric characters with at least one (1) capital letter.

You will receive a separate email with your User ID and a website link to access Connect. For assistance, contact your System Administrator.

Logging In

Enter your User ID and Temporary Password.

NOTE: Your User ID is your email address.



U.S. Bank Prepaid Administrative Website

usbank All of us serving you®

Login

User ID

Password

Login Forgot Password? [Click Here.](#)

Link: <https://portal.clientaccesssite.com/web/usbankprepaidadmin/login>

Logging In

The system will ask you if you would like to be remembered. Always click on “REMEMBER this machine”.



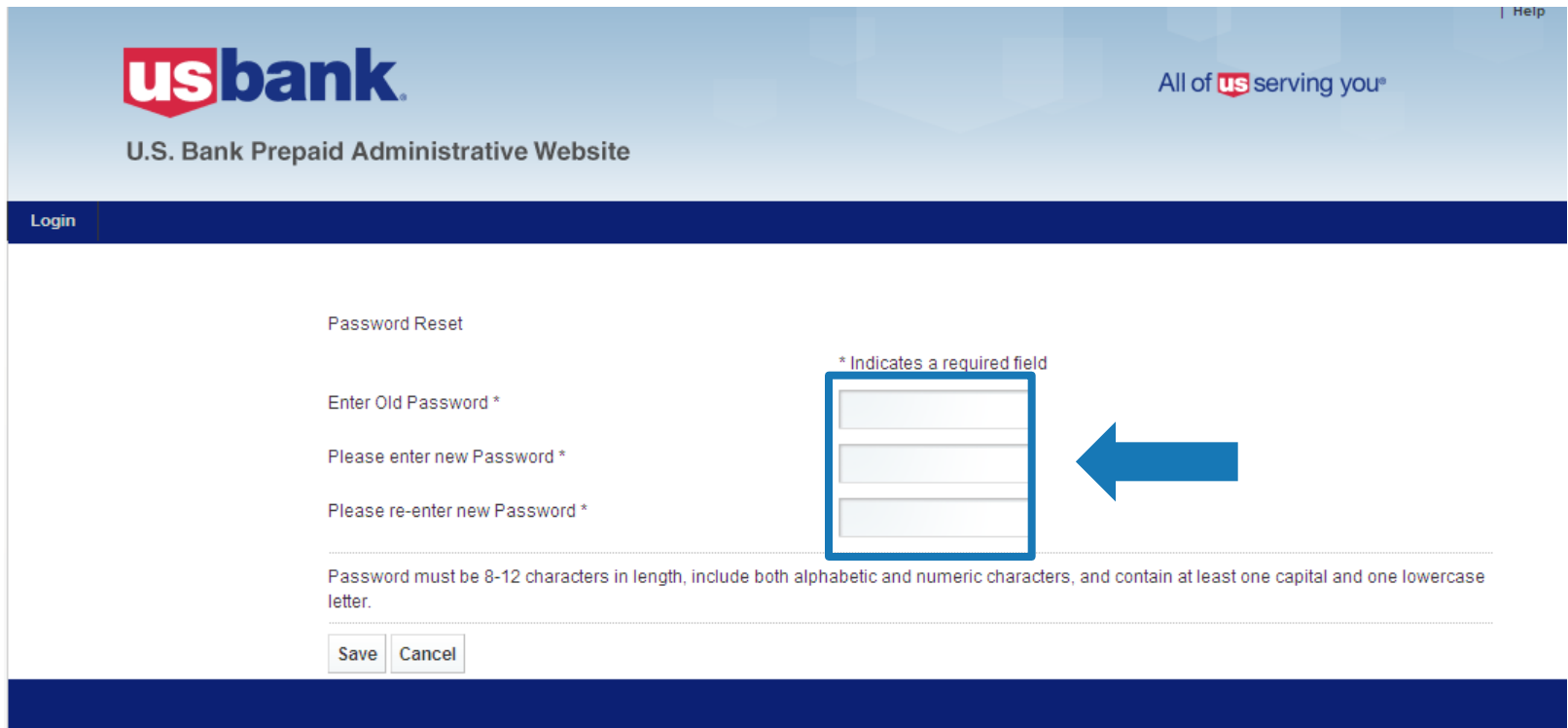
DO NOT remember this machine for future logins to this site. This machine is shared by multiple people or for some other reason should not be trusted for logins to my account in the future.



REMEMBER this machine. This is a private and secure machine that I trust. If I login to this account from the same machine again then I won't have to provide additional verification of my identity.

Logging In

Enter the Temporary Password sent to you via email and choose your Permanent Password. You must enter your Permanent Password twice. **NOTE:** Permanent Passwords must be between 8-12 characters, and contain at least one capital and one lowercase letter.



The screenshot shows the "Password Reset" section of the U.S. Bank Prepaid Administrative Website. The page header includes the "usbank" logo and the slogan "All of us serving you®". A "Login" button is visible in the top left. The form contains three input fields, each with an asterisk indicating it is required: "Enter Old Password *", "Please enter new Password *", and "Please re-enter new Password *". A blue box highlights the "Please enter new Password *" field, with a blue arrow pointing to it from the right. Below the fields is a password requirement note: "Password must be 8-12 characters in length, include both alphabetic and numeric characters, and contain at least one capital and one lowercase letter." At the bottom of the form are "Save" and "Cancel" buttons.

usbank | Help

All of us serving you®

U.S. Bank Prepaid Administrative Website

Login

Password Reset

* Indicates a required field

Enter Old Password *

Please enter new Password *

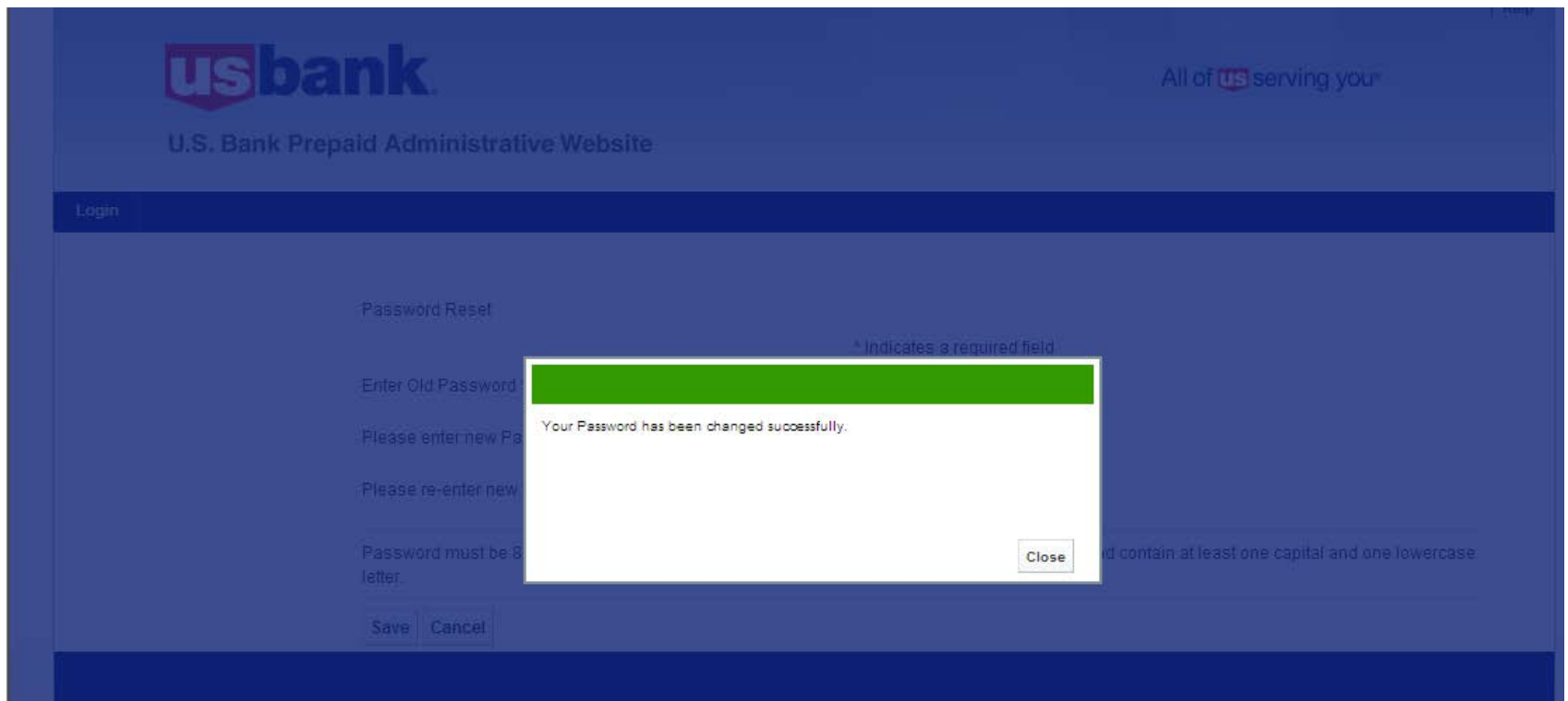
Please re-enter new Password *

Password must be 8-12 characters in length, include both alphabetic and numeric characters, and contain at least one capital and one lowercase letter.

Save Cancel

Logging In

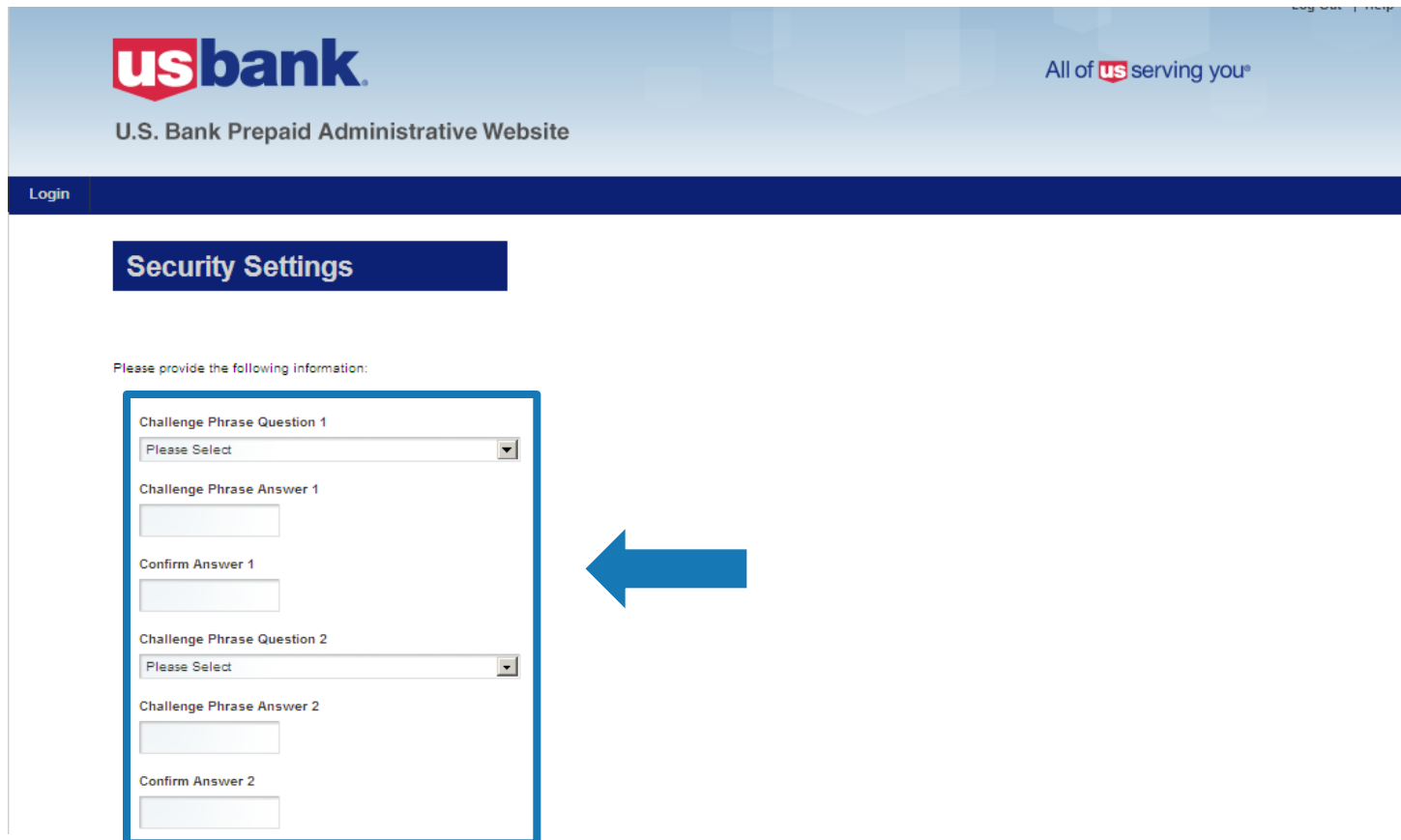
After clicking “Save,” the system will confirm that the Permanent Password was successful by displaying “Your Password has been changed successfully.”





The screenshot displays the U.S. Bank Prepaid Administrative Website interface. At the top left is the usbank logo, and at the top right is the slogan "All of us serving you®". Below the logo is the text "U.S. Bank Prepaid Administrative Website". A dark blue navigation bar contains the word "Login". The main content area is titled "Password Reset" and includes a note: "* Indicates a required field". There are four input fields: "Enter Old Password", "Please enter new Pa", "Please re-enter new", and "Password must be 8 letter". The "Please enter new Pa" field is highlighted with a green bar. A white confirmation message box is overlaid on the form, stating "Your Password has been changed successfully." with a "Close" button. At the bottom of the form are "Save" and "Cancel" buttons. A partial instruction "d contain at least one capital and one lowercase" is visible at the bottom right.

Logging In

The system will prompt you to answer three Security Questions. Choose three different questions from the list and click “Continue”.



 All of  serving you®

U.S. Bank Prepaid Administrative Website

Login

Security Settings

Please provide the following information:

Challenge Phrase Question 1

Challenge Phrase Answer 1

Confirm Answer 1

Challenge Phrase Question 2

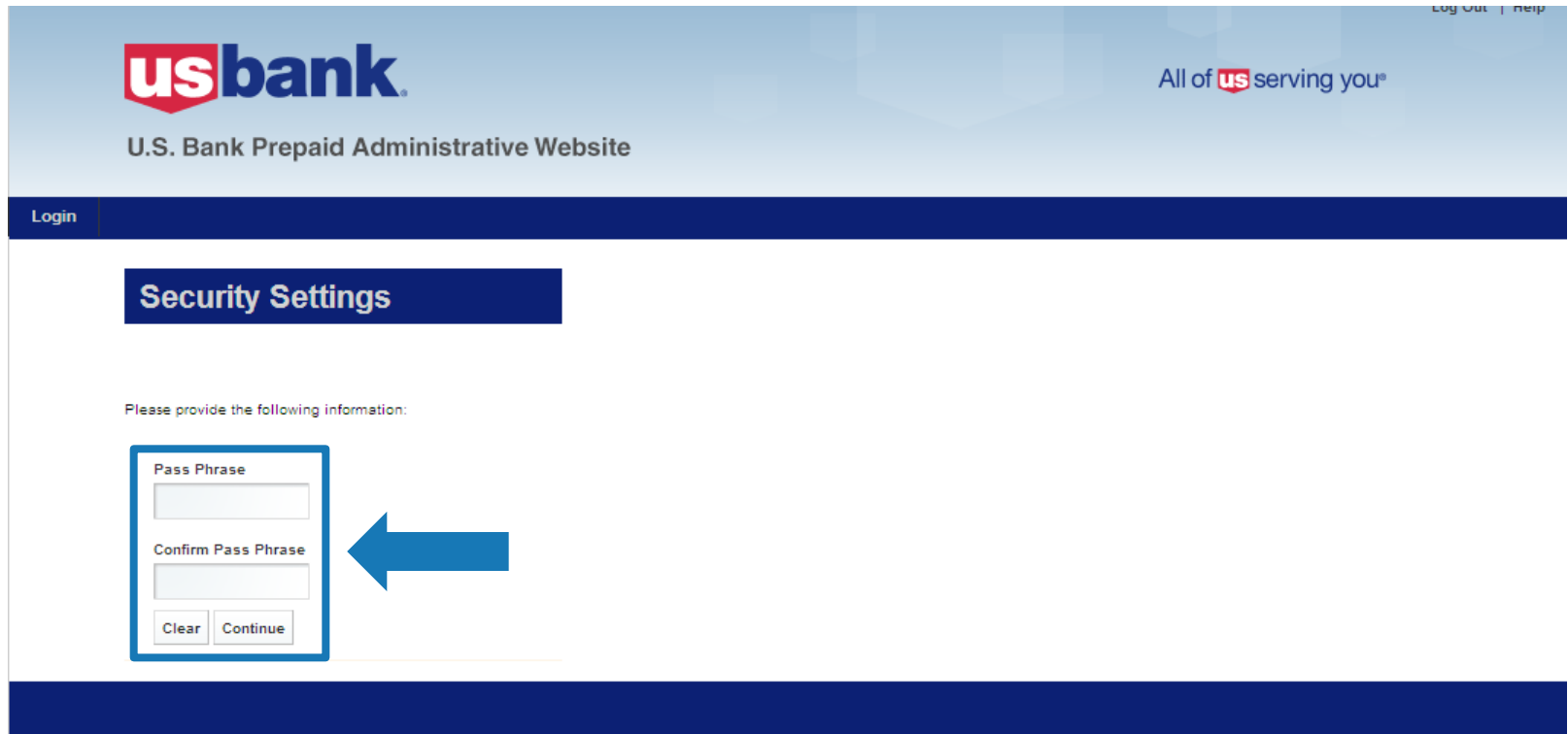
Challenge Phrase Answer 2

Confirm Answer 2

Logging In

Enter your Pass Phrase.

NOTE: The Pass Phrase must be a minimum of 8 characters and a maximum of 60 characters in length and contain only alpha-numeric characters only.



Log Out | Help

usbank. All of **us** serving you®

U.S. Bank Prepaid Administrative Website

Login

Security Settings

Please provide the following information:

Pass Phrase
<input type="text"/>
Confirm Pass Phrase
<input type="text"/>
<input type="button" value="Clear"/> <input type="button" value="Continue"/>



ReliaCard[®]

CARD REGISTRATION

Registering a Personalized Card via Website

Card Registration – Personalized

1. Click on “Order a Personalized Card”
2. Select the Client Program and Location
3. Click “Continue”

Hello, Kristin Yentes.
Last login on 12/30/13 10:08 AM (CST).

Cardholders

Search Cardholders

- View Cardholder Details

Register New Cardholder

Order a Personalized Card

Recent Accounts

Please search for cardholder accounts.

How to Guides

How to Order a Personalized Card
Glossary

Order Personalized Card

Client Program and Location | Cardholder Information | Card Ins

Select Client Program

Select Location

Continue 3

2

Janes Temp Agency
NONE
NONE
Janes Temp Agency Location

Card Registration – Personalized

Enter the following required fields: First Name, Last Name, Pay To Account Number (alpha characters must be all CAPS), Mailing Address, Date of Birth, Social Security Number and Phone Number. Click “Continue” once complete.
NOTE: Required fields will be marked with an asterisk (*).

Order Personalized Card

Client Program and Location

Cardholder Information

Card Instructions

*Required Fields

Account Holder Name

*First Name

Middle Name/Initial

*Last Name

*Pay To Account Number

EF00U21

Note: The Physical address is the address at which the cardholder resides. This may not be a P.O. Box. The mailing address is the address to which we will direct written correspondence.

Check here if mailing address and physical address are the same

Account Holder Address

Physical (Legal) Address

P.O. Box is not allowed as the physical address.

Mailing Address

Card Registration – Personalized

Leave “Client Assigned Passcode” blank if you would like to assign a random system generated passcode to the card and click “Continue”.

Order Personalized Card

Client Program and Location

Cardholder Information

Card Instructions

Client Assigned Passcode (Optional)

Select one of the following:
(if blank, the system will assign a
random passcode)

Continue



Card Registration – Personalized

Check Shipping Information box to confirm card delivery address.

Order Personalized Card

Client Program and Location

Cardholder Information

Card Instruction

Shipping Information



Ship to the Cardholder's mailing address



Enter another shipping address

*Country

United States

*Street Line 1

200 South 6th Street

Street Line 2

EP MN L16C

*City

Minneapolis

Card Registration – Personalized

Review information and “Edit Details” if necessary.

Click “Submit” when complete.

Order Personalized Card

Client Program and Location

Cardholder Information

Card Instructions

Your order is almost complete. Please take a moment to carefully review and confirm the information that you have entered. If you need to make any changes, click Edit details. If everything is correct, click Submit.

Cardholder Information:

Name	Jane Doe
Pay To Account Number	EF00U21 RC1234
Address	200 South 6th Street EP MN L16C
City	Minneapolis
State/Province	Minnesota
Postal Code	55402
Country	United States
ID Information	SSN:- 123456789
DOB	1 January 1980

Shipping Information:

Address	200 South 6th Street EP MN L16C
City	Minneapolis
State/Province	Minnesota
Postal Code	55402
Country	United States

[Edit Details](#)

[Submit](#)



Card Registration – Personalized

To order another card, select “Yes” otherwise select “No” and click “Continue”.

Order Personalized Card

Cardholder registration complete.

Would you like to order another card for this Program?

- Yes
- No

Continue





ReliaCard[®]

CARD REGISTRATION

Registering a Personalized Card
via File Upload

Card Registration – File Upload

1. Click on the “Tools” tab
2. Select the “File Upload for Registration” link
3. Click on “File Upload Template”

The screenshot displays the U.S. Bank Prepaid Administrative Website interface. At the top, the usbank logo and the tagline "All of us serving you®" are visible. Below the logo, the text "U.S. Bank Prepaid Administrative Website" is centered. A navigation bar contains several tabs: Programs, Cardholders, Tools, Reports, User Management, My Account, and Help. The "Tools" tab is highlighted with a blue box and a red "1" above it. On the left side, a sidebar menu shows "Tools" with a sub-menu containing "Card Inventory Management" and "File Upload for Registration". The "File Upload for Registration" link is highlighted with a blue box and a red "2" to its right. Below this, the "How to Guides" section shows "File Upload Template" highlighted with a blue box and a red "3" to its right. The main content area is titled "File Upload for Registration" and contains a "File Upload" section. This section includes instructions: "Select the appropriate criteria below and click on the 'Browse' button to locate the file to be uploaded. Then click the 'Upload' button to move the file into the system for processing." Below the instructions are three required fields: "* Client Program :" with a dropdown menu showing "K&K Cleaners"; "* File Type :" with a dropdown menu showing "Select"; and "* File Name :" with a text input field and a "Browse..." button. At the bottom right of the form are "Upload" and "Cancel" buttons. A red asterisk and the word "Required" are positioned at the bottom left of the form area.

Card Registration – File Upload

Click “Open”

The screenshot shows a web browser window with a URL starting with 'https://portal.clientaccess...'. A 'File Download' dialog box is overlaid on the page, asking 'Do you want to open or save this file?'. The dialog box contains the following information:

- Name: US Bank File Upload Template.xlsx
- Type: Microsoft Office Excel 2007 Workbook, 283KB
- From: portal.clientaccesssite.com

The 'Open' button is highlighted with a blue arrow. Below the dialog box, a table displays file upload details:

File Name	File Type	User ID	Uploaded	Processed	Success count	Error count
Card SA 121113.csv	Card	es@elanfs	15:22	15:23		
Create Register Personalized Card SA2 121113.csv	Order Personalized	kristin.yentes@elanfs	12/11/13 15:16	12/11/13 15:18	Success	0 Error 1
Create Register Personalized Card SA 121113.csv	Order Personalized	kristin.yentes@elanfs	12/11/13 15:12	12/11/13 15:13	Success	0 Error 1
Janes Temp Agency Personalized 12.11.2013.csv	Order Personalized	kelli.jewell@elanfs.c	12/11/13 14:49	12/11/13 14:53	Success	0 Error 1
Janes Temp Agency Instant Issue Card - Limited 12.11.2013.csv	Register Instant Issue Card - Limited	kelli.jewell@elanfs.c	12/11/13 14:36	12/11/13 14:36	Success	1 Error 0

Below the table, a 'Success' message is visible: 'access success... You can view, s...'. A blue arrow points to the 'Open' button in the dialog box.

Card Registration – File Upload

Required fields are highlighted in yellow

Row 1: Participant ID (Pay To Account Number; alpha characters must be all CAPS), Last Name, First Name, Mailing Address, Date of Birth and SSN

	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q
1	Cardholder Card ID	Participant ID	New Card Passcode	Upgrade	Last Name	First Name	Middle Name	Title	Mailing Address Line 1	Mailing Address Line 2	Reserved	City	State	Country	Postal Code	Date of Birth	Social Security Number
2		RC1234			Jane	Doe			200 South 6th Street	EP MN L16C		Minneapolis	MN	US	55402	19800101	123456789

Row 2: Enter the Cardholder Physical Address and enter “2” for Card Type

AN	AO	AP	AQ	AR	AS	AT	AU	AV	AW	AX	AY
Physical Address 1	Physical Address 2	Physical Address 3	City	State	Country	Postal Code	Employee ID	Store Number	Employee Hire Date	Employer State	Card Type
200 South 6th Street	EP MN L16C		Minneapolis	MN	US	55402					2

Row 3: If bulk shipping personalized cards to one location – Shipping Type, Shipping Method, Service Type, Bulk Ship Address

BB	BC	BD	BE	BF	BG	BH	BI	BJ
Shipping Type	Shipping Method	Service Type	Bulk Ship Business Address 1	Bulk Ship Address 2	Bulk Ship Address 3	Bulk Ship City	Bulk Ship State	Bulk Ship Postal Code
B	UP	P2	U.S. Bank ATTN: Jane Doe	200 South 6th Street	EP MN L16C	Minneapolis	MN	55402

Card Registration – File Upload

Files must be saved as a CSV (comma delimited) file. Please be sure to include your Program Name and Today's Date in the file name. NOTE: There is no limit on how many files can be uploaded each day. If uploading multiple files per day, add unique numeric numbers or the file will not go through. For example, if today's date is Feb. 15 and two files will be uploaded, name the files: US Bank_0215_1, US Bank_0215_2.

Microsoft Excel - US Bank File Upload Template[1].xlsx

File Edit View Insert Format Tools Data Window Help Places

Calibri 11 B

B6

	A	B	C	D	E
1	Last Name	First Name	Middle Name	Address Line 1	Address Line 2
2	Yentes	Ktest		123 ABC Court	
3					
4					
5					
6					
7					
8					
9					
10					
11					
12					
13					
14					
15					
16					
17					
18					
19					
20					
21					
22					
23					
24					
25					
26					
27					
28					
29					

Save As

Save in: Focus

My Recent Documents

Desktop

My Documents

My Computer

My Network Places

File name: COMPANY_NAME_DATE.csv

Save as type: CSV (Comma delimited) (*.csv)

Save

Cancel

Instant Issue - Limited Create Register Personalized Ca Direct Deposit Template Sheet1

Card Registration – File Upload

1. Click on the “Tools” tab
2. Select the “File Upload for Registration” link
3. Choose File Type “Card Registration or Order Personalized Card”
4. Select “Browse” and locate file
5. Select Upload

U.S. Bank Prepaid Administrative Website

1

Programs Cardholders **Tools** Reports User Management My Account Help

Hello, Kelli Jewell.
Last login on 4/15/14 10:49 AM (CST).

2

Tools

Card Inventory Management
File Upload for Registration

How to Guides

File Upload Template

File Upload for Registration

File Upload

Select the appropriate criteria below and click on the "Browse" button to locate the file to be uploaded. Then click the "Upload" button to move the file into the system for processing.

* Client Program : K&K Cleaners

* File Type : **3**

* File Name : **4**

* Required

5

Upload Cancel

File Upload History

Below is the status of files uploaded and processed in the past 14 days. Click on the Success and Error buttons to access success and error file contents with codes and descriptions for processed records.



ReliaCard[®]

CARD REGISTRATION

Confirming Batch Files Are Successful

Card Registration

Click on “Success” or “Error” messages below to review the individual card entries that have been successfully uploaded or rejected.

NOTE: Any rejects will have to be resubmitted for the enrollment to occur.

File Upload History

Below is the status of files uploaded and processed in the past 14 days. Click on the Success and Error buttons to access success and error file contents with codes and descriptions for processed records.

You can view, save and print success and error file contents.

File Name	File Type	User ID	Time Uploaded	Time Processed		Success count	Error count
Create Register Personalized Card SA3 121113.csv	Order Personalized Card		12/11/13 15:22	12/11/13 15:23	Success	1	Error 0
Create Register Personalized Card SA2 121113.csv	Order Personalized Card		12/11/13 15:16	12/11/13 15:18	Success	0	Error 1
Create Register Personalized Card SA 121113.csv	Order Personalized Card		12/11/13 15:12	12/11/13 15:13	Success	0	Error 1
Janes Temp Agency Personalized 12.11.2013.csv	Order Personalized Card		12/11/13 14:49	12/11/13 14:53	Success	0	Error 1
Janes Temp Agency Instant Issue 12 11 2013.csv	Register Instant Issue Card -		12/11/13 14:26	12/11/13 14:26	Success	1	Error 0



ReliaCard[®]

FUNDING

Routing/Account Information and Where to Locate

Funding

1. Click on the “Programs” tab
2. Select the “View Client Program Details” link
3. The Direct Deposit Bank Routing Number and Direct Deposit Account Number Prefix is shown under “Client Program Details” at the bottom of the page

NOTE: All cards are funded via ACH.

The screenshot shows the ReliaCard management interface. At the top, there is a navigation bar with tabs: Programs, Cardholders, Tools, Reports, User Management, My Account, and Help. The 'Programs' tab is selected. Below the navigation bar, there is a user greeting: 'Hello, Kelli Jewell. Last login on 8/12/14 9:45 AM (CST)'. A sidebar on the left contains a 'Programs' section with a search box and three links: 'View Program Details', 'View Client Program Details', and 'View Location Details'. The 'View Client Program Details' link is highlighted. Below the sidebar, there is a 'How to Guides' section. The main content area shows the 'Client Program: ReliaCard - Test Conversion [95043440]'. Below this, there are three tabs: 'Client Program Details', 'Client Program Settings', and 'Operational Settings'. The 'Client Program Details' tab is selected. The 'Client Program Details' section shows the following information:

Client Program Name	ReliaCard - Test Conversion	[ID: 95043440]
Direct Deposit Bank Routing Number	322285846	
Direct Deposit Account Number Prefix	601	

Funding

To locate the account information for a specific cardholder, perform a search for the registered card in the system.

NOTE: The Funding Account Number is located on the Cardholder Information page.

Cardholder: Jewell, Kelli	10-digit Card ID: 2123690469	Customer ID: 99845171
16-digit Card Number: 4460 53XX XXXX 0092	Card Status: PreActive	
Logo/FID: 9274		

[BACK TO SEARCH RESULTS](#)

Cardholder Information ▾ Account Management ▾

Cardholder Information

Last updated on 2014-06-12 10:02 AM

Name	Kelli Jewell
Physical Address	
Country	
Mailing Address	200 South 6th Street EP MN L16C Minneapolis, Minnesota 55402
Country	United States
Birth Date	MM/DD/YYYY
U. S. Citizen ?	No
SSN	XXX-XX-1318
Employment State	
Home Phone	(MM)MMN-NNNN

Client Cardholder Related Data

Conv Tran Account ID:	
Conv Tran Account Funding ID:	
Conv System Generated ID:	
Conv Client Defined ID:	BFT1234
Pay To Account Number:	EF00U21BFT1234

Funding

- Cards must be funded via ACH using the standard NACHA file layout
- On the NACHA file, prepaid debit cards are considered record type 6, tran code 22
- U.S. Bank will select the Direct Deposit Account Number (DDA) for individual card accounts by assigning a Card ID with each enrollment
- The bank routing and transit number used to fund each card is **322285846**

Funding

- Funding is done using the Direct Deposit Account Number (DDA):
 - Client Generated
 - First 7 characters defined by U.S. Bank, **EF00U21**
 - Up to 10 alpha numeric characters defined by client
 - Any alpha characters defined by client must be in CAPS
 - Collecting the Funding Account Number
 - Admin Site: The Funding Account Number is displayed under the Pay To Account Number on the Cardholder Information page



ReliaCard[®]

FUNDING

Adjustment Account

Funding

The Adjustment Account is used to put funds into when there is a need to have funds added or removed to cards in real-time.

The screenshot shows the U.S. Bank Prepaid Administrative Website interface. The navigation menu at the top includes 'Programs', 'Cardholders', 'Tools', 'Reports', 'My Account', and 'Help'. The 'Programs' tab is selected. Below the navigation, the user is logged in as Kristin Yentes. A search bar is present, and the 'View Client Program Details' link is highlighted. The 'Client Program: Janes Temp Agency [92513084]' is displayed. The 'Accounts' tab is selected, and the 'Account Information' table is shown below.

Account Information

Account Name	Account ID	Account #	Account Type	Account Category	Ac Ba
Janes Temp Agency Client Adjustment	2048229849	4281 90XX XXXX 0789	2-Adjustment Account	13-Client Adjustment	

To view the account information of your adjustment account:

1. Click on the “Programs” tab
2. Select the “Client Program Details” tab
3. Click on “Accounts”

Funding

The Adjustment Card Account is the Account Number Prefix + the 10-digit Account ID (ex: 6012048229849). The Routing Number will always be 322285846.

NOTE: To load the Adjustment Account, ACH funds to this Account.

The screenshot displays the U.S. Bank Prepaid Administrative Website interface. At the top, the usbank logo is on the left, and the tagline "All of us serving" is on the right. Below the logo is the text "U.S. Bank Prepaid Administrative Website". A navigation bar contains links for Programs, Cardholders, Tools, Reports, My Account, and Help.

Below the navigation bar, a greeting reads "Hello, Kristin Yentes." with a sub-note "Last login on 12/16/13 11:29 AM (CST)". There are two main menu sections: "Programs" with a search bar and a link to "View Client Program Details", and "How to Guides" with links for "How to View Program Information", "How to View a Funding Account", and "Glossary".

The main content area shows the "Client Program: Janes Temp Agency [92513084]". Below this are three tabs: "Client Program Details", "Client Program Settings", and "Operational Settings". The "Accounts" section is highlighted in a dark blue bar. Underneath, there is a table titled "Account Information".

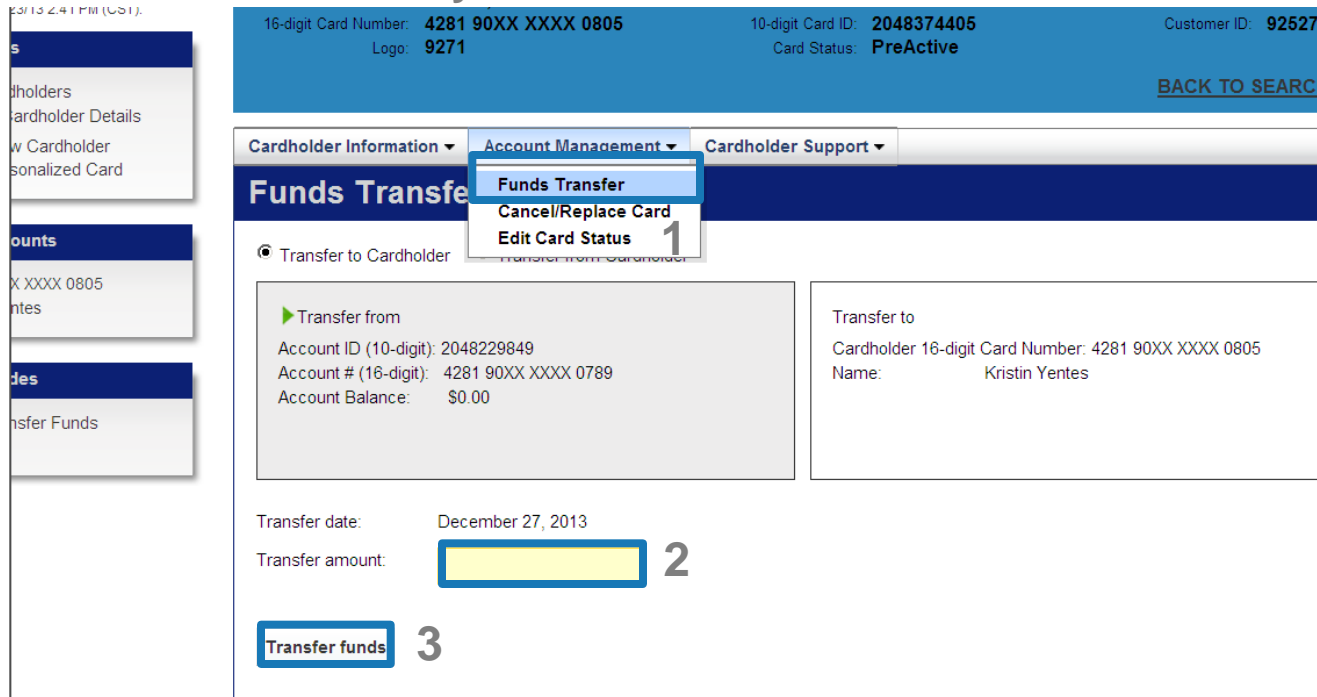
Account Name	Account ID	Account #	Account Type	Account Category	Ac Ba
Janes Temp Agency Client Adjustment	2048229849	4281 90XX XXXX 0789	2-Adjustment Account	13-Client Adjustment	

An arrow points from the "Account Name" header to the "Account ID" header, and a blue box highlights the "Account ID" value in the data row.

Funding

To transfer or remove funds, you must first perform a search for the cardholder to transfer the funds to under the “Cardholder” tab, then:

1. Select “Funds Transfer” or “Transfer from Cardholder” under the Account Management tab
2. Enter in the amount to be transferred in the “Transfer Amount” section
NOTE: Transfer amounts must be in the 0.00 format
3. Click on “Transfer Funds” and funds will be available or removed from the cardholder immediately



12/13 2:41 PM (CST)

16-digit Card Number: **4281 90XX XXXX 0805** 10-digit Card ID: **2048374405** Customer ID: **92527**
Logo: **9271** Card Status: **PreActive** [BACK TO SEARCH](#)

Cardholder Information Account Management Cardholder Support

Funds Transfer

Transfer to Cardholder

Transfer from
Account ID (10-digit): 2048229849
Account # (16-digit): 4281 90XX XXXX 0789
Account Balance: \$0.00

Transfer to
Cardholder 16-digit Card Number: 4281 90XX XXXX 0805
Name: Kristin Yentes

Transfer date: December 27, 2013

Transfer amount:

Funding

To transfer funds from Adjustment Account to client funding account, you must contact U.S. Bank Prepaid Operations (prepaid.partner@usbank.com) and provide the following:

1. Amount to be transferred to client funding account
2. Client funding account information – account and routing transit number that funds will be deposited into

Note: Prepaid Operations will confirm when the transaction has been processed.

The screenshot displays the U.S. Bank Prepaid Administrative Website interface. At the top, the usbank logo and tagline 'All of us serving you®' are visible. The page title is 'U.S. Bank Prepaid Administrative Website'. A navigation bar includes links for Programs, Cardholders, Tools, Reports, User Management, My Account, and Help. The user is logged in as 'Hello, Kelli Jewell.' with a last login on 6/26/14 9:01 AM (CST). The main content area shows the 'Client Program: Focus Portable & USB/MP ATM - FSV Demo [89596558]' with a 'BACK TO SEARCH RESULTS' link. Below this, there are dropdown menus for 'Client Program Details', 'Client Program Settings', and 'Operational Settings'. The 'Accounts' section is highlighted, showing a table of account information. The table has columns for Account Name, Account ID, Account #, Account Type, Account Category, and Account Balance. The 'Account Balance' column for the 'Focus Portable & USB/MP ATM - FSV Demo Client Adjustment' account is highlighted with a blue box and shows a value of '\$64.94'. A large number '1' is positioned to the right of the balance, and a 'Transaction History' link is visible below the balance cell.

U.S. Bank Prepaid Administrative Website

Log Out | Help

usbank All of us serving you®

Programs Cardholders Tools Reports User Management My Account Help

Hello, Kelli Jewell.
Last login on 6/26/14 9:01 AM (CST).

Programs

Search

- View Program Details
- View Client Program Details
- View Location Details

How to Guides

How to View Program Information
How to View a Funding Account
Glossary

Client Program: **Focus Portable & USB/MP ATM - FSV Demo** [89596558] [BACK TO SEARCH RESULTS](#)

Client Program Details Client Program Settings Operational Settings

Accounts

Account Information

Account Name	Account ID	Account #	Account Type	Account Category	Account Balance
Focus Portable & USB/MP ATM - FSV Demo Client Adjustment	2057285930	4281 90XX XXXX 0870	2-Adjustment Account	13-Client Adjustment	\$64.94

Transaction History



ReliaCard®

SEARCHING WITHIN THE WEBSITE

How to Look Up Existing Cardholders

Searching Within the Website

To perform a search:

1. Click on the “Cardholder” tab
2. Search for cardholders using one of the following criteria:
 - Name
 - Unique Identifier

Programs **Cardholders** Tools Reports User Management My Account Help

Hello, Kristin Yentes. **1**
 .ast login on 12/27/13 3:09 PM (CST).

Cardholders

Search Cardholders

- View Cardholder Details

Register New Cardholder
 Order a Personalized Card

Recent Accounts

Please search for cardholder accounts.

How to Guides

How To Search for a Cardholder Glossary

Cardholder Search

Welcome to the Cardholder Search page. Please begin by entering one or more search terms into The matching results will appear below. Then, click the 16-digit Card Number hyperlink of the desi

2

Search By Name

*Last Name
 (can use * for wildcard search)

First Name

Middle Name

Date of Birth
 (ex. MM/DD/YYYY)

* - To search by name, you must provide a last name. You may optionally refine your search with all of the other fields.

Search By A Unique Identifier

16-digit Card Number Customer ID

10-digit Card ID Social Security No.
 (ex. 9999-9999)

Searching Within the Website – Enhanced Search

To perform an Enhanced Search:

1. Click on the “Cardholder” tab
2. Click on “Enhanced Search”

1

Hello, Kelli Jewell.
Last login on 3/10/14 7:21 AM (CST).

2

Cardholders

- Search Cardholders
- View Cardholder Details
- Enhanced Search**
- Order a Personalized Card

Recent Accounts

Please search for cardholder accounts.

How to Guides

- How To Search for a Cardholder Glossary

Cardholder Search

Welcome to the Cardholder Search page. Please begin by entering one or more search terms into the fields below and click on search. The matching results will appear below. Then, click the 16-digit Card Number hyperlink of the desired record to see more detail.

Search By Name

*Last Name
(can use * for wildcard search)

First Name

Middle Name

Date of Birth
(ex. MM/DD/YYYY)

City, State **

Postal Code **
** Mailing address search

* - To search by name, you must provide a last name. You may optionally refine your search with all of the other fields.

Search By A Unique Identifier

16-digit Card Number

10-digit Card ID

Customer ID

Social Security No.
(ex. 000110000)

Home Phone
(ex. 1234567890)

Mobile Phone
(ex. 1234567890)

Search By Program

Searching Within the Website – Enhanced Search

To perform an Enhanced Search:

1. Search for cardholders using one of the following criteria:
 - Employee ID
 - Pay To Account Number
 - Program Specific Values

Programs Cardholders Reports User Management My Account Help

Hello, Kelli Jewell.
Last login on 3/10/14 7:21 AM (CST).

1 **Enhanced Search**

Search By Employee ID
Employee ID

Search By Pay To Account Number
Pay To Account Number

Please enter your search criteria in the fields below and click on Search. The matching results will appear below.
Then click the 16-digit Card Number hyperlink of the desired record to see more detail.

Search By Program Specific Values
Client Program

Select

Search



ReliaCard®

SEARCHING WITHIN THE WEBSITE

Edit Cardholder Information

Searching Within the Website

To update information for a cardholder, click on “Cardholder Information” and then “Edit Cardholder Information”.

The screenshot displays the US Bank Prepaid Administrative Website interface. At the top left is the US Bank logo, and at the top right is the slogan "All of us". Below the header is a navigation bar with tabs for "Cardholders", "Tools", "Reports", "User Management", "My Account", and "Help".

The main content area shows cardholder details for Kristin Yentes:

- Cardholder: **Yentes, Kristin**
- 16-digit Card Number: **4281 90XX XXXX 0805**
- Logo: **9271**
- 10-digit Card ID: **2048374405**
- Card Status: **PreActive**

Below the details is a navigation menu with three main sections: "Cardholder Information", "Account Management", and "Cardholder Support". The "Cardholder Information" section is expanded, showing a dropdown menu with the following options:

- Cardholder Information
- Edit Cardholder Information** (highlighted with a blue box and a blue arrow pointing to it)
- Card Information
- Transaction History

On the left side of the page, there is a sidebar with a search bar and a list of cardholders. The top cardholder listed is "Kristin Yentes" with a card number ending in "X 0805".



ReliaCard®

SEARCHING WITHIN THE WEBSITE

Cardholder Status

Searching Within the Website

There are six different card statuses as shown below.

NOTE: An individual may have multiple cards in an inactive status due to cards being lost or stolen.

Card Status

(AC) Active - Card has been activated via the IVR or online website. Card can be funded and is available for use.

(DE) Deactivated - Card cannot be used or funded; typically occurs when fraudulent activity is reported.

(EX) Expired - Card is expired and cannot be used. Card will move to deactivated status after one year in an expiration status. A new card is issued 45 days prior to expiration.

(IA) Inactive - Card cannot be used. Typically occurs when card is reported lost or stolen. Will move to **(RP) Replaced** status once replacement card is activated.

(PA) Pre Active - Card is awaiting activation and can be funded but not used until activated.

(RP) Replaced - Card replaced with a Personalized card.

Searching Within the Website

Card Status displays below the cardholder's 10-digit Card ID.

Kristin Yentes.

2/27/13 10:23 AM (CST).

Users

Cardholders

Cardholder Details

Cardholder: **Yentes, Kristin**
16-digit Card Number: **4281 90XX XXXX 0805**
Logo: **9271**

10-digit Card ID: **2048374405**

Card Status: **PreActive**



ReliaCard®

SEARCHING WITHIN THE WEBSITE

Cardholder Replacements

Searching Within the Website

To report a card lost/stolen and replace with a new card:

1. Click on the “Account Management” tab
2. Select “Cancel/Replace Card”

The screenshot displays the U.S. Bank Prepaid Administrative Website interface. At the top right, there are links for "Log Out" and "Help". The main header features the "usbank" logo and the slogan "All of us serving you®". Below the header, the text "U.S. Bank Prepaid Administrative Website" is visible. A dark blue navigation bar contains the following tabs: "Programs", "Cardholders", "Tools", "Reports", "User Management", "My Account", and "Help".

On the left side, a sidebar menu is open for the "Cardholders" section, listing options: "Search Cardholders", "View Cardholder Details", "Enhanced Search", "Register New Cardholder", and "Order a Personalized Card". Below this is a "Recent Searches" section.

The main content area shows cardholder information for "Yentes, Kristin". The details include: "16-digit Card Number: 4281 90XX XXXX 0805", "Logo/FIID: 9271", "10-digit Card ID: 2048374405", and "Card Status: Inactive". The "Customer ID" is "92527245". A link for "BACK TO SEARCH RESULTS" is located at the bottom right of this section.

A dropdown menu is open under the "Account Management" tab, with the following options: "Funds Transfer", "Cancel/Replace Card", and "Edit Card Status". The "Cancel/Replace Card" option is highlighted with a blue box and labeled with a "2". The "Account Management" tab itself is labeled with a "1".

At the bottom, a table header is visible with the text "Last updated on 2013-12-10 04:10 PM" and a column labeled "Name" with the value "Kristin Yentes".

Searching Within the Website

3. Select “Cancel Card and Order a New Personalized Card”

The screenshot displays the U.S. Bank Prepaid Administrative Website interface. At the top, the usbank logo and tagline "All of us serving you®" are visible, along with "Log Out | Help" links. Below the header is a navigation menu with items: Programs, Cardholders, Tools, Reports, User Management, My Account, and Help. The main content area is titled "U.S. Bank Prepaid Administrative Website" and includes a personalized greeting: "Hello, Kelli Jewell. Last login on 6/11/14 8:19 AM (CST)."

On the left side, there are three main sections: "Cardholders" with options for "Search Cardholders" (including "View Cardholder Details", "Enhanced Search", and "Order a Personalized Card"), "Recent Accounts" (listing "4460 53XX XXXX 0092" for "Kelli Jewell"), and "How to Guides" (including "How to Cancel/Replace a Card" and "Glossary").

The central area shows cardholder details for "Jewell, Kelli":
16-digit Card Number: **4460 53XX XXXX 0092**
10-digit Card ID: **2123690469**
Customer ID: **99845171**
Logo/FID: **9274**
Card Status: **PreActive**

Below this information are two tabs: "Cardholder Information" and "Account Management". The "Account Management" tab is active, showing a "Cancel/Replace Card" section. It prompts the user to "Please select one of the options below:" and lists two options: "Cancel Card and Order a New Personalized Card." (highlighted with a blue box and a large number "3" next to it) and "Replace Card with a New Client Issued Card."

Searching Within the Website

4. Select Lost, Stolen, or Other for Replacement Reason

5. Select “Submit”

The screenshot shows the U.S. Bank Prepaid Administrative Website interface. At the top, the usbank logo and tagline "All of us serving you®" are visible. Below the logo, the text "U.S. Bank Prepaid Administrative Website" is displayed. A navigation bar contains links for Programs, Cardholders, Tools, Reports, User Management, My Account, and Help. The main content area shows cardholder information for Kristin Yentes, including a 16-digit Card Number (4281 90XX XXXX 0805), Logo/FID (9271), 10-digit Card ID (2048374405), Card Status (Inactive), and Customer ID (92527245). A "BACK TO SEARCH RESULTS" link is also present. Below this, there are tabs for "Cardholder Information" and "Account Management". The "Cancel/Replace Card" section is active, showing a "Reason:" dropdown menu with options: Select, Select, Lost, Stolen, and Other. A blue box highlights the dropdown menu, and a large number "4" is placed to its right. Below the dropdown menu, a "Submit" button is highlighted with a blue box, and a large number "5" is placed to its right. A "Close" button is also visible next to the "Submit" button.

Searching Within the Website

6. Select “Yes” to proceed with cancelling card

7. Select “Submit”

The screenshot displays the U.S. Bank Prepaid Administrative Website interface. At the top, the usbank logo and the tagline "All of us serving you®" are visible. Below the header is a navigation menu with options: Programs, Cardholders, Tools, Reports, User Management, My Account, and Help. The main content area is titled "U.S. Bank Prepaid Administrative Website" and features a sidebar on the left with sections for "Cardholders", "Recent Accounts", and "How to Guides". The "Cardholders" section includes links for "Search Cardholders", "View Cardholder Details", "Enhanced Search", "Register New Cardholder", and "Order a Personalized Card". The "Recent Accounts" section lists a card with number "4281 90XX XXXX 0805" and name "Kristin Yentes". The "How to Guides" section includes "How to Cancel/Replace a Card" and "Glossary".

The main content area displays cardholder information for **Yentes, Kristin**. The 16-digit Card Number is **4281 90XX XXXX 0805**, the 10-digit Card ID is **2048374405**, and the Customer ID is **92527245**. The Card Status is **Inactive**. A **BACK TO SEARCH RESULTS** link is provided.

Below the card information, there are dropdown menus for **Cardholder Information** and **Account Management**. The main heading is **Cancel/Replace Card**. The question is: "Do you want to proceed with canceling this card?".

Option 6: The **Yes** radio button is selected.

Option 7: The **Submit** button is highlighted.

Searching Within the Website

8. Select “Yes”

9. Select “Submit”

The screenshot displays the ReliaCard website interface. At the top, a navigation bar includes links for Programs, Cardholders, Tools, Reports, User Management, My Account, and Help. The main content area is divided into a left sidebar and a main panel. The sidebar contains sections for 'Hello, Kelli Jewell.' (with a last login timestamp), 'Cardholders' (with options for search and details), 'Recent Accounts' (listing a card with number 4460 53XX XXXX 0092), and 'How to Guides' (with a link to a glossary). The main panel features a blue header with cardholder details: 'Cardholder: Jewell, Kelli', '16-digit Card Number: 4460 53XX XXXX 0092', 'Logo/FID: 9274', '10-digit Card ID: 2123690469', 'Card Status: Inactive', and 'Customer ID: 99845171'. A 'BACK TO SEARCH RESULTS' link is also present. Below this is a navigation bar with 'Cardholder Information' and 'Account Management' dropdowns. The main section is titled 'Cancel/Replace Card' and contains the following text: 'Card has been canceled and is no longer active.', 'A New Personalized Card may be ordered for a fee of \$-0.00.', and 'Order a New Personalized Card?'. Two radio buttons are shown: 'Yes' (selected) and 'No'. A 'Submit' button is located below the 'Yes' radio button. Red boxes and numbers highlight the 'Yes' radio button (labeled '8') and the 'Submit' button (labeled '9').

Programs | Cardholders | Tools | Reports | User Management | My Account | Help

Hello, Kelli Jewell.
Last login on 8/11/14 8:19 AM (CST).

Cardholders

- Search Cardholders
 - View Cardholder Details
- Enhanced Search
- Order a Personalized Card

Recent Accounts

- 4460 53XX XXXX 0092
Kelli Jewell

How to Guides

- How to Cancel/Replace a Card Glossary

Cardholder: **Jewell, Kelli**
16-digit Card Number: **4460 53XX XXXX 0092**
Logo/FID: **9274**
10-digit Card ID: **2123690469**
Card Status: **Inactive**
Customer ID: **99845171**

[BACK TO SEARCH RESULTS](#)

Cardholder Information ▾ | Account Management ▾

Cancel/Replace Card

Card has been canceled and is no longer active.

A New Personalized Card may be ordered for a fee of \$-0.00.

Order a New Personalized Card? Yes No

9



ReliaCard[®]

REPORTING

How to Access Reports

Reporting

1. Click on the “Reports” tab
 2. Select the “Report Category”
 3. Choose the desired report you wish to view under “Report Name”
- NOTE: Data will only populate on the report if activity has occurred.

The screenshot displays the U.S. Bank Prepaid Administrative Website. At the top, the usbank logo and the tagline "All of us serving you®" are visible. The navigation bar includes "Programs", "Cardholders", "Tools", "Reports" (highlighted with a blue box and labeled '1'), "User Management", "My Account", and "Help". Below the navigation bar, a user greeting reads "Hello, Kelli Jewell. Last login on 6/30/14 12:01 PM (CST).". A "Reports" sidebar menu is shown with "Report Viewer" selected (labeled '2'). The main content area is titled "Report Viewer" and contains a "Report Selector" section. This section has a "Report Category" dropdown menu set to "Government" (labeled '2') and a "Report Name" dropdown menu (labeled '3') that is open, displaying a list of report options: NONE SELECTED, NONE SELECTED, Card Load Report (highlighted), Card Order Report, Card Activity Summary Report, Card Activity Detailed Report, Card Status Report, Cardholder Information Exception Report, Cardholder ID Verification Status Report, Inventory Point Level Report, Card Account Detail Report, Funding Reject Report, and Indicative Data Change Report.

Reporting

To view reports:

1. Enter the date range
2. Select the “Default Program” and “Client Program”
3. Select the “Report Format” and click “Export”

Report Viewer

Report Selector ▲

Report Category	Report Name
Standard ▼	Card Load Report ▼

Report Parameters ▲

Please provide below input parameters to view Selected Report.

Start Date (MM/DD/YYYY) * 12/01/2013 End Date (MM/DD/YYYY) * 12/19/2013 1

Select Program * USB Focus PayCard Visa Portable USB/MP ATM - 87265212

Select Client Program * 2

Select Report Format * 3

Export

EXCEL
WORD

Reporting

The Report displays with the data available for the reporting period and type of report.

Card Load Report

Reporting Period 12/01/2013 to
12/19/2013

Report Totals:

Total Number of Loads 2
Total Value of Loads \$46.12

Client Program	Location	Card ID	Last Name	First Name	Employee ID	Registration Date	Load Date	Load Amount	Trans Type	Trans Desc	
Program Name: USB Focus PayCard Visa											
	89596558	89596558	2032813723	JacksonGrady	Christine		11/07/2013	12/04/2013	\$6.12	2163	U.S. Bank: ACH from Known Remitter
								Sub-Total	\$6.12		
Program Name: USB Focus PayCard Visa											
		2022570713	Yentes	Kristin		12/16/2013	12/18/2013	\$40.00	2163	U.S. Bank: ACH from Known Remitter	
								Sub-Total	\$40.00		
								Total	\$46.12		



ReliaCard[®]

Support

My Account

My Account

1. Click on the “My Account” tab
 2. Select the “Security Settings” tab
 3. Select “Edit” to update Pass Phrase, Challenge Questions or Password Reset
- NOTE:** You will need to reset your password every 90 days.

The screenshot displays the ReliaCard user interface. At the top, a dark blue navigation bar contains tabs for Programs, Cardholders, Tools, Reports, User Management, My Account (1), and Help. Below this, a user greeting reads 'Hello, Kelli Jewell. Last login on 6/11/14 8:19 AM (CST)'. A secondary navigation bar shows 'Personal Information', 'Access Permissions', and 'Security Settings' (2). The main content area is titled 'Security Settings' and contains a table with three rows: 'Pass Phrase' (value: USbank01), 'Challenge Questions' (three questions), and 'Password Reset'. Each row has an 'Edit' button (3) to its right.

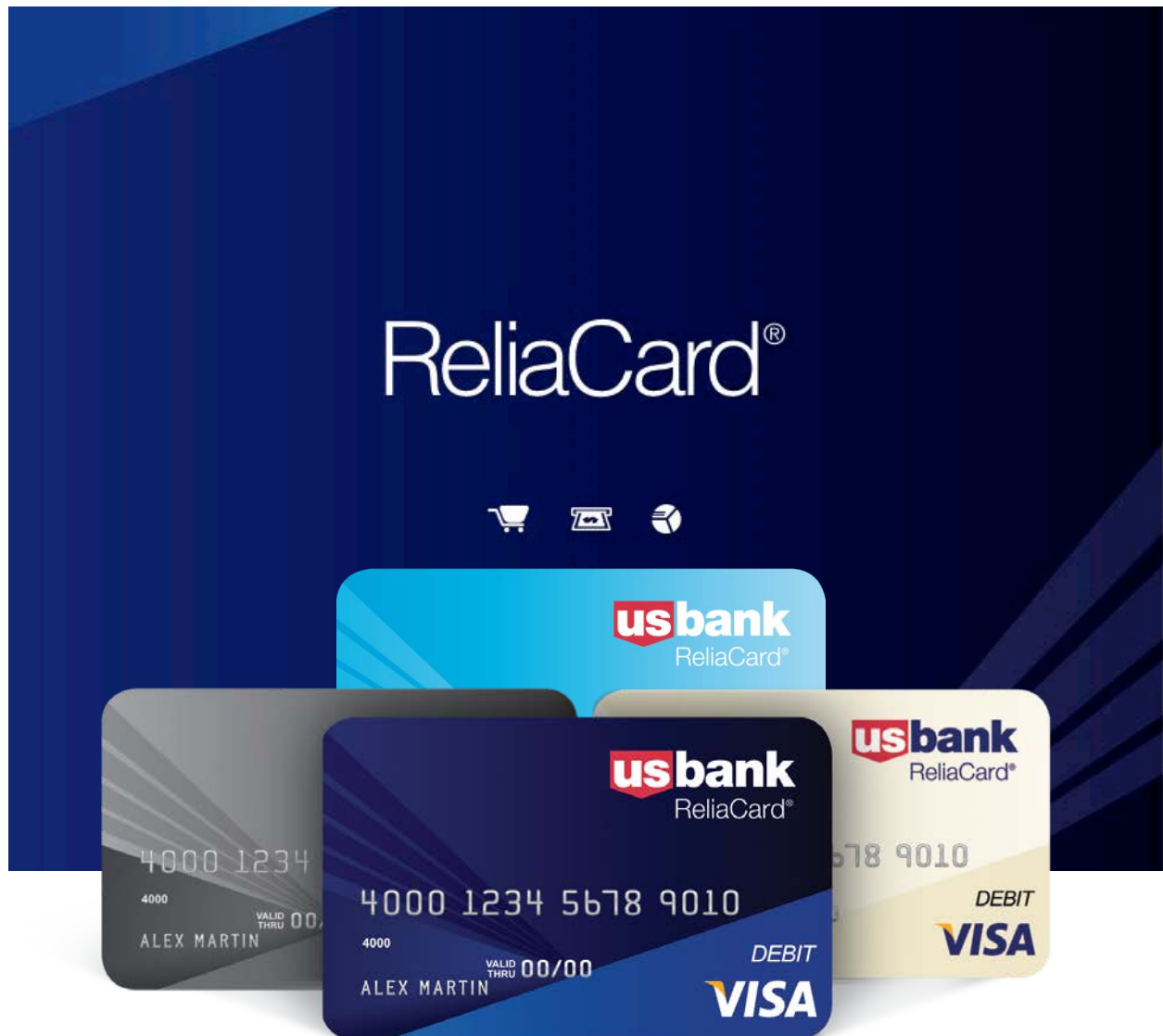
Setting	Value	Action
Pass Phrase	USbank01	Edit
Challenge Questions	1. What is your mother's maiden name? 2. In what city were you born? 3. What is your favorite pet's name?	Edit
Password Reset		Edit



ReliaCard[®]

Questions?

ReliaCard® Guidebook



Delivering Disbursements With ReliaCard



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Contact Information

Throughout the life of your ReliaCard partnership with U.S. Bank, you will have the support of your ReliaCard Relationship and Operations management. Sharing their knowledge and expertise, they will work directly with you to ensure your card program's success.

Cardholder Information

Customer Service Phone: **855-282-6161**

Note: This number listed is a general customer service phone number.

Your program may have a customized customer service phone number different from this number.

Cardholder Website: **www.usbankreliacard.com**

Agency Contact Information

Customer Service Email: **prepaid.partner@usbank.com**

Client Administrative Website: **www.usbankprepaidadmin.com**

Other Program Information

Product website: **www.usbankprepaid.com/reliacard**

Client program training website: **payments.adobeconnect.com**

Routing / Transit Number for card accounts: **322285846**

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Product Description

As a pioneer and a leading issuer of Visa prepaid cards, U.S. Bank understands that investment creates growth and stability. That's why we acquired the necessary pieces to provide a complete in-house prepaid solution. From card issuance to transaction processing, your ReliaCard program is fully managed by U.S. Bank.

FOR YOU	ReliaCard is ideal for maximizing electronic payments.
Savings	<ul style="list-style-type: none">• Eliminate paper checks, postage, reconciliation, escheatment, etc.• Streamlines administration
Reliable	<ul style="list-style-type: none">• Electronic payments eliminate delivery issues• Supported by the experienced professionals of U.S. Bank
FOR RECIPIENTS	Cardholders receive their funds quickly and safely.
Convenient	<ul style="list-style-type: none">• Deposits are automatically made to the card each time a payment is disbursed, making funds immediately available• No need to have a bank account or to pay check cashing fees• Can be used anywhere Visa is accepted to make purchases, get cash, pay bills and more
Packed With Services	<ul style="list-style-type: none">• Free online, phone and mobile access, including email and text alerts• Used free and clear – POS purchases, in-network ATMs, customer service and teller withdrawals• No monthly maintenance or overdraft fees• Free customer service• Mobile banking app for Apple and Android phones

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Implementation Timeline and Milestones

Comprehensive implementation steps insure that your program will launch seamlessly and work effectively with your processes.

- U.S. Bank will set up a kickoff call and schedule weekly implementation calls
- U.S. Bank will send you Administrative Website User Request Forms
- Client returns Administrative Website User Request Forms to Implementation Manager
- U.S. Bank will conduct Administrative Website training session with Client
- U.S. Bank will review marketing strategy and create/provide necessary materials to Client
- U.S. Bank will ensure program setup and perform internal testing
- Client Set Up & Testing
 - SFTP Set Up (if applicable)
 - User Acceptance Testing
 - Production Verification Testing (End to End)
- Client registers cards
- Client sends first ACH payment file
- Client Support Contact Sheet sent to Client

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Marketing

Client Marketing Materials

U.S. Bank offers your ReliaCard program a full range of easy to use client and cardholder materials to assist in educating your program recipients and promote usage of their prepaid cards. Some typical materials include:



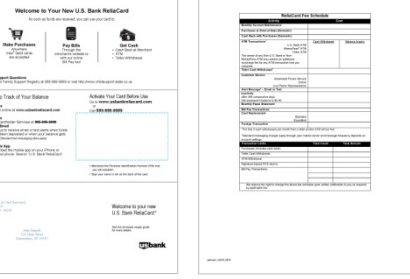


	Flyer / Handout	The flyer is a general overview of the ReliaCard. It can be used as a handout, as an insert with paper checks, mailed out with a letter or posted on your internal website.
	FAQ	The FAQ is a list of common questions around the ReliaCard – how to check the balance, how the card can be used, what features are available, etc. This too can be handed out or posted online.
	Letter / Direct Mail	If appropriate, we will work with you to draft a letter to your existing claimants/recipients to inform them on the change to the ReliaCard. Depending on timing we may use a multiple-letter approach. Letter 1 – informing of the change to ReliaCard Letter 2 – a reminder of the change Letter 3 – notice that the new ReliaCard is coming in the mail.
	Text/copy for website	If available, we strongly recommend placing information about ReliaCard on your agency website. It can be part of the benefit enrollment process and also as general program information. We will provide suggestions and copy for you to incorporate where appropriate.



Marketing cont.

Cardholder Materials

Cardholders will receive a card packet that includes the following:

	<p>Envelope</p>	<p>Blank white with an Indianapolis, IN return address (for security purposes). May include program name in return address.</p>
	<p>Card</p>	<p>Depending on your program, your card color may vary. Standard colors are as follows: Gray, Blue, Tan, Light Blue.</p>
	<p>Card Carrier</p>	<p>Activation instructions and fee schedule on the back.</p>
	<p>Usage Guide</p>	<p>Instructions on how to use the card</p> <ul style="list-style-type: none"> - Make purchases - Get cash - Check balance <p>English / Spanish</p>
	<p>Cardholder Agreement</p>	<p>Terms and conditions</p>

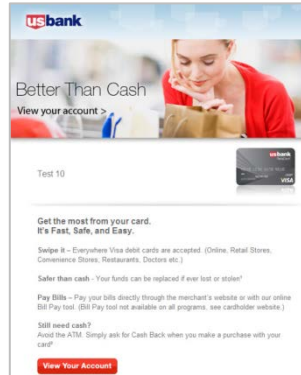
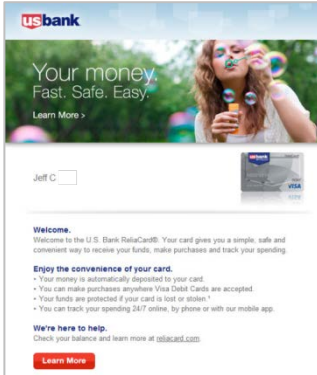
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Marketing cont.

Cardholder Education Marketing

- Onboarding email campaign
- Cardholder Website



Onboarding Email Campaign

Once a cardholder signs into the cardholder website for the first time, they are entered into our triggered onboarding email campaign. The cardholder will receive educational emails weekly for 4 weeks. Topics include:

- Welcome
- Usage
- Alerts
- Special transactions

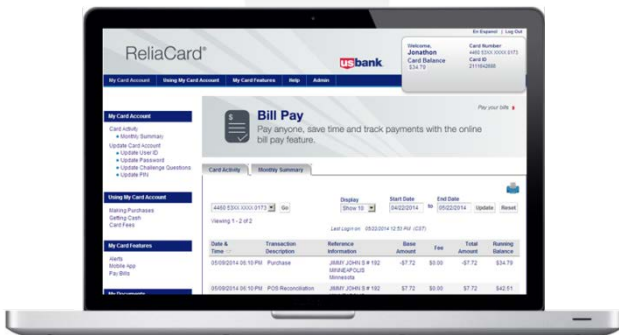
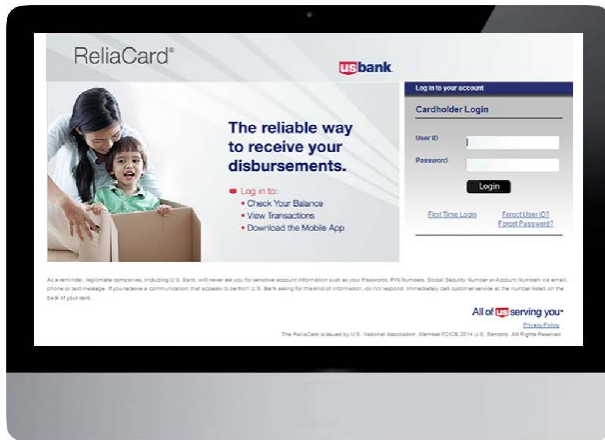
Cardholder Website

The cardholder website is www.usbankreliacard.com

Online the cardholder can perform the following:

- View account balance
- View monthly statements
- Sign up for email or text alerts
- Pay bills through online bill pay tool
- Update card account
- View usage tips like making purchases and getting cash
- View ATM locations
- View card fees
- Link to the mobile app download
- View privacy policy and cardholder agreement

English / Spanish



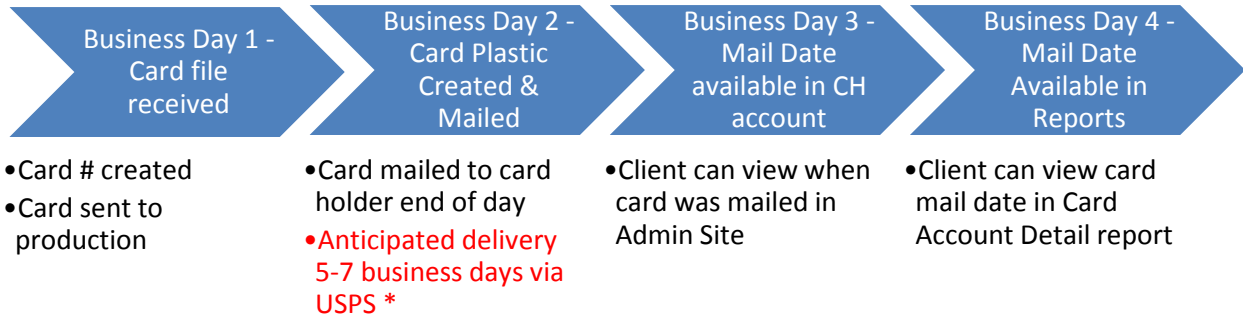
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Card Production Timeline

New Personalized Card

The following may be used as a guide to determine when cardholders will receive their ReliaCard.





Customer Service

Full Call Center Support for Prepaid Cardholders

U.S. Bank believes that our cardholders should have virtually every avenue available to them to access their account or get answers to their questions. That's why we designed a 24x7x365, multi-channel customer service package – to give them the personal, self-service and proactive means to understand their account activity better. And if our online, IVR and mobile option simply do not offer the support they need, cardholders can call our live agents 24x7x365 at NO COST for assistance in:

- Update Cardholder Information
- Report Lost or Stolen Card
- Dispute a Transaction
- Communicate Compliance Disclosures

Call Center Escalation Process (for Cardholders)

U.S. Bank uses real-time, onsite supervisory support for cardholder escalations. Any call or written correspondence that requires handling at the next level of leadership gets escorted through the following escalation process:

Call Center Escalation Flow	
<i>Level 1</i>	Customer Service Agent
<i>Level 2</i>	Team Lead
<i>Level 3</i>	Supervisor
<i>Level 4</i>	Senior Manager

If an escalation is required past Level 4, our leadership team is available 24x7x365 to assist, if necessary. Due to the immediate availability of this escalation process, we are able to address the vast majority of cardholder issues rather quickly, without the need for additional escalation or assistance.

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Customer Service cont. – sample IVR flow

The ReliaCard IVR provides a full range of self-service options.

GREETING: You have reached cardholder services for the ReliaCard.
[In Spanish] For Spanish, press 2.
[After approx. 5 seconds defaults to English]
For easy access to your card account, please enter the 10 digit phone number associated with your account.

For the security of your account, please enter the last 4 digits of your card number.

Thank you. We found a card in our system associated with those numbers. Please enter the last 4 digits of your social security number.

The current balance available for use on your card is: XX dollars and XX cents.

MAIN MENU:

To change your PIN, hear your current balance and recent transaction history, and for all other general card account access, press 1.
To request a replacement card or link a replacement card to your account, press 2.
[If applicable] To hear more about or to access Bill Pay, press 6.
To hear more about or to enroll in text alerts, press 7.
[If applicable] To change your paper statement enrollment, press 8.
To report a lost or stolen card or speak with a customer service representative for any other reason, press 0.
To repeat this menu, press the * key.

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Standard Online Reporting

Conveniently manage your card program online. Our robust collection of client reports provides you with the tools you need to successfully implement and manage your program.

Report Name	Description
Card Order	Lists card IDs for card orders to allow you to verify that the funding ID numbers assigned to cardholders are valid.
Card Load	Provides information regarding the loads and reversals made to/from cardholder accounts including ACH, batch and funding/adjustment account transfers.
Card Activity Summary	Provides a summary count of card registrations, activations, loads and the dollar amount of loads.
Card Activity Detailed	Provides a summary count of card registrations, activations, loads, AT M, POS, card-to card transactions and product enrollments, along with the dollar amounts for applicable transactions.
Monthly Program Metric Report	Summary of card usage/program statistics on a monthly basis, cumulative throughout a calendar year.
Card Status	Provides a summary of the card count, card statuses, and replacement requests for a program.
Funding Reject	Lists cardholder accounts where loads have been rejected.
Card Account Detail	Provides a summary of cardholder information such as account & routing numbers, card ID, name, address, card status, mail date, fulfillment date, registration date, activation date and last load date.
Indicative Data Change Report	Summary of all cardholder accounts which had demographic data changes within a specific program.
Cardholder Information Exception	Lists cardholder accounts with incomplete or incorrect cardholder data, such as invalid Social Security Numbers, dates of birth or zip codes.
Account Reconciliation	Provides the beginning and ending balances for your funding and adjustment accounts and all debits and credits within the period for batch and online manual payments.
<ul style="list-style-type: none">• All reports are available through the U.S. Bank Prepaid Administrative Website and/or SFTP/Data Transmission.• Access to specific reports is defined by your level of access within the Administrative Website.• Reports are executed in real time and can be exported into Excel or Word for easy recording and analysis.• “Current” data is defined as through the end of the previous day.• Customize your reports by: daily, monthly or by date range. <p><i>NOTE: the date range for any report is limited to 31 days.</i></p>	

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Card Status Grid

The following represent the different status codes of a card account. The card status is displayed with other cardholder account information on the Administrative Website.

Status	Description
Active (AC)	Funds can be loaded to the card and funds can be removed from the card
InActive (IA)	Card cannot be used to make purchases. Card can receive loads. Card can receive credits (for example, for an item that has been returned to a store). Card can be replaced (i.e. a new card can be issued, which will link to the original card).
PreActive (PA)	Funds may be loaded on the card (depends on if card is registered), but cannot be removed until the card is validate by the cardholder.
DeActivated (DE)	Card cannot be used to make purchases. Card cannot receive loads. Card cannot receive credits (for example, for an item that has been returned to a store). Card cannot be replaced (i.e. a new card can be issued, which will link to the original card).
Replaced (RP)	Card cannot be used to make purchases. Card can receive loads. Card can receive credits (for example, for an item that has been returned to a store). Card can be replaced (i.e. a new card can be issued, which will link to the original card).
Expired (EX)	May be able to use depends on merchant our system does not reject.
ReIssued (RI)	Card cannot be used to make purchases. Card can receive loads. Card can receive credits (for example, for an item that has been returned to a store). Card can be replaced (i.e. a new card can be issued, which will link to the original card).

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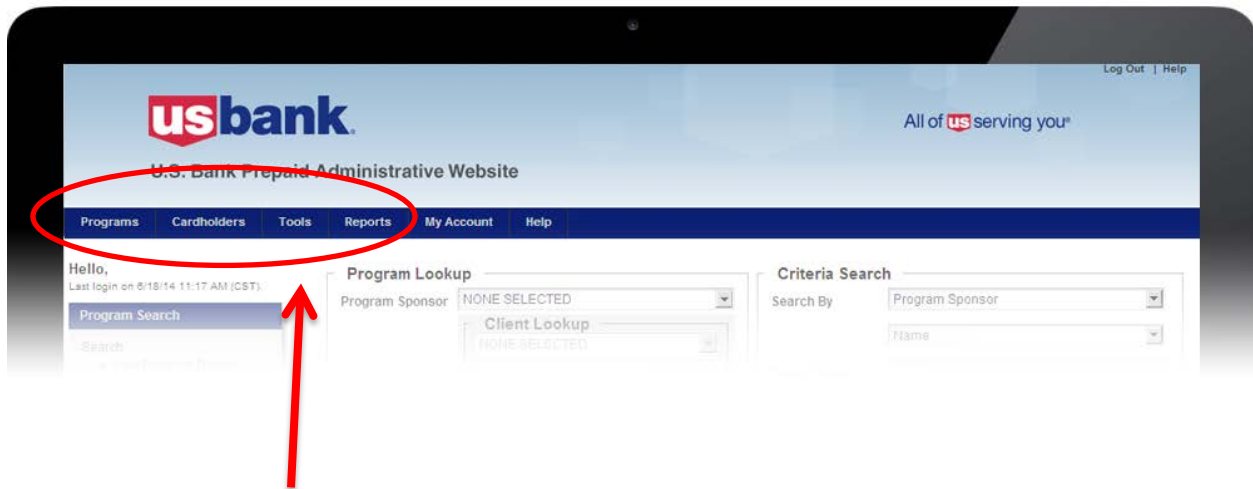
Administrative Website

The Administrative website provides you access to card enrollment, funding, and reporting tools.

www.usbankprepaidadmin.com

First Time Log In

Use the information sent to you via email to login with your User ID (your email address) and the temporary password. You will need to set up a new password, and set up security questions and passphrase.



Administrative Site Tools

The tabs across the top of the page enable you to view/perform the following:

Tab Header	Description
Programs	<ul style="list-style-type: none"> • Fund a ReliaCard • Locate Routing/Account Information • View Adjustment Account Information
Cardholders	<ul style="list-style-type: none"> • Look Up Existing Cardholders • Edit Cardholder Information • View Cardholder Status • Order Card Replacements
Tools	<ul style="list-style-type: none"> • Register an Instant Issue or Personalized Card via File Upload • Confirm Batch Files are Successful
Reports	<ul style="list-style-type: none"> • View / Export Reports

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ReliaCard®

All of **us** serving you™

SEPTEMBER 3, 2015

WEST VIRGINIA PURCHASING DIVISION
WORKFORCE WEST VIRGINIA

REQUEST FOR QUOTATION – CRFQ 0323 WWV 1600000001

UNEMPLOYMENT INSURANCE BENEFITS ELECTRONIC PAYMENT CARD

U.S. BANK EXECUTIVE SUMMARY

September 3, 2015

Melissa Pettrey, Buyer

Department of Administration / Purchasing Division
 2019 Washington Street East
 Charleston, WV 25305-0130



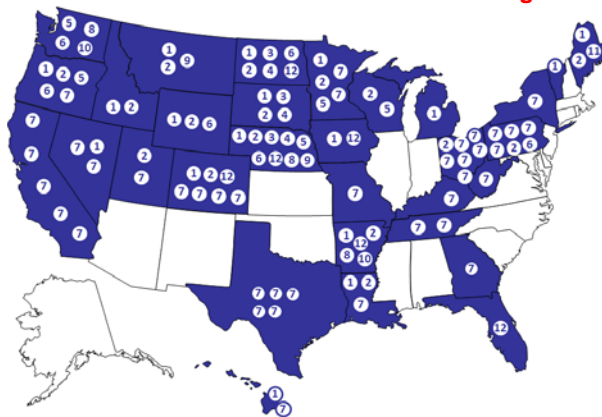
Dear Ms. Pettrey / WorkForce West Virginia Evaluation Team:

On behalf of the entire U.S. Bank Prepaid Solutions Group, we are pleased to respond to this Request for Quotation for Unemployment Insurance Benefits Electronic Payment Card and Direct Deposit Services. We appreciate having been given this opportunity to introduce you to the U.S. Bank ReliaCard® product, and explain the exceptional value proposition we are prepared to offer WorkForce West Virginia and all participating Citizen / Claimants.

No other provider has more experience transitioning legacy JPMorgan Chase programs than U.S. Bank. Year to date, we have either successfully launched or are in transition with 16 former JPMorgan Chase government clients, including unemployment insurance programs in Utah, Maine, Colorado, and Pennsylvania. We have recently received three additional state government awards that will also be converted from JPMorgan Chase.

The ReliaCard solution has been a mainstay of government payments since 2001, and has evolved continuously over the years with changing technologies and consumer expectations. Today, it is the “card of choice” for 103 different state agencies across 31 states – including fifteen (16) State UI Benefits Programs.

103 Agencies / 31 States (August, 2015)



Key	Program	Qty	Key	Program	Qty
1	Child Support	17	7	Housing Authorities	39
2	Unemployment Insurance Benefits	16	8	Pension Payments	3
3	Child Care	3	9	DHHS/Medicaid Research Payments	2
4	Temporary Aid for Needy Families	3	10	Trade Adjustment Assistance	2
5	Agency Payroll via Focus®	5	11	Income Tax Returns	1
6	Worker's Compensation	6	12	Other / Miscellaneous	6



In mid-June 2015, U.S. Bank implemented ACH processing for the West Virginia State Treasurer's Office. Our proposed ReliaCard Program simply reaffirms our strong commitment to the financial services success of West Virginia.

- **Broad ATM, POS and Teller Coverage** – Our prepaid solutions utilize the Visa, U.S. Bank, MoneyPass and Allpoint networks to provide State cardholders with expansive regional coverage in the market.
- **In-House Prepaid Processing Platform** – We have our own internal prepaid processing platform and program management functionality to provide the State more data security, program flexibility and easier access to innovation.
- **Increased Program Stability & Exposure** – Historically, U.S. Bank has always operated from a conservative and compliant posture. This mitigates risks and serves the State's desire for peace of mind and to avoid unnecessary exposures. Our reputation is simply the best.
- **More Card Features, Less Cardholder Fees** – With the advent of our new internal systems and platforms, U.S. Bank is now able to offer more compelling card features like a prepaid savings account and cashback rewards; all while keeping fees at rock bottom.
- **The Financial Stability of the Highest Rated National Bank** – Standard & Poor's and Moody's continue to rank U.S. Bank as the highest rated large bank in the United States.

Statement of Understanding / Ability to Perform

We acknowledge and understand the size and scope of the services requested by WorkForce West Virginia, as well as the obligations U.S. Bank will assume in order to provide the solutions outlined in our response. We also warrant that the features and functions of the various services described are functioning in the field today, and are available for a timely transition.

We understand the purpose of this RFQ is to assist the State in finding the best possible program for the disbursement of Unemployment Insurance (UI) Benefits through the use of an Electronic Payment Card (EPC) system, and that the chosen solution should be offered to the State at no cost. We agree.

The current West Virginia UI program consists of an approximate 30/65/5 mix between traditional direct deposit to a personal DDA (30%), others to the incumbent EPC (65%), and the remaining 5% to paper checks. The desired program is expected to reduce the paper check demographic even further to 0.4% or better while meeting all established practices, guidelines and mandates as set forth in Exhibit B – Employment and Training Administration / Unemployment Insurance Program Letter NO. 34-09, dated August 21, 2009.

We also understand cardholders may reside either in-state or out-of-state, with some potentially living outside the United States – therefore prompting the need for extensive fee-free transaction and ATM access. Further, we understand and affirm the State's desire to provide the best possible user experience to all of its constituent Claimants that receive benefits via the proposed solution. Our renowned customer service, lowest fees AND top-tier client support are simply the best, and that is ever-so-important in the government arena where expectations by everyone are extremely high.



Nebraska Praises U.S. Bank Service

"Yes, noting U.S. Bank's proven record of responsive service. Although cost/no cost is critical in these programs, other entities should consider how important service is as a part of the selection process."

Michelle Raphael – Nebraska WorkForce Development



And ...

100% NCLC Approval – for U.S. Bank Government Prepaid Programs

The National Consumer Law Center (NCLC) recently evaluated 42 State Unemployment Insurance prepaid card programs across the nation based on cardholder convenience, usage fees and ethical practices. All of U.S. Bank's ReliaCard programs scored the highest approval rate – a perfect 100%.



We also acknowledge receipt and understanding of Addendum Number: 1 modifying the bid opening date and time and attaching a pre-bid sign-in sheet received August 21, 2015 and Addendum Number: 2, the "Question and Answer" document received August 24, 2015, addenda to the RFQ, and have incorporated their information and/or ramifications into our response.

The information we are providing is considered confidential between U.S. Bank and WorkForce West Virginia during the competitive portion of the bidding process; however, we give our permission to your evaluation team to print and share this information according to the internal needs of the group.

We further agree to abide by the rules and regulations as set forth by the Agency and all West Virginia laws regarding competitive bidding processes such as this and the sharing of public information. This proposal will remain valid for 90 calendar days following the September 1, 2015 deadline for submissions.

It Is Our Privilege

U.S. Bank considers it a privilege to present this proposal to WorkForce West Virginia. We very much value the opportunity to extend our West Virginia banking relationship, and we believe there is no better U.S. Bank service to accomplish that than with our acclaimed ReliaCard solution. You won't be disappointed.

Arkansas Recommends ReliaCard

"Yes. I would recommend the ReliaCard to other agencies. The best advice I could give them is to take advantage of the technical assistance offered by U.S. Bank."

Ruth Ann Jefferies – Arkansas DCSE



We look forward to the next steps in the process and the opportunity to answer any questions from this document. We are confident in our ability to add substantial new value to your direct deposit initiative and to whatever extent is necessary; any one of us will function as your personal point of contact for questions and answers. Please call me, James Homer, or Tim Rieder in my absence, and for any reason.

Sincerely,

Andrew J. Heesen
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U.S. Bank - Government Prepaid
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Relationship Manager
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Vice President / Relationship Manager
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EXECUTIVE SUMMARY

U.S. Bank Delivers Strength & Stability

The success and growth of the U.S. Bank ReliaCard initiative has been steady and noteworthy. It clearly indicates the faith our partners place in us to electronically deliver their payments -- and their trust has been well-founded. We have become the fifth largest commercial bank in the nation through the provision of multi-channel customer service excellence, a charge we take seriously.

The ReliaCard value proposition is one of easy implementation and management, sustained cost savings, and the best cardholder experience available. The program proposed on the pages of our technical response will be tailored to your exact needs. In fact, one of the strongest differentiators in the marketplace in favor of U.S. Bank and ReliaCard is our powerful in-house processing platform, designed specifically for prepaid debit card management and transaction processing, and under the control, at all times, of U.S. Bank. That's a fundamental advantage for every agency partner because of the inherent flexibilities of this hybrid technology and how we can solve for unique problems. One of the foundational commitments upon which the U.S. Bank Reliacard program stands is the elimination of unnecessary obstacles and the provision of a single point of stable and predictable support. And on the ground, where it counts on a daily basis, these advantages make a difference:

- **Scalable, reliable platform** – capable of supporting any program size
- **Massive throughput** – billions of transactions processed and millions of cards delivered
- **Exceptional data security** – less process vendors, less data hand-offs
- **Immediate access to new innovations** – our clients and their cardholders get better features faster
- **Robust reporting suite** – with more access to raw transactional data, we can provide a more complete suite of reports

U.S. Bank developed the first ever prepaid program in 1999 and currently manages thousands of prepaid program clients, including 103 major state agencies spanning 31 states.

- **Solid performance over time** – Our longstanding conservative banking principles are now seen throughout the industry as the “new paradigm” of success. Unlike many of our peers, we are well-positioned for new growth opportunities in all our key markets. This is one of the reasons that more state agencies select U.S. Bank, the one bank in the nation that grabs headlines for all the right reasons – stability and success.
- **Sustainable and durable** – Our approach to business has made U.S. Bank one of the most respected, financially strong and durable banks in the industry. Standard and Poor's and Moody's continue to rank U.S. Bank as “the highest rated large bank in the United States.”
- **Continued investments in prepaid** – While others have left the prepaid industry, U.S. Bank is investing in it. We acquired FSV Payment Systems, Inc. in 2012, giving us our own in-house prepaid processing platform. That means more innovation control and data security for the State.
- **Simplified, intuitive program administration** – with our “plug and play” systematic management website, administrators have access to every tool necessary to manage their program, from card enrollment and funding to reporting and cardholder search capabilities.
- **Predictability** – our dedicated prepaid compliance and legal teams provide clients with a better understanding of the prepaid landscape. They are specialists that can aid in building a program



to address necessary compliances and legal risks - assisting our state clients in minimalizing public exposure wherever we can.

- **Leading Prepaid Innovator** – after winning five consecutive *Paybefore Awards* for prepaid innovations, U.S. Bank has joined the technology elite. From virtual teller machines to remote check deposit capture and enhanced budget maintenance tools, U.S. Bank is setting new standards of excellence.

ReliaCard® Delivers COST FREE Transactions

Like all U.S. Bank products and services, we have built the ReliaCard solution from the ground up to provide the best, most sustainable experience to both our clients and their cardholders. That means:

- **Market-leading FREE POS & cash access** – Visa-branded with FREE POS access at over 38 million global locations, U.S. Bank's prepaid products also offer market-leading "in-network" ATM access to over 81,000 U.S. Bank, MoneyPass and Allpoint locations in the nation – including 384 in the State.
- **24x7x365, multi-channel cardholder service** – a comprehensive safety net to handle cardholder inquiries, complaints, and problem resolution through a variety of channels: cardholder website, IVR, live agents, mobile banking app and proactive text alerts. We meet our customers where they live, work and play.

Strong Value Proposition for WorkForce West Virginia

For the past 15 years, U.S. Bank has worked very closely with our state agency/partners to deliver and support top tier payment programs. We were an early innovator in the government prepaid marketplace, and we clearly understand the mechanics and variables of these programs – taking special pride in our ability to provide true consultative, sustainable relationships. We have come to understand what states want and need.

Recently, all prepaid debit card programs have seen an increase in federal and state scrutiny along with the potential for additional government oversight. In other words, the regulatory landscape for prepaid cards continues to be a somewhat "unpredictable" component of every new contract U.S. Bank now contemplates. But we will continue to provide the highest-quality, sustainable program with premier services and support plus a completely cost-free value proposition. WorkForce West Virginia can expect this and more.

Our commitment will be to (not only) deliver the best possible debit card program to you and your Claimants, but also for U.S. Bank to become "invested" in your efforts in ways both financial and collaborative. Expect us to take the extra steps and suggest ways to establish a shared responsibility in the success of your program — developing long-term agency-wide consultative relationships as opposed to simply providing contracted services. The U.S. Bank value proposition will be substantial, sensible and best of all – sustainable.

On the pages of our technical response, we will unpack the key drivers of this approach and explain how, even in this new and challenging environment, the U.S. Bank ReliaCard solution still stands alone as the best choice for the State of West Virginia.

Some "above and beyond" U.S. Bank commitments include:

- **ReliaCard Prepaid Summit** – as the agency's preferred prepaid card provider, U.S. Bank will send our West Virginia prepaid account team to Charleston annually to provide a "State of the ReliaCard" summit that discusses program performance, recent product updates and



innovations and a collaborative Continual Process Improvement (CPI) workshop designed to innovate the program for continued, efficient use in the future.

- **EXCLUSIVE Visa Case Study** – in partnership with Visa, we will collaborate with you to fashion a Visa case study focusing on your use of prepaid cards. Together, we will conduct research interviews of approximately 150 active and inactive cardholders to help you better understand cardholder satisfaction with their prepaid card. The primary objectives of this research would be to understand the perceived card value as it relates to fees and alternatives, how/why cardholders use the card and the benefits of/barriers to usage. From this research, we can then help identify ways to better communicate card features and benefits, while improving program performance and cardholder satisfaction.
- **U.S. Bank ReliaCard Public Relations Kit** – we understand your need for sound public relations to help transition the card program. A new feature to our ReliaCard program is our Public Relations Kit, including various tools to help inform state residents of your choice in government prepaid providers and what it means to your agency. With press releases, web content and banners, social media content, print materials and videos, you can fully inform the people of the good work you are doing at saving tax money and making wise decisions on their behalf.
- **U.S. Bank Rewards Cards** – we will forgo our standard \$2.95 card fee to offer FREE Visa Rewards cards to the State of West Virginia for use as employee incentives, rewards, etc. – a \$14,000 value.
 - Rewards cards can be loaded with \$25-\$1,500.
 - Offer valid on up to 5,000 rewards cards annually.
 - Note: Shipping fees may apply.

We have provided a number of attachments for your review. These include the following:

Item	Found on RFQ Response page #
ReliaCard Marketing and Instructional Materials Attachment	37
ReliaCard Sample Marketing Plan	38
SAMPLE Card Package Materials attachment	39
ReliaCard FAQs attachment	39
ReliaCard Guidebook	63
ReliaCard Administrator Training Book	64
Confidential and Proprietary – FSV Payment Systems SOC 1 Report – clickwrap – SSAE 16	58



ReliaCard Expands in North Dakota

“I have recommended the ReliaCard to other government agencies. I believe the NDDHS recommendation played a role in the job service ND decision to use ReliaCard to distribute Unemployment Insurance benefits.”

Blaine Nordwall - North Dakota DHS

