

Presented to

**State of West Virginia
Purchasing Card Service
CRFP 1200 AUD1700000001**

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April 7, 2017

04/10/17 09:45:05
Purchasing Division



April 7, 2017

Tara Lyle
Department of Administration, Division of Purchasing
State of West Virginia
2019 Washington St E
Charleston, WV 25305

Dear Tara:

As your ACH service provider since 2013, U.S. Bank is already a strategic partner with the State of West Virginia (the State). We have enjoyed working alongside the State Treasurer and look forward to working with the State Auditor team. We are committed to expanding our partnership to include the most reliable, effective purchasing card and ePayables program in the industry. The enclosed proposal details a best-practice solution to meet your needs.

As the provider of best-in-class solutions to 16 states, and as the primary purchasing card provider for the Federal Government, U.S. Bank is well positioned to accommodate the State's program. The public sector represents more than 50% of our business, giving us unique insight that we will apply to the State's program.

Recognizing the importance of knowledgeable, responsive, dedicated service, U.S. Bank proposes a dedicated relationship manager and a dedicated account coordinator, each with dedicated back-ups. We also propose bi-monthly calls and quarterly on-site reviews to proactively address any issues or concerns.

U.S. Bank has developed an implementation methodology over 26 years in the industry. Our approach is built around unparalleled levels of human capital, dedicated to understanding the complexities of your program and completing implementation on-site to ensure immediate success through a smooth rollout.

U.S. Bank will provide training throughout the life of the program. Our comprehensive approach includes on-site and web-based training, live virtual instructor-led sessions, and role-based guides. We also provide tools to assist the State in identifying opportunities for program growth and optimization.

Payment services represents 30% of the entire Bank's revenue, and prioritize investment in our payment technologies. We are one of only a couple of banks committed to GSA SmartPay 3, and are making a \$100 million investment in our technology over the next five years, with an emphasis on dashboard reporting and data/fraud analytics; and incorporating more user self-support tools in the Access® Online mobile app.

From our partnerships with Visa and Mastercard that provide best-in-class acceptance and supplier enablement services, to our investment in client-driven innovation that keeps us at the forefront of industry best-practices, U.S. Bank will deliver the State a program that surpasses your objectives, setting a precedent for the future.

We thank you for the opportunity to present this proposal to the State, and look forward to continuing our conversation about your program. Please contact me to schedule a presentation of our offering to the State.

Sincerely,



Ryan Calloway
Vice President, Public Sector Sales
U.S. Bank Corporate Payment Systems

Executive Summary

U.S. Bank is pleased to present this tailored solution to the State. In accordance with the State's primary objectives, U.S. Bank is positioned to provide a robust purchasing and ePayables program. In support of your future program goals, U.S. Bank is poised to support the State's desire to expand.

Summarized below and detailed throughout this proposal, we are pleased to present our plan to meet and exceed your objectives with the U.S. Bank Purchasing Card and Payment Plus (ePayables) solutions.

Ensure effective use and delivery of program services

As you review our response, the State will notice that U.S. Bank is able to comply with the requirements of your payment program and we will continue to work with you to ensure the efficient use and delivery of our services. To ensure the effective use and delivery of these program services, U.S. Bank is committing to provide the State with a dedicated Relationship Manager who will regularly meet on-site with the State and various agencies; as well as a dedicated Account Coordinator for day-to-day support. These dedicated resources will develop a deep understanding of the State's program, providing more efficient and meaningful service. We will also conduct bimonthly calls with the State's entire Relationship Management team to ensure regularly scheduled opportunities to review potential issues or concerns, or to communicate updates.

From our years of experience as a commercial card provider, U.S. Bank understands the importance of well documented and enforced policies and procedures as they relate to your payments program. Using our public-sector experience and wealth of industry resources, U.S. Bank's seasoned Relationship Management team will work with the State to ensure that effective policies, procedures, controls and strategies fit the goals of your organization. During implementation, U.S. Bank will provide a wide variety of materials that have proven instrumental in the success of our clients' programs. In addition, your Relationship Manager will be available to assist with evaluating program compliance issues on an ongoing basis, facilitating firm adherence to the State's internal policies and procedures.

Additionally, our proven Program Optimization Process is regularly described by our brand partners as the best in the industry. Coordinated by your dedicated Relationship Manager, Pirotsch Thomas, our Program Optimization Process will compare the State's program against the best programs in the industry and provide additional recommendations for process and policy improvement.

Provide current contract users with a nearly seamless transition of services

We will provide a dedicated implementation staff during the initial set-up process, ensuring a smooth transition of services. Our transition process addresses the entire span of our relationship with the State and your agencies, from our first contact throughout the life of your program. Our implementation method takes all aspects of your program into account. During implementation, your Relationship Manager and Implementation Project Manager will address four major topics including program structure; policy, procedures and compliance; training and communications; and technology. Our process is flexible and focused to deliver the State and your Contract Users the solutions you need in a timeframe that works for you. While our process methodology follows a rigorous standard developed over 26 years of implementing commercial card programs, we tailor our execution to each individual implementation.

Over the past three years we have implemented 4,780 client programs, over 20 of which have more than \$100 million in annual spend. This implementation experience is reinforced by the knowledge we have gained in implementing 16 states, their agencies and political subdivisions. Each state's program and structure are different, and we modify our approach to best fit the needs of our clients. With the expertise we have developed from the other states in our portfolio, the State can be sure that your program will retain the strengths you enjoy today, with increased efficiencies and best practices tomorrow by transitioning to U.S. Bank.

Additionally, U.S. Bank is committed to providing on-site training to the State to facilitate a seamless transition. This training will be conducted at a location (or locations) of the State's choosing. These sessions will be held to ensure all users are comfortable with the system prior to the go-live date. U.S. Bank training will focus primarily on Access® Online, our web-based application for program management; however the State can introduce some of their internal policy training in conjunction to create a "joint" training session.

Implement innovative solutions that will keep the State at the forefront of industry best practices

U.S. Bank has a consistent record of recent innovations, as well as an established pipeline of future enhancements that ensure the State is at the forefront of industry best practices.

Some of our recent developments that would benefit the State's commercial card and ePayables program include:

- **HR Integration**—Allows clients to automatically synchronize cardholder updates on their internal systems, eliminating the need to manually update cardholders within Access Online
- **Access Online Mobile App**—Enhancements to the Access Online Mobile app include:
 - The ability to request and receive single-use accounts in real time
 - Mobile fraud alerts and real-time validation when suspicious activity is detected
 - Dispute initiation functionality
 - Mobile receipt imaging capability
 - Touch ID for iOS
- **Payment Analytics**—U.S. Bank Payment Analytics is a web-based solution that enhances auditing practices by looking beyond traditional card controls to provide 100% commercial card transaction monitoring. Using customizable rule templates, the State can automatically review all card transactions and flag suspected card misuse and out-of-policy spending.
- **Proxy Pay**—U.S. Bank Proxy Pay is a solution for making manual payments to those vendors who do not accept virtual card payments. Proxy Pay will act on the State's behalf, receiving the payment instructions and completing payment to those strategic suppliers. Proxy Pay can help capture untapped spend and add significant value to your virtual payment program.
- **Travel VirtualPay**—Travel VirtualPay integrates virtual payment technology with the travel booking process, applying a unique virtual account number to every booking to facilitate automated matching of booking data with associated transactions. Using virtual card technology, the State will facilitate automated matching of booking data and eliminate the need for manual reconciliation.
- **Tokenization**—U.S. Bank is the first to market with Tokenization for Visa commercial cards. We have already launched integrations with Apple Pay, Android Pay, and Samsung Pay for U.S. Bank Visa Corporate Travel Cards, and are continuing to integrate other products with these services.

U.S. Bank is committed to keeping our products current, creative and competitive in the marketplace. We are making a \$100 million capital expenditure in our technology over the next five years. Of our investment in our commercial card payment solutions, 60% is designated for developing new capabilities and 40% is used to keep our products and technology stable, accessible and secure. Our roadmap focuses on the following developments:

- Developing new functionality and enhancing existing functionality that improves the efficiencies of card programs through more automation and re-engineering antiquated processes using new technologies.
- Greater emphasis on dashboard reporting and data/fraud analytics
- Expanding our mobile capabilities
- Further integration with tokenization services (Apple Pay, Samsung Pay and Android Pay)
- Incorporating the use of more user self-support tools in the Access Online mobile app that empower cardholders to do more of their work using mobile technology while still maintaining the control and oversight necessary to run a best-in-class card program, as well as, keep fraud and abuse in-check.

Leverage the State's aggregate spend for the delivery of a robust rebate

U.S. Bank provides the highest caliber commercial card programs with competitive financial incentives to match. In addition to the performance incentives we showcase in our Financial Proposal, we provide strategies to build your program volume—further bolstering the potential of your rebate.

Not only do we offer a very competitive rebate – with our market-leading Program Optimization process, we are confident that we can substantially grow the State's purchasing card and ePayables spend into the future.

Provide efficiencies in payment services

U.S. Bank has the resources and expertise to collaborate with the State's vendor community to provide efficiencies in payment services. We understand that our success as a provider is dependent on top performing client payment programs that showcase the quality of our products and services, and we will combine the strength of our ePayables (Payment Plus) Supplier Enablement Team, our partnership with the Visa Supplier Enablement Team and our proven Program Optimization strategy to engage the vendor community and build your program. U.S. Bank's Program Optimization process has been a key part of our client engagement strategy for over 10 years and drives the program growth of clients in our portfolio. In 2016, U.S. Bank had over 400 clients engaged in the process with resulting growth of 9% versus 0.4% among non-participating clients.

As a dual-issuer, U.S. Bank has a strong relationship with both Mastercard and Visa. Depending on the State's choice of platform, you will benefit from the support of the Iridium Group through Visa, or to Mastercard's professional services team, Mastercard Advisors.

In partnership with the State, we will develop a custom supplier enablement campaign to meet your needs. Through email and letter marketing campaigns, direct supplier contact, supplier training on payment procedures related to your program, and ongoing meetings with the State to identify additional areas of opportunity, U.S. Bank is committed to improving efficiencies in your program by engaging your vendor community.

Our vendor enrollment process also provides efficiencies for you vendor community. U.S. Bank's Supplier Prefer Pay online portal allows our clients to enable their vendors to electronically enroll in their electronic payment program. Supplier Prefer Pay allows vendors to log in and select how they would like to receive their payments, increasing the speed of the enrollment process. Suppliers will receive a notification once their enrollment is complete, and the State has the ability monitor the progress of their enrollment campaign using the Supplier Prefer Pay enrollment dashboard.

The Preferred Supplier Program is a closed-loop network between U.S. Bank and Elavon (our wholly-owned merchant acquirer) that targets key suppliers with lower interchange rates and transaction processing efficiencies. Once the State agrees to target key suppliers with the Preferred Supplier Program, U.S. Bank will launch a supplier enablement campaign to enroll those suppliers in Payment Plus. All of the transactions processed on the Preferred Supplier Program are completed through straight-through processing, eliminating the merchant's need to ever handle the card. As we were when Visa large-ticket pricing was created years ago, U.S. Bank is the first to market with the Preferred Supplier Program.

Our Recommendation

Based on the needs highlighted above and expanded upon throughout our proposal, we recommend the State transition to the U.S. Bank Purchasing Card and Payment Plus program. We welcome the opportunity to provide additional information on our offering. U.S. Bank is deeply committed to earning your business and building a long-term, mutually-beneficial relationship.

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



Vice President, Public Sector Sales

Name, Title

Ryan Calloway, Vice President, Public Sector Sales

Printed Name and Title

901 Marquette Avenue
Minneapolis, MN55402

Address

704.243.3278

Phone Number

ryan.calloway@usbank.com

Email address

CERTIFICATION AND SIGNATURE: By signing below, or submitting documentation through wvOASIS, I certify that I have reviewed this Solicitation in its entirety; that I understand the requirements, terms and conditions, and other information contained herein; that this bid, offer or proposal constitutes an offer to the State that cannot be unilaterally withdrawn; that the product or service proposed meets the mandatory requirements contained in the Solicitation for that product or service, unless otherwise stated herein; that the Vendor accepts the terms and conditions contained in the Solicitation, unless otherwise stated herein; that I am submitting this bid, offer or proposal for review and consideration; that 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.

U.S. Bank National Association

Company



Authorized Signature – Representative Name, Title

Brian Richter, Chief Credit Officer

Printed Name and Title of Authorized Representative

April 7, 2017

Date

866.274.5898

Phone Number

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Exhibits

1. DEF Layout *(Submitted in electronic format on the enclosed USB)*
2. Impacted Records *(Submitted in electronic format on the enclosed USB)*
3. SBF 2.5 File Specifications *(Submitted in electronic format on the enclosed USB)*
4. UVCF 4.0 File Specifications *(Submitted in electronic format on the enclosed USB)*
5. Sample Implementation Project Plan *(Submitted in electronic format on the enclosed USB)*
6. Attachment C, Cost Sheet – Mastercard *(Submitted in the enclosed sealed envelope)*
7. Attachment C, Cost Sheet – Visa *(Submitted in the enclosed sealed envelope)*
8. U.S. Bank Financial Proposal *(Submitted in the enclosed sealed envelope)*
9. U.S. Bank Exceptions for the State of West Virginia *(Submitted in electronic format on the enclosed USB)*
10. Sample Master Agreement *(Submitted in electronic format on the enclosed USB)*
11. Addendum Acknowledgement Form

Confidentiality Agreement

The information provided in this proposal is privileged and confidential and is only to be used by the State of West Virginia for the sole purpose of choosing a service provider. This information is the sole and absolute property of U.S. Bank and nothing is intended to, in any way, transfer ownership rights to the State of West Virginia. This information should not be shared outside of the State of West Virginia, U.S. Bank does not agree to contract terms as a part of this response to the State of West Virginia's Request for Proposal. Regulation W disclaimer: U.S. Bank N.A. is not responsible for the obligations of its affiliates.

Attachment A: Vendor Response Sheet

4.1. Goal/Objective 1 Transaction Volumes

The Vendor Should describe available options for handling large volumes of transactions from entities throughout the entire state.

U.S. Bank manages over 16 State programs and over 50% of the federal government's programs many of them using Access® Online to manage their transactions. We currently process between 15 and 20 million transactions per month, and there is no limit to our system's processing capability. Our processing capacity is monitored and improvements (including additional storage, servers, etc.) are implemented based on regular reviews. This ensures that U.S. Bank has plenty of capacity to add the State of West Virginia, your agencies and higher education institutions.

U.S. Bank designed Access Online to be used for the entire card product line, regardless of the program type or size. Access Online has been designed in concert with our customers, rather than exclusively by U.S. Bank programmers, and upgrades are based on client feedback.

Access Online was never designed to be an out-of-the box, one-size-fits-all application that is forced to our clients; instead, it was designed to be scalable, flexible and customizable so that the State uses only those features and functions that support your program goals and objectives. Access Online can be customized to meet your needs; functionality can be turned on or off based upon your initial business requirements and processes.

With Access Online, cardholders and Program Administrators can set up and maintain their own accounts, and manage their transactions, including reallocating and/or splitting transactions to other accounting codes. Access Online offers best-in-class reporting options with a slew of standard reports as well as Flex Data reporting, and a whole host of options for customizing report delivery.

Key features of our technology solution include:

1. Proprietary, state-of-the-art, secure platforms
2. High levels of configurability through controls and entitlements
3. Built for large organizations and decentralized implementations of various sizes
4. Allows adaptation of new technology and infrastructure
5. Adheres to a robust development methodology (Rational Unified Process)
6. Integrates seamlessly into your internal financial (G/L and AP) and Enterprise Resource Planning (ERP) systems

4.2. Goal/Objective 2 Worldwide Transactions

The vendor should describe available options to accommodate the use of the card worldwide.

U.S. Bank proposes the continued use of the Visa platform for the State's program, maintaining access to the world's largest acceptance network, with over 45 million accepting locations in more than 200 countries and territories. U.S. Bank is a global card issuer, and can accommodate foreign currency/cross-border needs.

4.3. **Goal/Objective 2 Billing Accounts**

The State needs to provide card services to multiple participating agencies (approximately 200 billing accounts) in the purchasing card program. The vendor should describe options and requirements for billing account creation and maintenance, including but not limited to:

a. Electronic processing capabilities

U.S. Bank can accommodate 200 managing accounts (billing accounts). Separate hierarchies can be established under each managing account, to separate out spend say by division or department. These can be maintained by the State. We will be happy to discuss all available options with the State during the implementation process.

Our proprietary program management system, Access Online, offers a feature-rich platform that is easily tailored to meet the unique needs of complex clients. The State will choose the features and functionality that best support and enhance the business processes of each agency. Access Online offers effective and efficient management controls as well as complete integration of your existing organizational hierarchy.

b. Mobile processing capabilities

Access Online recently upgraded to responsive design which allows users to access the system from any device – desktop, tablet, or smartphone.

In addition, the Access Online Mobile app – available for both iOS™ and Android™ devices – provides State agency employees access to view their account summary; card information; and to view, sort and search transaction detail. Cardholders can initiate transaction disputes within the app, and can also attach receipt images taken on their mobile device. Additionally, U.S. Bank was the first bank in our peer group with virtual cards rendered in a mobile app. Cardholders can request single-use virtual card accounts and have them delivered to their mobile devices to make payments.

In continuing to develop our mobile capabilities, U.S. Bank's goal is to provide our customers with the most user-friendly, intuitive system functionality in the industry; as well as improved efficiencies through more automation and re-engineering of antiquated processes. Future development will have a greater emphasis on dashboard reporting and data/fraud analytics; and incorporate the use of more user self-support tools in the Access Online mobile app that empower cardholders to do more of their work using mobile technology while still maintaining the control and oversight necessary to run a best-in-class card program, as well as keeping fraud and abuse in check.

Tokenization for Mobile Payments

The primary application of tokenization in the market has been to facilitate mobile payment solutions such as Apple Pay, Android Pay, and Samsung Pay. This quarter, U.S. Bank is launching integrations with these services. We have already launched integrations for U.S. Bank Visa Corporate Travel Cards, and are continuing our work to integrate other products. This integration decreases fraud risk and streamlines the cardholder experience at the point of sale.

Future enhancements include financial and transaction alert management. We are also evaluating how cardholders can register their mobile phones, allowing us to use mobile networks to locate the device, incorporating their location into our fraud assessment.

c. Secure file upload capabilities

U.S. Bank uses the latest Secure Computing Sidewinder Firewalls with 128-bit Secure Sockets Layer (SSL) data encryption to protect the application, business logic and delivery mechanisms of Access Online and client data. All attachments sent through Access Online Data Exchange are routinely scanned for viruses and 128-bit SSL data encryption protects sensitive information for maximum privacy. Transmission methods include HTTPS, FTP, SFTP or VPN Connect:Direct.

d. Workflow approval and number of levels

The U.S. Bank Approval Process offers a fully configurable approval hierarchy. The approval process is intuitive and easy to use, enabling the State to simplify the approval process and expand your focus beyond hierarchy management. The following example details the approval process for transactions, but the same workflow also applies to account setup and maintenance. The workflow can be configured with unlimited approval levels for transactions, and two levels of approval for account setup and maintenance. The essential steps in the process are:

- The State will select preferred approval criteria in Access Online.
- Based on your criteria, the first level approver (typically the cardholder) is able to approve transactions that have posted to the cardholder's account, thus initiating the approval workflow.
- The second level approval manager (usually a cost center manager) then receives, reviews and approves the transactions forwarded by the cardholder.
- The State can configure as many approval levels as required. The transaction passes through all levels of the hierarchy until a final approver signs off on the transaction.

e. Credit usage alerts

When a client reaches 85% or greater of their approved credit limit, a notice is sent to the relationship team informing them of their client's utilization limit. The Relationship Manager will contact the client to obtain current financial information. The Relationship Manager will then submit a Credit Request Form via Siebel to Commercial Card Credit indicating the client's new annual spend volumes. Credit will underwrite and communicate back to the Relationship Manager the new approved OTL. TSYS® limits are then adjusted to reflect the increase.

f. Assign software roles/permissions to program administrators/coordinators at various hierarchy levels

Access Online offers customizable management controls, allowing multiple users within your hierarchy to efficiently manage accounts, effectively manage transactions and establish workflow. The State may establish Administrator and Manager roles at any level of the organization, with program management privileges for accounts under the manager's/administrator's hierarchy. The State may choose from pre-defined role templates (including administrator, manager, auditor, etc.), or alternatively can create custom permissions with over 300 functional entitlements that can be assigned to a user.

When using Access Online, functionality can differ between user groups, such as:

Program Administrators	Managers
<ul style="list-style-type: none">• Establish and maintain cardholder accounts• Manage system access and user entitlements• Establish policies, procedures and workflow• Maintain cost allocation coding, lists and rules• Generate reporting• Schedule financial extracts• Integrate data into financial systems	<ul style="list-style-type: none">• Review and approve cardholder maintenance requests• Visibility into cardholder activity• Review and approve cardholder transactions• Generate reporting

g. Audit trail capabilities

Access Online offers auditing capability via Transaction Management and Accounting Code Allocations coupled with comprehensive reporting to audit for allowable and non-allowable expenses. In addition, comments can be recorded in a customizable field that can accommodate up to 250 characters. Program Administrators and Internal Audit frequently use this field to make comments on transactions.

U.S. Bank Payment Analytics

U.S. Bank Payment Analytics is a web-based solution that enhances auditing practices by looking beyond the traditional card controls to provide 100% commercial card transaction monitoring. Using customizable rule templates, the State can automatically review all card transactions and flag suspected card misuse and out-of-policy spending. By automatically running policy rules on all transactions, Payment Analytics makes cardholder transaction monitoring dramatically more targeted, efficient and effective. Program Administrators can receive email notifications of possible non-compliance and spend violations so they can safeguard against commercial card misuse and improve purchasing practices.

Payment Analytics is available 24/7 and does not require new hardware or software. It automatically integrates your commercial card transaction data.

Rules Management

Rules Management functionality makes it easy to select and modify rule templates. The rule templates allow you to be automatically notified via email when client-defined transaction parameters are met. The State can choose from a variety of rule templates that include Unauthorized Merchant Category Code (MCC) Alert, Merchant Watch List Alert and Transaction with a Non-Preferred Merchant Alert, among others.

Case Management

Case Management functionality allows your organization to create cases for follow-up investigation. Cases can be assigned to different owners for further examination. The State is able to set the current status of the case as well as sort cases by rule name, date opened and last updated. By creating and associating cases, the State can detect relationships between transactions over time, and move from a reactive to proactive control framework.

Benefits for the State

- **Improve Compliance**—Manage out-of-policy spend and detect fraudulent activities near real-time by associating time, people and events together.
- **Enhance Control**—Audit 100% of transactions versus a random sample, offering greater peace of mind and more complete detection of policy violations and suspicious card use.
- **Reduce Risk**—Route flagged transactions to the appropriate personnel for review, providing greater program supervision over non-compliant activity.
- **Increase Efficiency**—Streamline the audit process with multi-dimensional rules that are consistently and continually applied across all transactions and card users.
- **Boost Cost Savings**—Automate routine audit tasks, focusing on transactions that are a cause of concern.
- **Streamline Administration**—Empower Program Managers with self-service capabilities, allowing them the flexibility to manage user entitlements, specify alert notifications and configure audit rules.
- **Broaden Visibility**—Record all case details in one central database, enabling Program Managers to gain insights into the organization's performance over time and improve the predictability of who, when and where problems may arise.
- **Expand Revenue Share Opportunity**—Realize growth incentives by identifying spend leakage and moving volume to secure card payment methods.

4.4. Goal/Objective 4 Cardholder Account Maintenance

The vendor should describe options and requirements for maintaining cardholder accounts, including but not limited to:

a. Electronic processing capabilities

Program Administrators value self-service options and convenient 24/7 access to open new and edit existing accounts. Within Access Online, Program Administrators can set-up and cancel accounts, order cards and edit spend controls, as well as edit the following account and profile parameters in real time:

- Add, cancel temporary suspend card
- Mass account maintenance
- Demographic information
- Transaction controls and limits
- Hierarchy assignments
- Access rights
- Default accounting codes
- MCC group changes

These changes can be made in real time within Access Online. Alternatively, a batch file can be transmitted through Data Exchange for our team to upload.

b. Mobile processing capabilities

As outlined above, Access Online recently upgraded to responsive design which allows users to access the system from any device – desktop, tablet, or smartphone.

The Access Online Mobile app provides State agency employees access to view their account summary; card information; and to view, sort and search transaction detail. Additionally, U.S. Bank was the first bank in our peer group with virtual cards rendered in a mobile app. Cardholders can request single-use virtual card accounts and have them delivered to their mobile devices to make payments.

c. Secure file upload capabilities

With Data Exchange, users can transfer files of up to 1Mb to and from Access Online. U.S. Bank uses the latest Secure Computing Sidewinder Firewalls with 128-bit Secure Sockets Layer (SSL) data encryption to protect the application, business logic and delivery mechanisms of Access Online and client data. All attachments sent through Access Online Data Exchange are routinely scanned for viruses and 128-bit SSL data encryption protects sensitive information for maximum privacy.

d. Workflow approval and number of levels

The account setup and maintenance Approval Process offers a fully configurable approval hierarchy which can accommodate two levels of review as required by the State or an Agency. The approval process is intuitive and easy to use, enabling the State to simplify the approval process and expand your focus beyond hierarchy management. Based on your criteria, the first level approver is able to create an action, thus initiating the approval workflow. The action then proceeds to the State's final reviewer as determined by your hierarchy, and the reviewer signs off on the action.

e. Credit usage alerts

Event-driven notifications are available when a credit limit increase that exceeds the State's pre-approved limits is submitted.

Individual credit limits are customizable at the administrator/manager's discretion. We typically recommend that a standard credit limit is extended to all cardholders, set at a level that minimizes risk for both the State and U.S. Bank. The State can establish exception limits on a case-by-case basis to specific cardholders with more generous or restrictive limits. Limits can be changed in Access Online or by contacting your Account Coordinator.

Any charges that would exceed the credit available, the single purchase limit, or any other limit the State has in place, will be declined at the point of sale. Accounts will not exceed the limits you place on them.

f. Assign software roles/permissions to program administrators/coordinators at various hierarchy levels

Access Online offers customizable management controls, allowing multiple users within your hierarchy to efficiently manage accounts, effectively manage transactions and establish workflow. The State may establish Administrator and Manager roles at any level of the organization, with program management privileges for accounts under the manager's/administrator's hierarchy. When using Access Online, functionality can differ between user groups.

For example the following administrative roles are available:

Program Administrators	Managers
<ul style="list-style-type: none">• Establish and maintain cardholder accounts• Manage system access and user entitlements• Establish policies, procedures and workflow• Maintain cost allocation coding, lists and rules• Generate reporting• Schedule financial extracts• Integrate data into financial systems	<ul style="list-style-type: none">• Review and approve cardholder maintenance requests• Visibility into cardholder activity• Review and approve cardholder transactions• Generate reporting

g. Audit trail capabilities

Access Online offers auditing capability via Transaction Management and Accounting Code Allocations coupled with comprehensive reporting to audit for allowable and non-allowable expenses. In addition, comments can be recorded in a customizable field that can accommodate up to 250 characters. Program Administrators and Internal Audit frequently use this field to make comments on transactions.

U.S. Bank Payment Analytics

U.S. Bank Payment Analytics is a web-based solution that enhances auditing practices by looking beyond the traditional card controls to provide 100% commercial card transaction monitoring. Using customizable rule templates, the State can automatically review all card transactions and flag suspected card misuse and out-of-policy spending. By automatically running policy rules on all transactions, Payment Analytics makes cardholder transaction monitoring dramatically more targeted, efficient and effective. Program Administrators can receive email notifications of possible non-compliance and spend violations so they can safeguard against commercial card misuse and improve purchasing practices.

Payment Analytics is available 24/7 and does not require new hardware or software. It automatically integrates your commercial card transaction data.

4.5. Goal/Objective 5 Account Statement Delivery

The vendor should describe available options for statement delivery to include but not limited to:

a. Online

Online statements are available for up to 24 cycles within Access Online. All statements can be viewed online the morning following your billing cycle date, and are archived online for viewing or printing for eighteen statement cycles.

- Summarizes the month's activity and details transactional information by cardholder, by division and department, depending on the cardholder setup.
- Also provides transactions, posting dates, vendor name, city and state, and debit/credit amounts.

b. Email

Users will receive email notification when files are available for viewing in your Access Online mailbox. U.S. Bank does not distribute files directly from Access Online via email due to security concerns.

c. Secure file delivery

Files are delivered through Access Online Data Exchange. Access Online provides 128-bit SSL data encryption. Transmission methods include HTTPS, FTP, SFTP or VPN Connect:Direct.

The format used is the SBF 2.5. The SBF is an ASCII flat file with transactional details for each cardholder within a given cycle. Transactional detail includes the supplier information associated with each transaction.

- Available through electronic file transfer or within two days after your billing cycle date.
- Provides a single source of information for all purchase activity and can be archived to provide historical data.
- Can be used as an interface with your internal accounting or general ledger system.

d. Mobile

Statements are available for viewing from any mobile device on the Access Online portal. In addition, up to 199 transactions and 90 days of history are viewable within the Access Online Mobile app.

e. Paper

A paper-based statement is available for each company or cardholder setup established.

- Created the day after the billing cycle date and mailed to the company address.
- Summarizes the month's activity and details transactional information by cardholder, division and department, depending on the cardholder setup.
- Also provides transactions, posting dates, vendor name, city and state, and debit/credit amounts.
- Paper statements may be suppressed at the State's request.

f. Ability to have multiple delivery methods

Yes, the State and users may elect to receive multiple delivery methods at all levels of your organizational hierarchy.

4.6. Goal/Objective 6 Agency Billings/Payment Cycles

The vendor should describe their billing and payment cycle options to include but not limited to:

a. Monthly

Yes, the State may choose between monthly or bi-monthly billing cycles. U.S. Bank offers 19 cycle dates, from the 6th through the 25th day of each month (exclusive of the 19th of each month).

b. Bi-Monthly

Yes, the State may choose between monthly or bi-monthly billing cycles.

c. Weekly

Yes, the State may choose to make weekly payments. The State may run a report for any time period, including weekly, to identify a balance to be paid off.

d. Daily

Yes, U.S. Bank currently accommodates daily payments for State government clients.

4.7. Goal/Objective 7 Rebate Calculations

The vendor should provide a quarterly rebate plan to the State of West Virginia based on the aggregate volume of purchases from all agencies during a standard payment cycle and, if applicable, based upon increasing dollar and rebate tiers. Additionally, if varying rebates are offered based on categories of spend, timing, frequency of payments, and/or partial payments, those differences should be thoroughly explained. The vendor should describe its methodology for computing its rebate by utilizing the attached spend scenario (Attachment C).

U.S. Bank has prepared two rebate offers for the State: one on the Visa platform, the other with Mastercard. Both scenarios offer a quarterly payout on an annual rebate, which is variable based on aggregate annual volume and speed of payment performance. We also offer a rebate for Discount Interchange Rate-eligible spend.

While we have molded our pricing to fit the State's scenarios, we have also included our own format which provides a more complete picture of the incentives available. Please understand that, contrary to the assumptions in the State's scenarios, all spend is eligible for rebates as long as the average speed of payment is 45 client held days or less.

While U.S. Bank's rebate offers are comprised of basis-point incentives based on annual volume and speed of payment, if the State would prefer an up-front bonus component we are happy to accommodate.

4.8. Goal/Objective 8 Program Optimization

The vendor should describe any other options available to optimize card utilization, including but not limited to:

a. Virtual card

U.S. Bank is investing in the next generation of virtual solutions that will allow the State to automate reconciliation, drive compliance and increase payment controls.

Our virtual payables solution, Payment Plus, enables the State to use current business practices, which may include processing purchase orders, receipts, approvals, coding and invoices in your system. Once approved payments are ready for processing, the State provides a file of these payments to U.S. Bank or submits a single payment instruction online. U.S. Bank then uses one or a combination of all options below, depending on supplier preference, to accommodate payment to your suppliers:

- **Supplier Initiated Payments**

- **Single-Use Accounts**—Unique account numbers (Single-Use Accounts) will be assigned to each approved payment transaction. Our Single-Use Accounts provide additional payment controls, ensuring that your supplier takes the full payment amount, eliminating reconciliation items and maintaining your ERP as the system of record.

- **Supplier Accounts**—Open-to-buy limits on supplier dedicated cards are dynamically increased from zero to the payment amount appearing on the approved payment file received from the State. U.S. Bank refers to these as “Pre-Authorized Limits” Accounts.
- **Straight-Through Processing**—Funds are automatically deposited into a merchant bank account less interchange. The State’s suppliers do not have to process the payments; we will push the payment to the vendor. U.S. Bank provides reconciliation functionality in our tools to automatically match processed supplier payment transactions with the State-authorized payments.
 - Under each option, suppliers are provided an email notification of the availability of the payment for commercial card transactions as well as key remittance information. Finally, U.S. Bank provides reconciliation functionality within Access Online to automatically match processed supplier payment transactions with authorized payments from the State.
- **Mobile Single-Use Accounts**—Cardholders can now request single-use virtual card accounts and have them delivered to their mobile devices to make payments.

b. New vendor recruitment

U.S. Bank has a dedicated team of professionals who support enrollment by optionally assisting you in outreach to your suppliers. The level of outreach is defined by the State to ensure the effort is focused on suppliers that will make the largest impact to the success of your enrollment campaign. We believe strategic and custom supplier enablement campaigns are the key engine behind successful programs and, when executed correctly, will yield results that organically grow spend and adoption over time. U.S. Bank has made several recent investments to ensure our customers have a best-in-class suite of tools to leverage during their unique campaigns, with solutions for every merchant – regardless of their existing acceptance methods, or any objections. These options put us at the cutting edge of the market, and several of the offerings we promote are either unique to U.S. Bank, or are under-utilized in the industry.

U.S. Bank assigns a dedicated Supplier Enablement Manager to develop your enablement campaign and manage it on your behalf throughout the life of your contract. The resources available to your supplier enablement manager include, but are not limited to:

- **Merchant acquiring sales team of up to 20 full-time employees**—U.S. Bank is one of only two financial institutions that owns its own Payment Acquiring business – Elavon – allowing us to work with your entire supplier base, rather than just current acceptors. We have trained a specific subset of that sales team to be versed in supplier enablement and B2B solutions; specifically in calling vendors that do not currently accept credit cards. This team is able to navigate a payment acceptance discussion and offer the full suite of payment acquiring solutions including straight-through processing (push payments). To our knowledge, none of our competitors has a team willing to call and enroll your vendors that are not setup to take Virtual Pay payments.
- **Online self-enrollment portal**—During your supplier enablement campaigns, we offer the option to send your vendors a simple online link to enroll in your program. This serves to quickly and efficiently enroll those vendors who are already educated on the benefits of card acceptance.
- **Proxy Pay**—A substantial number of card-accepting suppliers process electronic card payments via receivables websites, IVRs and call centers. Having invested in a uniform process, many are reluctant to undertake an additional processing method such as a virtual payment. U.S. Bank Proxy Pay will act on the State’s behalf, receiving the payment instructions and completing payment to those strategic suppliers. U.S. Bank

Proxy Pay can help capture untapped spend and add significant value to your virtual payment program.

- **Supplier Support Team**—The supplier support team works directly with enrolled suppliers to resolve any questions or concerns. This team contributes to the strong supplier retention rate for our enablement program.
- Nearly unlimited Supplier Enablement Representative resources through Visa Supplier Enablement Services.

c. State vendor card acceptance analysis

To support our commitment to the State's success, we provide a proprietary, consultative client engagement process called Program Optimization. Visa regularly describes our Program Optimization strategy and execution as the best in the commercial card industry. In fact, U.S. Bank employs a dedicated Program Optimization team dedicated to assisting our Relationship Managers in the benchmarking and growth of their clients' programs. Our Program Optimization capabilities can be applied to any card programs including Purchasing Card, One Card, Virtual Pay and Corporate Card.

Unlike the "off-the-shelf" benchmarking tools offered by others, our unique process covers:

- Benchmarks of the State performance against industry-leading measures of commercial card program performance, including those provided to us by CG Insights, a McKinsey company, as well as RPMG ("The Palmer Study"), and Aberdeen.
- Scorecard metrics with focus on program management (e.g., active to inactive card ratios, write-offs, delinquency) and merchant category spend in comparison to peer industries across the U.S. Bank portfolio.
- Best-practice recommendations for process improvement and program expansion
- Targeted supplier opportunity reports
- Actionable business cases that demonstrate the financial value of program improvements
- Detailed action plans to support the implementation of these improvements

Program Optimization has been a key part of our client engagement strategy for over ten years and drives significant growth for our clients. For example, in 2016, U.S. Bank had over 400 clients engaged in the process with resulting growth of 9% versus 0.4% among non-participating clients. There is no fee for the program and development of best practice recommendations, targeted opportunities, business cases, and action plans requires minimal commitment of the State time or resources.

U.S. Bank program optimization provides the following deliverables:

- Benchmarks of existing client spend in key average transaction size policy tier areas including <\$2,500, \$2,500-\$10,000, and \$10,000-\$100,000 with identification of transaction and volume capture opportunity and associated revenue sharing, transactional cost savings, and cash float gain;
- Review of client policies and spend data for identification of added allowable commodities, adjustment of spending limits and streamlining of card administrative processes;
- Identification of suppliers paid by card and through other methods (slippage) with recommendations for conversion of all spend to card programs.
- Analysis of client supplier reporting showing card accepting suppliers in key average transaction policy tiers, "cardable" commodity areas, and business units for development of supplier and user card conversion target opportunity lists.

- Presentation of best practice recommendations for program improvements through volume expansion, process simplification, enhanced control, and enhanced products such as Managed Spend cards, Event Planner cards, ghost cards, and Virtual Payment.

d. Expansion of payment capabilities through additional card platform tools

As your current ACH bank, there is the potential to establish a Consolidated Payables program. The U.S. Bank Consolidated Payables Service gives you the tools you need to reduce payables paperwork frustrations, inaccuracies and inefficiencies. Studies have shown that electronic and comprehensive payables programs significantly boost productivity. They also help your Accounts Payable Manager schedule disbursements more precisely and provide your Treasury Management staff with a better picture of the State's cash position.

Travel VirtualPay

Travel VirtualPay integrates virtual payment technology with the travel booking process, applying a unique virtual account number to every booking to facilitate automated matching of booking data with associated financial transactions. By utilizing virtual card technology, the State will facilitate automated matching of booking data and eliminate the need for manual reconciliation of central bill/lodge cards, direct bill and invoicing.

With Travel VirtualPay, the State will:

- **Increase Control**—Checks, travel supplier invoices, hotel direct bills and other centralized ghost/lodge accounts are converted to single-use virtual account numbers with pre-set authorization controls and credit limits for each account.
- **Drive Travel Agency Compliance**—State travelers are required to book through designated channels, with preferred suppliers and utilizing your negotiated contracts for tier one travel spend.
- **Maximize Spend Capture**—The State will capture spend that currently falls outside your corporate travel card program.
- **Eliminate Manual Reconciliation**—Automate and streamline the payment processes, eliminating manual reconciliation and intervention required to post financial data to the appropriate general ledger cost center.

Travel VirtualPay replaces all other central billing structures (such as central travel accounts, invoice and direct bill arrangements) and expands the card program to infrequent travelers (i.e. infrequent travelers or job applicants) without the need to issue a physical card.

U.S. Bank Payables Solutions

The U.S. Bank One Card program unites the power of the U.S. Bank Purchasing Card, U.S. Bank Corporate Travel Card and U.S. Bank Visa Fleet Card. Increase efficiencies, improve controls and provide employees with the convenience they are looking for. The program allows your organization to manage travel, procurement and fleet transactions with just one process, one staff, one card issuer and only one bill. Additional program features include:

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



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



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

U.S. Bank Travel Solutions

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



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

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



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

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



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

U.S. Bank Fuel Solutions

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



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

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



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

U.S. Bank Freight Payment

U.S. Bank Freight Payment is U.S. Bank's centrally hosted, web-based freight audit and payment solution. U.S. Bank Freight Payment provides a central data repository and collaborative communications platform for both shippers and carriers, synchronizing supply chain events and the financial processes that they trigger. U.S. Bank Freight Payment automates invoice processing and pre-payment audits for exceptional, timely and accurate electronic payments. Leveraging U.S. Bank Freight Payment, shippers and carriers work collaboratively via a web-based freight payment system that provides visibility and control. Additional features include:

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

e. Benchmarking and performance goals

U.S. Bank also provides the following means of improving the value of the State's program:

- **Client Roundtables**—U.S. Bank Relationship Managers conduct a number of roundtables throughout North America that are open to all U.S. Bank clients. The opportunity to share success stories and solicit feedback on challenges in this informal setting is identified as critical to ongoing program improvement by many of our clients. These sessions provide information on industry trends, new products and enhancements, and valuable networking time for discussion of program challenges and successes.
- **Working Capital Engagement**—The program optimization process provides the foundation for a more holistic analysis called a Working Capital DNA Engagement. This framework uses a quick and simple interview process coupled with an analysis of accounts payable data to develop a complete payables strategy, resulting in recommendations that encompass all potential payment methods available to your organization. The State receives a full Working Capital Advantage Report that includes detailed best-practice recommendations for process improvements, enhanced payment terms, modified payment methods, supplier enablement and deployment strategies.

f. Preloaded cards or similar capability

To support your need for payroll card services, U.S. Bank recommends implementing our Focus Card™ solution. The Focus Card gives the State the ability to provide electronic payroll in the form of a prepaid card, which reduces the cost of issuing checks and delivers timely payments. It is used for recurring payroll and off-cycle payments by hundreds of businesses and government agencies.



Our complete solution aims to provide all the resources and information you need to successfully implement and manage your program. Furthermore, it equips your employees with the tools they need to utilize their payroll cards, including a 24/7 live agent hotline and dedicated cardholder website.

g. Fleet programs including all tracking capabilities

U.S. Bank One Card with Fleet

The U.S. Bank One Card offers an efficient solution that enables your organization to capture, track and manage your fleet expenditures. Our solution enables fleet and reporting controls by limiting acceptance to fuel and maintenance or fuel only purchases, validating driver and vehicle IDs, setting card purchase controls and capturing level III data at point-of-sale. The functionality provided by this solution helps to cut costs, manage vendor payments and operate more efficiently.

U.S. Bank Voyager Fleet Card

The U.S. Bank Fleet Card gives you sophisticated purchase control and expense monitoring for your fleet. With a comprehensive range of reporting tools available, the program provides a complete payment solution that makes managing fleet expenses easier and more cost effective.

Additional features of this program include:

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

4.9. Goal/Objective 9 Card Issuance

The State desires an automated process for card issuance that includes multiple approval levels and can be integrated with our ERP platform. The vendor should describe options and requirements for card issuance, including but not limited to:

a. Electronic processing capabilities

For the initial rollout, the State submits a data file to U.S. Bank of all employees authorized to receive a card.

After implementation, Program Administrators can submit an application using Access Online, or send via fax or email. We also support file-based uploads for large number of cards and/or online applications for one-off requests.

U.S. Bank also offers integration with the State's HR system, which allows you to automatically synchronize cardholder updates on your internal systems, reducing the time and effort required to manually update cardholders within our tools.

The State may also use Cardholder Initiated Account Setup. Through this process, cardholders log into Access Online and begin their application by populating the demographic information. The State can choose to have the application then routed to the cardholder's manager to approve the application, after which it will be routed to the State's Program Administrator to complete the setup (for example, placing the cardholder in the appropriate hierarchy and assigning limits). Stakeholders are notified of steps taken throughout the process.

b. Mobile processing capabilities

The Access Online portal uses fully responsive web design, meaning that functionality can be accessed from any web-enabled device, including smartphones and tablets. In addition, U.S. Bank has invested heavily in the development of the Access Online Mobile app. Cardholders can request single-use virtual card accounts and have them delivered to their mobile devices to make payments. These requests are automatically routed for approval and, upon approval, a 16 digit single use account, CVV and expiration date is sent directly to the cardholder's mobile device.

Our recent integration with Apple Pay and Samsung Pay allows for increased usage of these solutions at the point of sale, instead of just online.

c. Secure file upload capabilities

U.S. Bank supports file-based uploads for large number of cards and/or online applications for one-off requests. We use the latest Secure Computing Sidewinder Firewalls with 128-bit Secure Sockets Layer (SSL) data encryption to protect the application, business logic and delivery mechanisms of Access Online and client data. All attachments sent through Access Online Data Exchange are routinely scanned for viruses and 128-bit SSL data encryption protects sensitive information for maximum privacy.

d. Workflow approval and number of levels

U.S. Bank supports account setup and maintenance workflow and approval, which offers flexible workflow and multiple levels of approval. In addition, the Cardholder Initiated Setup option allows for up to two levels of approval or preapproval workflow.

The State may allow or disallow card issuance privileges for any account within your hierarchy – whether via a centralized, high-level issuance authority for your entire program, lower-level issuers for each agency/department, or some combination of the two approaches.

e. Real time capabilities

After implementation, authorized users may request card issuance within Access Online, or by calling your dedicated Account Coordinator. Requests enter the issuance workflow in real time; requests for expedited delivery cards submitted before 3 p.m. Eastern Time are processed and shipped the same day.

f. Assign software roles/permissions to perform card issuance by program administrators/coordinators at various hierarchy levels.

The State may allow or disallow card issuance privileges for any account within your hierarchy – whether via a centralized, high-level issuance authority for your entire program, lower-level issuers for each agency/department, or some combination of the two approaches.

h. Audit trail capabilities

Authorized users within the State’s hierarchy may run reports on card issuance, including cardholder and issuing approver information.

4.10. Goal/Objective 10 Physical Card Issuance and Time Factors
The vendor should provide a description or narrative of One Card issuance and specify the time frame and delivery method options to:

a. Produce a card when an application is initially submitted

If expedited delivery cards are ordered via Access 3 p.m. Eastern Time, they are processed and shipped the same day. For standard delivery, cards will be produced the next day and shipped the day after.

b. Reissue lost or stolen cards

Requests submitted via Access Online before 3 p.m. Eastern Time are processed and shipped the same day.

Card replacement due theft is treated as an emergency replacement, and are expedited as standard. Requests submitted via Access Online before 3 p.m. Eastern Time are processed and shipped the same day.

c. Reissue damaged cards

Requests submitted via Access Online before 3 p.m. Eastern Time are processed and shipped the same day.

d. Reissue due to fraudulent activity or compromised accounts

Card replacement due to fraud, compromise, or theft is treated as an emergency replacement, and expedited as standard. Requests submitted via Access Online before 3 p.m. Eastern Time are processed and shipped the same day.

4.11. Goal/Objective 11 Card Format/Design

The vendor should describe specifications for any card customizations that may be necessary to fulfill the program requirements to include but not limited to:

a. Technical design specifications

U.S. Bank can accommodate the State's design requirements. Some features can be accommodated on our standard card designs; others would require a customized card design for the State.

The standard information embossed on all U.S. Bank commercial cards includes:

- Account number
- Expiration date
- Cardholder name (21 characters)
- Group name (21 optional characters), which may be used for sub-divisions (such as department, division or cost center)

b. Ability to provide multiple designs based on card type, i.e. One Card, Travel, Emergency, Fleet, etc.

U.S. Bank offers different card designs for each product type.

c. Ability to provide multiple designs based on billing account

Besides issuing multiple card designs by card type, U.S. Bank can provide multiple card designs by billing account.

4.12. Goal/Objective 12 Card Controls and Restrictions

The vendor should describe card controls and restrictions available through their card products, including but not limited to:

a. The ability to modify card controls and restrictions within the vendor's software based upon a user's hierarchy level

Changes can be made at the individual, group, or organizational level. Changes affecting a large number of cardholders can be made within Access Online – either at a hierarchy level, or by selecting multiple accounts within Access Online. Alternatively, mass changes can be processed more efficiently by requesting the changes through your Account Coordinator.

b. The ability to modify card controls and restrictions at the billing account level

The State will have the ability to create and apply MCC group templates at the billing account level. These templates control the types of purchases allowed. Once the templates have been created, the State can assign cardholder templates in Access Online as needed. U.S. Bank recommends that the State apply uniform controls across all accounts, with exceptions made as required.

c. The ability to modify card controls and restrictions at the individual card account level

The State will have the ability to modify card controls and restrictions within Access Online. Alternatively, the State Program Administrators can request changes to controls by contacting customer service. Changes affecting a large number of cardholders can be processed more efficiently by requesting the changes through your Account Coordinator.

d. Other controls and restrictions available that are not included in Mandatory Requirement 5.3

The Effective Dating feature within Access Online provides entitled users with the ability to define effective dates for temporary and future permanent account maintenance requests. The State will gain more control of their card accounts by controlling when a maintenance request is updated. Users may use effective dating to change account status, authorization limits, demographic information, account information and default accounting code.

4.13. Goal/Objective 13 Lost/Stolen Cards, Unauthorized/Fraudulent Transactions, Time Requirements and Procedures

Please describe any deadlines or time frame requirements for reimbursement or insurance purposes, including your process for handling:

a. Lost or stolen cards

Lost or stolen cards should be reported and canceled immediately.

b. Unauthorized transactions

Unrecognized charges must be disputed within 60 days of the date of the statement on which they appear.

The liability waiver program allows the State to request a waiver of the State's liability for unauthorized charges made by cardholders. Maximum coverage is \$100,000 per cardholder account. To qualify for the coverage, the cardholder's employment must be terminated. Eligible charges are those incurred by the cardholder 75 days prior to termination, through 14 days after, provided U.S. Bank is notified within two business days of termination.

c. Fraudulent transactions

Unrecognized charges must be disputed within 60 days of the date of the statement on which they appear.

Because disputes can be reported by the cardholder within 60 days of invoice cycle date, you are protected even if you paid for the transaction upon receipt of the statement. 90% of all disputes are researched and closed within 30 days, and if the dispute results in a credit, that credit will be

applied on the next billing cycle—the overall invoice amount is reduced by the amount of the credit, thus providing an offset to the already paid for transaction.

Most fraud is identified by U.S. Bank before it even appears on a cardholder statement, and in such cases, those charges are removed prior to cycle, and would not show up on the invoice. However, should a cardholder identify and report fraud after cycle, the same process occurs as noted above—whereby credit would be posted on the following billing cycle.

d. Employee fraud

Unrecognized charges must be disputed within 60 days of the date of the statement on which they appear.

The liability waiver program allows the State to request a waiver of the State's liability for unauthorized charges made by cardholders. Maximum coverage is \$100,000 per cardholder account. To qualify for the coverage, the cardholder's employment must be terminated. Eligible charges are those incurred by the cardholder 75 days prior to termination, through 14 days after, provided U.S. Bank is notified within two business days of termination.

e. Charges that may occur after an account is closed

Upon account closure, the card is deactivated in real time. Charges cannot be made to a card once the account has been closed.

f. Automated account closure process

Accounts can be closed in real time within Access Online. U.S. Bank also offers integration with the State's HR system, which allows you to automatically synchronize cardholder updates on your internal systems, reducing the time and effort required to manually update employee statuses and close associated accounts within Access Online.

4.14. Goal/Objective 14 Changes in Program Coordinators/Administrators
The State desires an automated process for maintaining program coordinators/ administrator. The vendor should describe the available methods of change for program coordinators/administrators, including but not limited to:

a. Electronic processing capabilities

Authorized administrators may update the functional entitlements of users that roll up through that administrator's hierarchy. For example, an administrator/manager at the managing account level may adjust the functional entitlements of an administrator at the billing account level.

b. Mobile processing capabilities

Access Online is a responsive site, allowing administrators to adjust user account parameters from their mobile device.

c. Secure file upload capabilities

Changes affecting a large number of cardholders can be processed most efficiently by requesting the changes through the Account Coordinator team.

d. Workflow approval and number of levels

Access to, and control over, a user's functional entitlements is dictated by that user's position within the State's hierarchy, which is fully customizable. For example, a top-level user may adjust the entitlements of any user underneath their hierarchy level, whereas a team manager or administrator at the cardholder level might only have control over the accounts of their direct reports. If the State prefers, your hierarchy may be established to require that all account changes are approved and enacted by a higher-level administrator or manager.

e. Real time capabilities

Most changes take effect in real time – although some changes are submitted immediately, and processed overnight.

f. Assign software roles/permissions for program administrators/coordinators at various hierarchy levels.

Access Online offers customizable management controls, allowing multiple users within your hierarchy to efficiently manage accounts, effectively manage transactions and establish workflow. The State may establish Administrator and Manager roles at any level of the organization, with program management privileges for accounts under the manager's/ administrator's hierarchy. When using Access Online, functionality can differ between user groups, such as:

Program Administrators	Managers
<ul style="list-style-type: none">• Establish and maintain cardholder accounts• Manage system access and user entitlements• Establish policies, procedures and workflow• Maintain cost allocation coding, lists and rules• Generate reporting• Schedule financial extracts• Integrate data into financial systems	<ul style="list-style-type: none">• Review and approve cardholder maintenance requests• Visibility into cardholder activity• Review and approve cardholder transactions• Generate reporting

g. Audit trail capabilities for tracking new additions and maintenance

Authorized users within the State's hierarchy may run reports on new additions and maintenance, including account and approver information.

h. Other capabilities not listed above

With over 300 functional entitlements and multiple role templates to choose from, the State may establish as many levels of access as required, from "Read Only" access to "Program Manager" access.

4.15. Goal/Objective 15 Disputed Items and Credits

The vendor should describe the options available for handling disputed items and credits, including the following:

a. Processes for disputing charges appearing on the statement

Disputes may be initiated by phone or online and can be tracked in Access Online. All dispute data is updated daily. Through Access Online, users can:

- View all disputed transactions electronically
- View the current status of a dispute
- Cancel a disputed transaction
- Determine if a transaction has been disputed electronically

b. Procedure for crediting an agency's account, pending resolution of the questioned/disputed item

Once a transaction is in dispute, it is removed from the total due amount that appears on the card statement. Disputed amounts are not subject to finance charges, regardless of the final resolution decision.

c. Process for credit of items resolved in the agency's favor

Disputed amounts are removed from the total due amount that appears on the card statement, and are not subject to finance charges, regardless of the final resolution decision. If a dispute is resolved in the State's favor, the disputes amount is removed permanently. If a dispute is resolved in the merchant's favor, the disputed amount is applied to the next statement, with no finance charges applied.

d. Description of any timeframes or requirements involved with this process

Disputes should be initiated within 60 days of the disputed transaction date.

e. Process for returning credit balances on master billing accounts

Disputed transactions are removed from the amount due, and as such no credit is required upon resolution.

4.16. Goal/Objective 16 Secure Data Transmission

The State desires secure data transmission. The vendor should describe the methods of securely transmitting the data file to the State, including but not limited to the following:

a. The vendor should fully describe any limitations or restrictions to distributing these data fields to the State.

Data transmission limitations are outlined below:

- **Data Exchange**—Maximum Upload: 1 Gb, Maximum Download: 1 Gb
- **Managed File Services(MFS)**—No size limit for Upload/Download
- **Standard and Flex Data Reports**—250,000 row limit using Excel output
- **Valid Value Batch Script Upload**—750K maximum due to process efficiencies

- b. The State of West Virginia desires to continue to receive data transmissions with the content of Total Systems Data Exchange File Level 8 or equal. We are currently at release 2016.2. The vendor should describe its approach to handle data transmissions in relation to total data exchange file Level 8 or equal.**

U.S. Bank can support the State's Data Exchange File (DEF). Under our solution, TSYS will provide the file to U.S. Bank and U.S. Bank will transmit the file to the State.

- c. Please describe the different versions of data transmission files available and provide the data file layouts, including an overview of the differences and a discussion as to how often new versions and/or updated versions are made available. Including but not limited to cardholder demographics, transactions by various types such as traditional cards, virtual cards, program coordinators, fleet, travel folio, etc.**

U.S. Bank uses the most current version that is offered by TSYS including DEF Level 8. U.S. Bank will support release 2017.1.

Based on Visa/Mastercard requesting to have data updated in the DEF output bi-annually, U.S. Bank supports, tests and updates to the latest TSYS DEF release offering and deploys upon client acceptance testing. Please see **Exhibits 1 and 2, DEF Layout and Impacted Records.**

Additionally U.S. Bank offers industry standard financial extracts (i.e. Visa and Mastercard files), as well as the U.S. Bank-defined Statement Billing File (SBF) formats.

The UVCF, being an industry-standard extract, supports level I, level II and level III transaction data as well as data enriched by matching to other sources such as allocation details offered as a daily or cycle-based output.

The Statement Billing File is a standard monthly output file that contains transaction data with allocation information.

Please see **Exhibits 3 and 4, SBF 2.5 File Specifications and UVCF File Specifications.**

- d. Provide a description of technical support capabilities including access, phone number, e-mail, etc. and include a description of a file delivery help desk and an escalation process.**

Program administrators should contact the Technical Help Desk with all Access Online system related questions. The Technical Help Desk is available to the State's program administrators 24/7 via phone (800.765.9549) and email (accessonlinesupport@usbank.com).

Upon receiving a client call, the Help Desk classifies the call into two general groups: System Issues and Access Online Support.

- **System Issues**—If the caller indicates a connectivity issue or system error, the Help Desk will immediately validate the concern and report it to the Client Services Group (CSG), U.S. Bank's corporate response team for application, system or technical infrastructure problems. The CSG prioritizes and resolves issues according to client impact, with Severity 1 issues resolved within four hours, Severity 2 issues resolved within eight hours, and Severity 3 issues resolved within three business days.
- **Access Online Support**—After determining that the call is not a system issue, the Help Desk identifies and logs the call into Siebel, U.S. Bank's enterprise solution for

issue tracking and resolution. Concerns, questions or issues not able to be immediately answered by the Help Desk Representative are researched, and, if not resolved within two hours, directed to Level 2 Support.

- **Managed File Services (MFS) Transmission Helpdesk**—The MFS Transmission Helpdesk supports file transmission issues, and will assist with transmission failures, non-received files, or re-triggering file delivery.

Also responsible for Access Online client implementations, Level 2 support brings an increased level of experience and technical depth to the issue management process. If Level 2 Support is not able to resolve the issue within two business days, it is passed to Level 3 Support.

Issues and requests falling to Level 3 Support are generally caused by data anomalies or are very technical in nature requiring in depth research and analysis and quite likely system development for resolution. Because Level 3 Support is directly responsible for managing Access Online system defects, change requests and enhancements, they are perfectly aligned to address these types of requests.

- e. **The State desires to receive merchant payee data, to integrate with the State's vendor tables within our ERP system. Vendor should address any available options as well as the proposed frequency of reporting and updates.**

U.S. Bank offers the DEF format, as well as the Statement Billing File (SBF) 2.5 and industry-standard formats to support merchant reporting.

U.S. Bank provides comprehensive Supplier Management reports to aid the state in integrating merchant data into your ERP system. Standard reports include:

- Merchant Spend Analysis
 - Detailed and summary spending information arranged by merchant group or MCC and merchant name.
- Merchant Spend Analysis by Line Item
 - Provides summary and detail information for analyzing merchant spend activity by purchasing line item.
- Top Merchant Spend Analysis
 - Top (by spend or by number of transactions) merchants by merchant category group or by MCC.

The Flex Data Reporting feature of Access Online puts the control in the user's hands, so they can define what they want to see in a report. By setting the report context—date ranges, processing or reporting hierarchies and more—users are able to choose the amount of data. By defining report content (fields to include or calculate) users ensure the information they need—and only the information they need—is in the report. Users can define a logical grouping of data, and at what level it should be subtotaled.

The Report Scheduler functionality is available with both standard and custom reports and allows Program Administrators to schedule reports to run once or on a recurring basis.

Additional features include:

- Reports can be delivered to multiple recipients
- Recipients can be notified via email when the report is available
- Access to functionality is controlled by Report Scheduler entitlement

- f. It is desirable to receive electronic billing statement files on whatever cycle(s) the purchasing card program utilizes. This data should be included as part of the regular data transmission. Please describe all available options to the State.**

The DEF is available daily and/or based on cycle. The SBF 2.5 is available on a monthly cycle basis.

- g. The State desires to receive a payment reconciliation file, which reflects payments applied to the master account(s) for a billing cycle.**

U.S. Bank offers industry standard financial extracts (i.e. Visa and Mastercard formats), as well as the U.S. Bank-defined Statement Billing File (SBF) formats that supports this detail. U.S. Bank will work with the State to meet your needs if these offerings aren't desired.

- h. Vendor should describe mobile technology capabilities including integration into the State's ERP.**

Access Online recently upgraded to responsive design which allows users to access the system from any device – desktop, tablet, or smartphone.

In addition, the Access Online Mobile app – available for both iOS™ and Android™ devices – provides State agency employees access to view their account summary; card information; and to view, sort and search transaction detail. Additionally, U.S. Bank was the first bank in our peer group with virtual cards rendered in a mobile app. Cardholders can request single-use virtual card accounts and have them delivered to their mobile devices to make payments.

4.17. Goal/Objective 17 Software Solutions

The vendor should describe its available software solutions including but not limited to the following:

- a. The software solution's capabilities and operational requirements**

Our proprietary system for program management and reporting provides the backbone for U.S. Bank's commercial payment solutions. Recognized as best-in-class, Access Online provides all the tools our clients need to manage their commercial card programs.

Access Online offers a feature-rich platform that is easily tailored to meet the unique needs of U.S. Bank clients. The State will choose the features and functionality that best support and enhance your business processes. Access Online offers effective and efficient management controls as well as complete integration with client financial systems. Features of Access Online's core functionality include:

- **Account Setup and Maintenance**—Set up and edit accounts and user profiles in real time
- **Transaction Management and Approval**—Leverage transaction management capabilities to reflect the State's processes and requirements
- **Accounting Code Validation**—Automate the allocation process and reduce manual intervention
- **Reporting**—Run comprehensive standard reports in real time, define ad hoc reports, and schedule recurring report delivery
- **Financial Extracts**—Extract the data you need in a format that integrates with your financial system
- **Payment Plus**—The State may use Single-Use Accounts, Supplier Accounts and Straight-Through Processing to process electronic payments to suppliers

- **Order Management**—Connect your commercial card program and eProcurement solution by automating accounting code allocation and facilitating order and transaction reconciliation
- **Data Exchange**—Transfer frequently used files such as statement billing files, general ledger data feeds, and custom reports with Access Online Data Exchange

b. Transaction reconciliation

1. Workflow approval and number of levels

The U.S. Bank Transaction Approval Process offers a fully configurable approval hierarchy which can accommodate any number of approval levels required by the State or an Agency.

2. Default funding allocation capabilities

We will work with the State to establish default accounting codes for all cardholders based on your business rules.

In addition, U.S. Bank provides several options to aid in the reallocation of transactions. The U.S. Bank Access Online Allocation Rules Engine is a sophisticated transaction allocation tool that enables clients to accurately account for purchases. The Allocation Rules Engine allocates transactions to appropriate cost centers, projects and expense types through client-defined rule sets, ensuring minimal work is required to manage transactions. By building the Allocation Rules Engine within Access Online, the system provides clients a complete end-to-end solution that automates transaction allocation, reconciliation and general ledger integration.

The Allocation Rules Engine is client-defined, allowing users to create a single rule or multiple rules within a “rule set.” A rule set determines how a transaction is allocated to accounting code(s). Clients determine how to apply the rules within a rule set. Individual rules must be grouped and ranked in a rule set; the rules are then processed in rank order from lowest to highest level until a match is made.

The Allocation Rules Engine supports multiple and partial (by percentage) allocations and works at cardholder account and/or hierarchy levels (bank, agent, company).

3. Field lengths

U.S. Bank can support accounting codes of up to 150 characters, comprising of as many segments as required by the State’s business rules.

4. Integration with ERP

Access Online Accounting Code Validation enables the State to automate the general ledger posting process and make the overall procurement process more efficient. By effectively managing transaction mapping, the State can gain better access to program data and make more informed sourcing and spending decisions, resulting in cost reductions and processing efficiencies.

In addition to facilitating the automatic identification and mapping of transactions to a general ledger account, Access Online empowers the State to customize how accounting codes are managed and applied to purchasing card transactions. Access Online can

dramatically reduce the administrative overhead associated with manually correcting invalid transaction allocations.

It gives the State the flexibility to:

- Create multiple unique accounting code structures
- Set distinct validation rules for different cardholder groups
- Develop and populate valid value lists
- Design and customize accounting code validation controls

Client System Validation

Access Online Client System Validation confirms accounting codes in real time against the State's financial system. The user receives immediate feedback regarding the validity of the accounting code. If an accounting code is not valid, Access Online displays the error and the reason for the error. A nightly validation process verifies all automatically allocated transactions. This process ensures that all allocations are validated before reaching the State's General Ledger.

5. Ability to attach documentation

Access Online supports your need to retain purchase documentation by allowing users to attach a PDF to a transaction. The PDF can contain any purchase documentation needed by your organization to:

- Accurately reconcile transactions
- Recognize and report fraudulent activity
- Effectively dispute transactions
- Identify unauthorized purchases

Users may also take a picture on their mobile device and upload that picture via the Access Online Mobile app.

6. Ability to lock down interfaced or mapped transactions

Access Online allows the State to extract the data you need in the most efficient, convenient format, providing a wide variety of financial extract options to meet your specific integration requirements. Options for financial extracts include:

- **General ledger extracts**—General ledger extracts directly integrate with the State's general ledger system. The State controls where transactions are allocated, how extracts are structured and when data is delivered. Once the transaction has been reconciled and extracted, the transaction is locked within the Access Online interface. This option provides more control over the State's transaction data.
- **Standard financial extracts**—Standard financial extracts are appropriate for clients desiring a quick-to-implement, low-maintenance, automated extract solution. If a standard financial extract is desired, you will receive a basic financial extract at the end of each cycle in a format that is compatible with your systems.

7. Ability to upload chart of accounts

As part of the implementation process, a batch file of the State's valid G/L codes will be uploaded and built directly into Access Online. Should the State choose, we will run real-time API accuracy checks against the G/L codes in the State's financial system, and will also work with you to establish default allocation rules which will assist in the allocation transactions to the appropriate G/L codes.

Valid values lists are lists of all possible values for accounting code segments and associated value descriptions. Access Online uses valid value lists to validate the value of a specific segment, thereby restricting values to those accounting code requirements that are pre-approved by the State.

The State can update their valid value lists either directly in Access Online or by uploading a tab delimited text file (flat file). The State will have the option to either add or delete selected values from an existing valid value list or replace all existing values within a valid value list.

Using valid value lists, the State can also associate segments into logical, commonly used groups and reduce the number of valid values they have to maintain. Valid value lists streamline the allocation process and allow program administrators to control combinations of accounting codes that cardholders can access.

8. Process for modifying chart of accounts

Valid values lists are lists of all possible values for accounting code segments and associated value descriptions. Access Online uses valid value lists to validate the value of a specific segment, thereby restricting values to those accounting code requirements that are pre-approved by the State.

The State can update their valid value lists either directly in Access Online or by uploading a tab delimited text file (flat file). The State will have the option to either add or delete selected values from an existing valid value list or replace all existing values within a valid value list.

Using valid value lists, the State can also associate segments into logical, commonly used groups and reduce the number of valid values they have to maintain. Valid value lists streamline the allocation process and allow program administrators to control combinations of accounting codes that cardholders can access.

Valid Values can also be updated in Access Online via a nightly automated batch file.

9. Ability to validate funding allocation

Valid values lists are lists of all possible values for accounting code segments and associated value descriptions. Access Online uses valid value lists to validate the value of a specific segment, thereby restricting values to those accounting code requirements that are pre-approved by the State.

Using valid value lists, the State can also associate segments into logical, commonly used groups and reduce the number of valid values they have to maintain. Valid value lists streamline the allocation process and allow program administrators to control combinations of accounting codes that cardholders can access.

Access Online Client System Validation confirms accounting codes in real time against the State's financial system. The user receives immediate feedback regarding the validity of the accounting code. If an accounting code is not valid, Access Online displays the error and the reason for the error. A nightly validation process verifies all automatically allocated transactions. This process ensures that all allocations are validated before reaching the State's General Ledger.

c. Reporting

1. Standard reports

With Access Online's exceptional reporting suite, clients can run predefined standard reports or create organization-driven ad hoc reports with 24 months of transaction data available online.

Access Online provides immediate access to your transaction data, allowing the State to run reports whenever needed. Access Online's highly intuitive user interface makes it easy for our clients to access their vital program data. Users simply select from a list of reports, define specific selection and sort options, and choose an output type.

Standard Report categories available include:

- **Program Management Reports**—Enable organizations to support general program management activities and monitor compliance with organization policy. Program performance indicators can highlight important trends that our clients can use to proactively manage their accounts. Program Administrators gain access to information on every type of account activity.
- **Financial Management Reports**—Allow organizations to access transaction management activity information. These reports can be used to determine if cardholders are properly managing their accounts and ensure that expenses are being assigned to the proper cost centers.
- **Supplier Management Reports**—Enable organizations to manage supplier relationships, support supplier negotiations and manage spending by category. Supplier management reports are used to analyze the overall effectiveness of our clients' supplier strategies and identify overall performance issues and opportunities. Our clients are armed with actual program performance information that can be leveraged to drive supplier behavior and positively impact supplier negotiations.
- **Tax and Compliance Management Reports**—Assist clients with monitoring expenditures, tracking variances and managing account allocations. Tax and compliance management reports can be used to ensure that our clients' programs are operating in accordance with U.S. Federal Government standards and requirements.
- **Administration Reports**—Allow Program Administrators to support system functionality, including accounting code and user management.

2. Ad hoc or customized reports

The Flex Data Reporting feature of Access Online puts the control in the user's hands, so they can define what they want to see in a report. By setting the report context—date ranges, processing or reporting hierarchies and more—users are able to choose the amount of data. By defining report content (fields to include or calculate) users ensure the information they need—and only the information they need—is in the report. Users can define a logical grouping of data and at what level it should be subtotaled.

3. Report scheduling

The Report Scheduler functionality is available with both standard and custom reports and allows Program Administrators to schedule reports to run once or on a recurring basis.

Additional features include:

- Reports can be delivered to multiple recipients
- Recipients can be notified via email when the report is available
- Access to functionality is controlled by Report Scheduler entitlement

4. Delivery options, i.e. online, email, mobile

Reports can be delivered via the following methods:

- **Internet**—Access Online is a web-based system, which allows the State 24/7 access to reports.
- **Data File**—U.S. Bank will provide a data file at a frequency level directed by the State.
- **Access Online Data Exchange**—Scheduled reports are only delivered through Access Online Data Exchange, and can be retrieved from the Access Online Secure Mailbox. The State will receive email notification when reports are available for viewing in your Access Online mailbox. Access Online provides 128-bit SSL data encryption. U.S. Bank does not distribute actual reports via email due to security concerns.

5. Exporting options and formats

All reports are parameter-driven and offer a high degree of flexibility and variety of output formats, all fully exportable and viewable online. Reports are available in the following formats:

- **Browser**—Browser-based reports open in the user's existing internet browser, requiring no additional software. Some reports take advantage of drill-down links for additional detail.
- **PDF**—PDF reports are readily formatted for printing, downloading or email exchange.
- **Excel**—Excel-based reports use a spreadsheet structure for ease of additional analysis, sorting and filtering. They are also useful for export to third-party applications.
- **Active**—Active reports use dynamic HTML to display using the existing browser but also offer interactive features including on-demand sorting, filtering, charts, graphs and export to XML and CSV.

6. Dashboards

Access Online Dashboard reporting provides an intuitive, on-demand view of information, allowing clients to step back from the details and see the key trends and relationships that drive their commercial card programs' success. Dashboard reporting offers several benefits including:

- Distills extensive data into a single page that graphically represents the areas of performance clients care most about, such as spending, transaction and purchasing indicators
- Compares different periods of time and key points of data to each other to understand current and historical trends

- Customizes reporting by hierarchy level to highlight overall or measure individual department performance

7. Number of data fields available

U.S. Bank has over 500 data fields available for reporting purposes.

8. System data retainage

Data is retained online for a total of six years, after which time it is archived offline and available for retrieval upon request for a further 15 years.

9. Ability to access/run reports across hierarchy levels based on user's security role(s)

Administrators and managers have the ability to control access to reporting for users falling within their hierarchy. Access to advanced reporting options (such as custom reporting and scheduling) can also be restricted.

d. Single sign-on to available software solution

Access Online is a single solution for program management, reporting, reconciliation, approvals and more. Users simply log in to a single system for all program management functions. The State may elect to embed a link to Access Online within your intranet. For security reasons, we do not support single sign-on from third party websites.

e. Program audit tool

1. Card account information

Card account information is housed within Access Online, and can be accessed – and maintained – by the cardholder, and by any administrator with responsibility for the relevant level of your hierarchy.

2. Transaction information

Transaction information is housed within Access Online, and is available to the cardholder, and by any administrator with responsibility for the relevant level of your hierarchy.

U.S. Bank Payment Analytics

U.S. Bank Payment Analytics is a web-based solution that enhances auditing practices by looking beyond the traditional card controls to provide 100% commercial card transaction monitoring. Using customizable rule templates, the State can automatically review all card transactions and flag suspected card misuse and out-of-policy spending. By automatically running policy rules on all transactions, Payment Analytics makes cardholder transaction monitoring dramatically more targeted, efficient and effective. Program Administrators can receive email notifications of possible non-compliance and spend violations so they can safeguard against commercial card misuse and improve purchasing practices.

4.18. **Goal/Objective 18 Transition/Implementation**

The vendor's transition and implementation plans are extremely important to the State. The transition/implementation team should be available during the State's normal business hours. The vendor should describe the transition/implementation plan and should include but is not limited to the following:

a. The timeline for implementing the purchasing card program

A purchasing card implementation typically lasts between 60 and 120 days.

b. The tasks to be performed and responsible parties

Once your organization's commercial card spending opportunities have been clearly defined, your U.S. Bank Relationship Manager and Implementation Project Manager will meet on-site with your representatives to begin implementation planning. The following tasks will be accomplished during the initial meeting:

- Discuss program goals and objectives
- Identify the State's Program Administrator and key stakeholders
- Discuss program roles and responsibilities
- Confirm implementation details (e.g., payment terms, logo options, etc.)
- Review implementation task list
- Establish timeframe for implementation, with key milestones

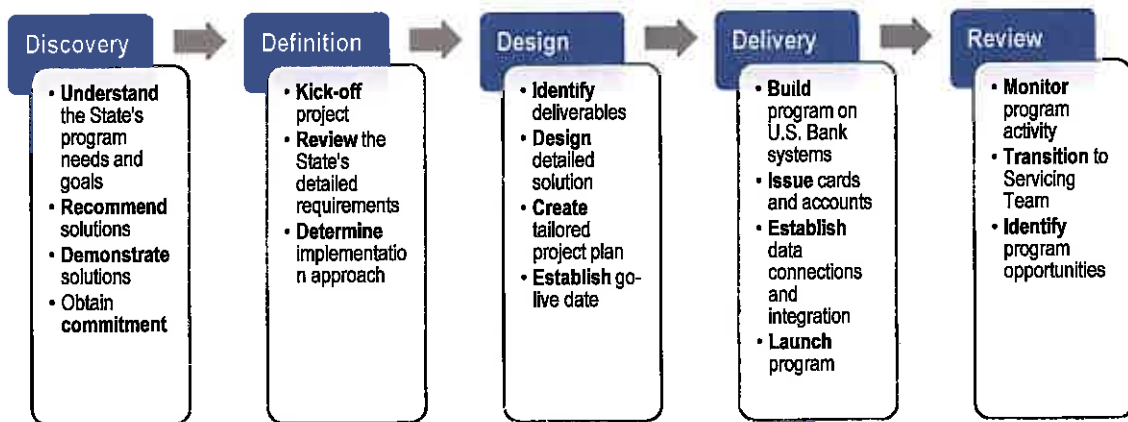
After this initial meeting, the U.S. Bank team will conduct a detailed implementation meeting with the Program Administrator and other client contacts, as needed. The primary implementation tasks are organized into four categories:

- **Program Structure**—This encompasses all aspects of the system setup for your commercial card program, including:
 - Billing and liability
 - Company/organization groupings and hierarchy
 - Account enrollment process
 - Spending controls and security
 - Procedures for ongoing account maintenance
- **Policy, Procedures and Compliance**—Your Relationship Manager and Implementation Project Manager will help you evaluate your current card policy and procedures, including:
 - Cardholder policy and procedures
 - Supplier management strategy
 - Tax management and compliance issues, including IRS requirements
- **Training and Communications**—U.S. Bank has a variety of sample communications to help you train your cardholders and communicate program information to them.
- **Technology**—Your U.S. Bank team will facilitate setting users up on Access Online, which provides you with web-based support for establishing and maintaining accounts, running reports and managing allocations.

Plan Outline

U.S. Bank's implementation process is flexible and focused to deliver the State the solutions you need in a timeframe that works for you across all your markets. While our process methodology follows a rigorous standard developed over 26 years of implementing commercial card programs, we tailor our execution to each individual implementation. We will take the lead to determine the nuances of your current program, develop a complete understanding of your needs and bring you to full capability with U.S. Bank.

The major milestones of our implementation process include:



The U.S. Bank sales team will begin the implementation phase with an internal **Discovery Phase**, where they gather knowledge of the State's program and prepare for client engagement.

The sales team will meet with the implementation team during the **Definition Phase** to transfer knowledge and ensure all parties understand the State's needs. Both the key stakeholders from the State and the U.S. Bank implementation team will then meet to jointly define the overall scope of the project. The team will discuss the goals, objectives and needs of the State, and in return recommend the best overall strategy and timeframe for the full program implementation.

The **Design Phase** is the most critical and collaborative phase of the implementation. During this phase, your Implementation Team provides guidance regarding the available features and functionality for your program, including the overall program structure, limits and controls, branding and payment options. The flexibility of our solution gives the State the power to determine what works best for you.

Behind the scenes, the State's implementation team works with various departments within Corporate Payment Systems to move your implementation to the **Delivery Phase**. During this phase, the State's program is set up on our systems with the options you selected during the design phase. Additionally, the State's cards will be printed and delivered, and all files will be setup in your system during this phase. We also determine the State's training requirements and make recommendations.

Typically, one billing cycle after the initial roll-out and successful payment, the State's implementation transitions to the **Review Phase**, which brings the project team back together for a final meeting to ensure all items have been completed. During this phase, your program will be fully transferred to the State's Relationship Manager for program management and optimization as well as to your Account Coordinator for daily servicing and support.

c. All customer support that will be provided during implementation such as onsite support, technical assistance, user manuals, web-based training, etc.

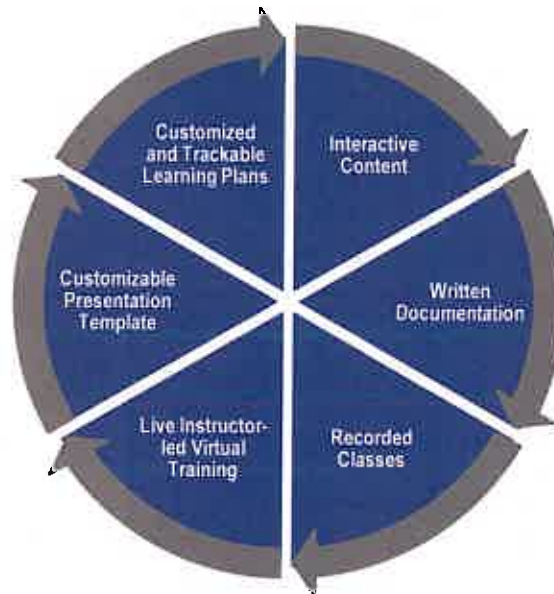
Our comprehensive approach includes onsite implementation, self-paced web-based training, live virtual instructor-led training and role-based documentation. We will also commit to on-site training sessions for your program administrators, to be conducted at locations of your choosing.

U.S. Bank provides the tools necessary to assist the State in identifying opportunities for program growth and optimization. U.S. Bank pioneers the industry in service, and no other issuer will dedicate more human capital to the State than U.S. Bank.

Led by the Implementation Project Manager, an Implementation Team is engaged to transfer knowledge developed throughout the sales process. These discussions provide the groundwork to ensure the entire team has the same level of knowledge about the State. Key members of the implementation team include:

- Sales Representative
- Relationship Manager
- Implementation Project Managers
- Solutions Engineer
- Technology Consultant
- Supplier Enablement Team
- Relevant Subject Matter Experts

U.S. Bank provides comprehensive support materials, beginning with implementation and continuing throughout the life of your program. Our comprehensive training tools and resources have been designed to give the State's Program Administrators and cardholders the knowledge they need to effectively utilize your card program, ensuring overall success and increased program adoption.



Experienced adult-learning professionals who understand the needs of our clients have developed our training tools and resources through proven best-practices and industry knowledge. Flexible, role-based training with function-specific content is available in various methods that fit with your user's learning styles and availability.

During implementation, U.S. Bank will work with the State to review your current training processes and resources, providing like-for-like replacements of existing Citibank materials with a goal of facilitating a seamless continuation of your existing solution. We will also work closely with the state, proposing and implementing best practices where necessary.

d. The process for adding new cardholders, billing accounts and coordinators during transition/implementation if different than the applicable sections above

The addition of new cardholders is rolled into the implementation project outlined above.

e. Names of the proposed on-site implementation team members

U.S. Bank will assign the support team below to manage the State's program:

- **Sales Representative, Ryan Calloway**
 - Builds the initial relationship with the State.
 - Helps your organization determine program needs and identify opportunities for use.
 - Introduces the implementation process.
- **Relationship Manager, Pirosch Thomas**
 - Acts as single high-level point of contact for the State's entire program.
 - Provides direction during program implementation.
 - Develops and monitors mutually determined account performance goals.
 - Delivers account performance reviews, program updates and product enhancements.
- **Implementation Project Manager, Mike Bornhorst**
 - Designs a detailed implementation project plan.
 - Conducts interviews with the State personnel to refine program needs from the outset.
 - Monitors the progress of your program's implementation and will work with you to resolve any problems that may arise.
- **Solutions Engineer, Traci Miner**
 - Makes recommendations on technical needs during the Discovery Phase and hands off to Technology Consultant during the Define Phase.
- **Technology Consultant, assigned upon award**
 - Owns technical portion of customer relationship once sales cycle has been completed.
 - Consults with clients on technical program setup.
 - Prepares for and leads technical discussions during client meetings.
 - Coordinate the connectivity of U.S. Bank Access Online Payment Plus, our e-Payables solution.
- **Supplier Enablement Resources**
 - Manage the transition of your current vendor payment program to the U.S. Bank platform.
 - Develop strategies to target optimal opportunity in virtual card spend.
 - Oversee the onboarding of new suppliers throughout the life of your program.
- **Dedicated Account Coordinator, David Lueck**
 - Joins implementation calls and takes over day-to-day servicing upon roll-out.
 - Assists with all aspects of program management on a daily basis.
 - Trains the State personnel on U.S. Bank program tools and best practices.
 - Has a mastery of commercial card programs, enabling superior service and ongoing support.

f. Resumes and experience of the proposed team members

Over the past three years we have implemented 4,780 client programs, over 20 of which have more than \$100 million in annual spend. This implementation experience is reinforced by the knowledge we have gained in implementing 16 states, their agencies and political subdivisions.

Relationship Manager, Pirosh Thomas

Pirosh Thomas has been a relationship manager for U.S. Bank since 2005 and has been part of the public sector team since 2008. As a relationship manager, she works with clients to find the best solutions for current procurement programs through product enhancements. She also works to ensure that risks are reduced and capital is enhanced through new solutions, such as Payment Plus. Currently, Pirosh manages a state program, K-12 schools, universities and local/state government accounts, including aviation fleet programs for state/local police accounts. Prior to joining U.S. Bank, Pirosh worked for Coca-Cola in their Corporate Flight Department. She managed all of the Accounts Payable processing and also managed their procurement program, which gives her a complete understanding of the program on both ends.

Dedicated Account Coordinator, David Lueck

David Lueck has been with U.S. Bank for six years. He is currently a member of our Public Sector group where he provides consultative service and support to CPS clients in the Public Sector acting as the dedicated day to day contact for Program Administrators. David has received recognition for his effective partnerships with our fraud, credit, and customer service teams to ensure a seamless customer experience. David is recognized for his achievements, winning a U.S. Bank Pinnacle Award for exemplary service.

As a dedicated Account Coordinator, David is backed by a "Pod" – a core unit of Account Coordinators with public-sector expertise to provide backup and coverage in the event of David's absence. The State's backup Account Coordinators are:

- Eric Anderson
- Heather Swanson

Implementation Project Manager, Michael Bornhorst

Michael Bornhorst is an Implementation Project Manager for customers located throughout the United States, Canada and Global. He has over seven years of project management experience and has been an Implementation Project Manager for the past four years. Within his tenure, he has successfully supported over 80 clients through the onboarding process. His education includes graduating with honors from Saint Cloud State University with a BA in Social Science and a minor in General Business. His certifications include a PMP (Project Management Professional) and a CAPM (Certified Associate in Project Management) from the Project Management Institute. His expertise in project management, Visa/Mastercard best practices, and U.S. Bank's online tools for customers to manage their card programs make him an asset to any implementation.

Solutions Engineer, Traci Miner

Traci Miner has been with U.S. Bank Corporate Payment Systems for 21 years, and has held several positions within Global Bankcard Client Servicing and Technology Development. As a Senior Solutions Engineer, Traci provides technical support for Corporate Payment Systems travel and payables bank card solutions. Traci assesses customer needs and existing technology/systems to design a solution to ensure a successful implementation of U.S. Bank products.

Sales Representative, Ryan Calloway

Ryan Calloway has more than eleven years of experience in both corporate and public sector on the integration of payment services into their procurement strategy. Since 2008, he has focused on the public sector, including state and local governments, not-for-profits, higher education and K-12 clients for all of U.S. Bank payable solutions. Specifically, Ryan helps organizations automate their Accounts Payable processes through diminishing paper, increasing controls, reducing risk and enhancing working capital.

Ryan's product knowledge, combined with his experience in working with a diverse customer base, allows him to fulfill the role of a true consultant to his customers. Prior to joining U.S. Bank, he worked for ten years in the engineering testing equipment business.

g. The man-hours required to complete the transition within identified timelines

Since man-hours vary greatly depending on a client's structure, resources, and goals, we are unable to project the man-hours required. Once we establish the exact meeting/call schedule for the project, and the resources available, we can determine the man-hours required. However, we have provided a **Sample Implementation Project Plan** for the State's reference, which outlines the tasks and timeframes involved. Please see **Exhibit 5**.

U.S. Bank recommends that the following resources are engaged at the State:

- **Program Manager**—Leads the team through the pre-implementation process, manages the overall program and provides strategic direction on supplier strategy.
- **Program Administrator**—Responsible for day-to-day program and serves as liaison to U.S. Bank Account Coordinators
- **AP, Finance, Accounting, Control**—Determines necessary reports and key performance measures, processes invoices for payment, and manages monthly cardholder audits
- **Information Systems**—Provides assistance for linking U.S. Bank electronic systems for data delivery
- **Information Technology**—Helps establish connectivity to send/receive files with U.S. Bank, acts as contact point for ongoing technical support post-implementation
- **Tax**—Provides input on tax strategy as it relates to company policy
- **Purchasing**—Identifies where card use could be beneficial and helps to reduce alternative purchasing methods
- **Internal Audit**—Assists with compliance to internal procedures and implements program audits

h. Any other information necessary to understand the implementation of the proposed system

No. U.S. Bank is comfortable in our understanding of the State's implementation/integration requirements, and looks forward to the opportunity to discuss our approach in greater detail with the State's stakeholders. In addition, based on our experience providing programs for 16, states, we are equally comfortable implementing centralized and decentralized programs, and are ready to the State either way.

i. Expansion of payment capabilities through additional card platform tools

U.S. Bank Access Online Payment Plus

U.S. Bank Access Online Payment Plus is an innovative single use account solution tool that combines the control and automation of client purchasing and payables systems with the simplified payment and rebate opportunity of purchasing cards. Payment Plus extends the value of purchasing card programs by further automating organizations' Accounts Payable payment processes, replacing traditional paper check payments with cardless U.S. Bank purchasing accounts.

Payment Plus enables the State to use current business practices, which may include processing purchase orders, receipts, approvals, coding and invoices in your system. Once approved payments are ready for processing, the State provides a file of these payments to U.S. Bank or submits a single payment instruction online. U.S. Bank then uses one or a combination of the options below, depending on supplier preference, to accommodate payment to your suppliers:

State-Initiated Payments (Straight-Through Processing)

- Funds are automatically deposited into a merchant bank account less interchange.
- U.S. Bank provides reconciliation functionality in our tools to automatically match processed supplier payment transactions with the State-authorized payments.

Supplier-Initiated Payments

- **Single-Use Accounts**—Unique account numbers are assigned to each approved payment transaction. Users now have the ability to request and access a virtual account on their mobile device.
- **Pre-authorized Limit Accounts**—U.S. Bank dynamically raises credit limits on supplier-dedicated cards from zero to the amount of the payment appearing on the approved payment file received from the State.

Payment Plus can accommodate both supplier-initiated and buyer-initiated payments without the need for separate file integration.

Supplier Enablement

U.S. Bank assigns a dedicated Supplier Enablement Manager to expand the State's program to cover an increasing proportion of your supplier base throughout the life of your contract. The resources available to your supplier enablement manager include, but are not limited to:

- **Merchant acquiring sales team of up to 20 full-time employees**—U.S. Bank is one of only two financial institutions that owns its own Payment Acquiring business – Elavon – allowing us to work with your entire supplier base, rather than just current acceptors. We have trained a specific subset of that sales team to be versed in supplier enablement and B2B solutions; specifically in calling vendors that do not currently accept credit cards. This team is able to navigate a payment acceptance discussion and offer the full suite of payment acquiring solutions including straight-through processing (push payments). To our knowledge, none of our competitors has a team willing to call and enroll your vendors that are not setup to take Virtual Pay payments.
- **Online self-enrollment portal**—During your supplier enablement campaigns, we offer the option to send your vendors a simple online link to enroll in your program. This serves to quickly and efficiently enroll those vendors who are already educated on the benefits of card acceptance.
- **Proxy Pay**—A substantial number of card-accepting suppliers process electronic card payments via receivables websites, IVRs and call centers. Having invested in a uniform process, many are reluctant to undertake an additional processing method such as a

virtual payment. U.S. Bank Proxy Pay will act on the State's behalf, receiving the payment instructions and completing payment to those strategic suppliers. U.S. Bank Proxy Pay can help capture untapped spend and add significant value to your virtual payment program.

- **Supplier Support Team**—The supplier support team works directly with enrolled suppliers to resolve any questions or concerns. This team contributes to the strong supplier retention rate for our enablement program.
- Nearly unlimited Supplier Enablement Representative resources through Visa Supplier Enablement Services.

U.S. Bank Voyager Fleet Card

The U.S. Bank Voyager Fleet Card is a dedicated fleet management tool which offers distinct advantages over the Visa and Mastercard platforms. The Voyager network is wholly owned by U.S. Bank, and as a closed-loop provider we guarantee level III data capture on all fuel and maintenance transactions, with acceptance at over 93% of all fuel and maintenance locations in the United States. U.S. Bank can also deduct federal excise taxes automatically from the State's bill. The U.S. Bank Voyager Fleet Card is covered by 24/7 customer service and is supported by our proprietary fleet management solution, Fleet Commander™ *Online*.

j. A plan to expand the program

To support our commitment to the State's success, we provide a proprietary, consultative client engagement process called Program Optimization. Visa regularly describes our Program Optimization strategy and execution as the best in the commercial card industry. In fact, U.S. Bank employs a dedicated Program Optimization team dedicated to assisting our Relationship Managers in the benchmarking and growth of their clients' programs. Our Program Optimization capabilities can be applied to any card programs including Purchasing Card, One Card, Virtual Pay and Corporate Card.

Unlike the "off-the-shelf" benchmarking tools offered by others, our unique process covers:

- Benchmarks of the State performance against industry-leading measures of commercial card program performance, including those provided to us by CG Insights, a McKinsey company, as well as RPMG ("The Palmer Study"), and Aberdeen.
- Scorecard metrics with focus on program management (e.g., active to inactive card ratios, write-offs, delinquency) and merchant category spend in comparison to peer industries across the U.S. Bank portfolio.
- Best-practice recommendations for process improvement and program expansion
- Targeted supplier opportunity reports
- Actionable business cases that demonstrate the financial value of program improvements
- Detailed action plans to support the implementation of these improvements

Program Optimization has been a key part of our client engagement strategy for over ten years and drives significant growth for our clients. For example, in 2016, U.S. Bank had over 400 clients engaged in the process with resulting growth of 9% versus 0.4% among non-participating clients. There is no fee for the program and development of best practice recommendations, targeted opportunities, business cases, and action plans requires minimal commitment of the State time or resources.

U.S. Bank program optimization provides the following deliverables:

- Benchmarks of existing client spend in key average transaction size policy tier areas including <\$2,500, \$2,500-\$10,000, and \$10,000-\$100,000 with identification of transaction and volume capture opportunity and associated revenue sharing, transactional cost savings, and cash float gain;
- Review of client policies and spend data for identification of added allowable commodities, adjustment of spending limits and streamlining of card administrative processes;
- Identification of suppliers paid by card and through other methods (slippage) with recommendations for conversion of all spend to card programs.
- Analysis of client supplier reporting showing card accepting suppliers in key average transaction policy tiers, “cardable” commodity areas, and business units for development of supplier and user card conversion target opportunity lists.
- Presentation of best practice recommendations for program improvements through volume expansion, process simplification, enhanced control, and enhanced products such as Managed Spend cards, Event Planner cards, ghost cards, and Virtual Payment.

4.19. Goal/Objective 19 Training

The State desires a vendor that has the capability to train at all levels from the State Purchasing Card Management to the agency level coordinators. The vendor should describe the Training considerations including but are not limited to:

a. Updates on technology changes

U.S. Bank is committed to providing a custom training plan for the State, taking into account your robust internal training capabilities. During our proposed bi-monthly meetings with the State, we will keep your stakeholders informed and up-to-date on technology changes.

U.S. Bank has developed a multi-pronged approach to communicating technology updates, including:

- System splash pages upon login to Access Online
- Process Update Notification communications (PUNS) and email communications
- Quarterly webinars open to all stakeholders (Administrators and cardholders) that provide an overview of recent and upcoming enhancements
- Regular email newsletters keep State users (Administrators and cardholders) up-to-date on our development schedule, including upcoming and recent enhancements

b. Updates on purchasing card rules and regulations affecting the State of West Virginia

U.S. Bank National Association is a federally chartered bank. It constantly monitors proposed and adopted rules and regulations that do or may apply to the bank across products lines. U.S. Bank maintains compliance and legal departments to maintain compliance with applicable law.

During our proposed bi-monthly meetings with the State, we will keep your stakeholders informed and up-to-date on any changing laws and regulations that may impact the State and your program.

c. Updates on changes within the financial institution that affect the State of West Virginia

Your Relationship Manager, Pirosh Thomas, will ensure that you are informed of any new processes/ procedures that could benefit the State program. These will also be addressed in our

bi-monthly calls with the State. Pirosch will also work on your behalf as an advocate for any transition issues that may arise during a program change.

In addition to communication with your Relationship Manager, the Access Online Client Home Page provides notification of any technology updates or scheduled downtime. Other program changes that affect individual cardholders, such as updates to the cardholder contract or benefits, will be communicated via statement inserts.

- d. The State desires to continue to adopt best practices and utilize current technologies. Please describe how you assist clients to attain this as well as maintain a strong program including educational training for clients that involves presenting new products, services and industry trends as well as provide the opportunity for the client to network and share business strategies with both domestic and international peers.**

We are committed to providing on-site training sessions for your program administrators across the State. We will also host an annual user conference, at a location (or locations) of your choosing to communicate technology updates, best practices, and further training opportunities.

U.S. Bank provides the following means of improving the value of the State's program:

- **Client Roundtables**—U.S. Bank Relationship Managers conduct a number of roundtables throughout North America that are open to all U.S. Bank clients. The opportunity to share success stories and solicit feedback on challenges in this informal setting is identified as critical to ongoing program improvement by many of our clients. These sessions provide information on industry trends, new products and enhancements, and valuable networking time for discussion of program challenges and successes.
- **Working Capital Engagement**—The program optimization process provides the foundation for a more holistic analysis called a Working Capital DNA Engagement. This framework uses a quick and simple interview process coupled with an analysis of accounts payable data to develop a complete payables strategy, resulting in recommendations that encompass all potential payment methods available to your organization. The State receives a full Working Capital Advantage Report that includes detailed best-practice recommendations for process improvements, enhanced payment terms, modified payment methods, supplier enablement and deployment strategies.

Client Advisory Panel

In an effort to ensure our strategies align with those of our customers, we have created the U.S. Bank Client Advisory Panel. The Client Advisory Panel consists of key decision makers from our client organizations who meet on an ongoing basis to discuss industry trends, provide strategic guidance on future direction and business opportunities, and leverage insight into our product and services. Our Client Advisory Panel program is one of many "voice of the customer" feedback loops U.S. Bank leverages to ensure we are meeting the demands from our customers and the market.

- e. **Supplements to the existing web-based training programs of the Auditor's Office. The Auditor's Office reserves the right to use vendor-provided training programs on the Auditor's Office web site or any other web site or server by which the web-based training programs are distributed for the Auditor's Office and the State Purchasing Card Program.**

Yes, U.S. Bank can provide link to web based training on your web site and we will also work with the State to identify areas in which we can help provide content for your training program.

U.S. Bank will provide comprehensive web-based training that the State may elect to use and promote as a primary resource, or as a complement to your internal program. The types of training resources we offer include:

- Customized and Trackable Learning Plans
 - Each user can customize a learning plan and create a library of saved documents
 - Program Administrators can track progress by running reports on cardholder training activity
- Interactive Content
 - Self-paced lessons, available 24/7 on our Web-based Training (WBT) tool, offer step-by-step instruction and quizzes
 - Guided and hands-on simulations offer interactive practice for key tasks
 - Registered Users can print certificates of completion for training modules they have completed and passed the certification assessment(s)
- Written Documentation
 - Step-by-step instructions to get Administrators and Cardholders up to speed
 - Access information quickly to find answers to questions without work disruption
- Recorded Classes
 - A narrated demonstration of how to complete tasks in a specific area
 - Good alternative for users who want to take classes that meet their schedule
 - Classes are always available for playback on the WBT
- Live Instructor-led Virtual Training
 - Program Administrators can register for live virtual training within the WBT
 - Regularly scheduled classes on a variety of topics
- Customizable Presentation Tool
 - Consists of a PowerPoint file with speaker notes that the State can use to customize their own cardholder training
 - Enables Program Administrators to seamlessly train cardholders on specific functionalities that apply to the way the State uses Access Online
 - the State can include your unique policies and procedures
 - Final file can be used as a handout or for training presentations
 - Includes short demos for step-by-step instruction

4.20. Goal/Objective 20 Emergency Purchasing Cards

The State of West Virginia currently has an Emergency Purchasing Card Program for federal or state declared emergencies. Please describe the process for the performance of this type of activity on a 24 hour/7 day per week basis.

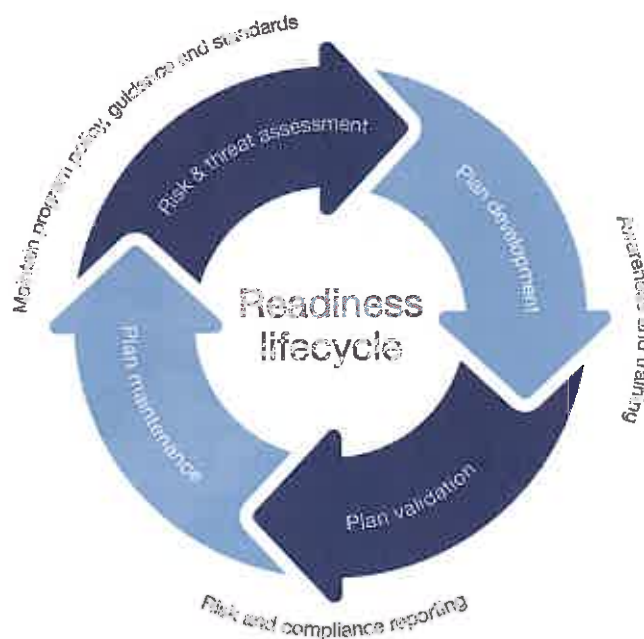
With 16 State government clients and over 50% of the U.S. Federal Government's overall spend, U.S. Bank is well-versed in providing emergency response solutions to meet a wide variety of business continuity needs. Our emergency response cards offer seamless integration into your plans so that you can focus your attention on maintaining operations and pursuing the restoration of

services. This program is designed to assist employees in facilitating their recovery efforts during hurricanes, floods, fires, power outages and other crises.

Spending limits and controls are pre-set to match your policies and the individual payment needs of your employees so that when an emergency arises, your organization can simply activate the cards as planned, knowing your payment requirements are being fulfilled. The cards can be activated at any time by way of phone call to the Account Coordinator team during business hours or customer service after hours. To assure the caller is authorized to fund the account, the State would supply us with a list of authorized callers. In addition, the caller must be able to identify specific account information before the master account is funded.

4.21. Goal/Objective 21 Disaster Recovery Plan
Vendor should describe their disaster recovery plan in detail and indicate the length of time required to restore full service assuming that the vendor's primary operation site is unavailable due to either man-made or natural disaster.

The mission of U.S. Bancorp's Business Continuity Program is to establish and support an on-going Business Continuity and 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 and applications, thereby meeting its fiduciary responsibility to its stakeholders and complying with the requirements of the Federal Financial Institutions Examination Council (FFIEC), the Securities and Exchange Commission (SEC), the Office of the Comptroller of the Currency (OCC), the Financial Industry Regulatory Authority (FINRA) and the Office of the Superintendent of Financial Institutions (OSFI). In addition, U.S. Bancorp has met all recovery criteria as prescribed by the Interagency White Paper on Sound Practices to Strengthen the Resilience of the U.S. Financial System



The U.S. Bancorp and U.S. Bank NA Board of Directors approve the Business Continuity Program Policy annually, and key issues and status are reported to the Board and Senior Executives on a periodic basis. U.S. Bancorp has developed detailed Business Continuity Plans and Disaster Recovery Plans for the restoration of critical processes, applications, infrastructure 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 as well as communications and notifications
- Systems and telecommunications accessibility
- Alternate physical site location and preparedness
- Emergency notification processes and systems
- System and data backup and recovery
- Pandemic and high employee absenteeism

The Enterprise Readiness Services Department coordinates planning, strategy, testing, and monitoring of the Business Continuity and Crisis Management Program across U.S. Bancorp. The Enterprise Readiness Services Department has set forth guidelines which incorporate industry best practices for: recovery of critical business units, recovery of technology and emergency and crisis management response.

- **Business Impact Analysis**—The risk impact analysis measures the effects of resource loss and escalating losses over time in order to provide management with reliable data upon which to base risk mitigation and continuity planning.
- **Threat Vulnerability Assessment**—U.S. Bancorp's Business Continuity Program utilizes a Threat Vulnerability Analysis (TVA) process to assess the risk of major natural hazard events and the impacts of those events on all U.S. Bancorp corporate locations and the mission critical processes and technologies executed at those locations. This analysis drives strategic recovery planning for continuity of operations for these processes and technologies at the selected locations. The planning process assists in mitigating the potential concentration risk exposure of a single natural hazard or man-made event to any particular location or process.
- **Business Continuity and Disaster Recovery Plans**—The plans are a documented collection of procedures and information that is developed and maintained to enable U.S. Bancorp to provide products and services at an acceptable predefined level. Recovery plans are reviewed and approved biennially at a minimum, or as changes occur to mission critical functions and applications, or as a result of issues discovered during exercises or tests. Plans subject to the Interagency White Paper are reviewed and approved annually.
- **Exercising and Testing**—All aspects of the plans are periodically exercised and tested in accordance with regulatory requirements and U.S. Bank policy, and to demonstrate the level of recoverability. This includes plan activation simulation, including recovery strategies, crisis management and response, business continuity processes and critical infrastructure disaster recovery. Key mission critical applications are exercised on a quarterly basis. Mainframe data is mirrored and replicated to the hot site and server backups are stored off-site in a secured climate-controlled environment.
- **Audit**—Annual internal audits and periodic OCC/Federal Reserve exams are conducted of the business continuity and disaster recovery program.
- **Board of Directors Updates**—Enterprise Readiness Services provides regular updates on the status of its contingency and recovery program to the Audit Committee of the Board of Directors of U.S. Bancorp.
- **Employee Training and Awareness**—Employee training and awareness includes promoting awareness, testing evacuation procedures and identifying employees' roles and responsibilities in a significant event. Clear communication during an outage is vital. Many U.S. Bancorp employees who support mission critical functions have cell phones and recovery plans.

U.S. Bancorp's Business Continuity Plans are developed and maintained to address multiple recovery scenarios to include key recovery strategies for such events as: high employee absenteeism, technology outages, natural hazard impacts, etc. Below are a few examples of what might occur if we experienced an interruption of our normal business operations.

In the event a business site becomes inaccessible, U.S. Bancorp presently employs the following recovery strategies for Mission Critical functions:

- **Transfer Work**—Work is transferred to another location that does the same business function or has been cross trained.
- **Relocate People within Business**—Team members are relocated to another site.

- **Relocate to Regional Recovery Center**—A location, other than normal facility, will be used to process data and/or conduct critical or necessary business functions.
- **Vendor Work Area Recovery**—An external site will be used for the recovery of mission critical personnel and processes utilizing a third party owned location.
- **Work from Home**—Team members will work from home on a U.S. Bank-owned laptop or PC.

In the event of a Data Center outage, U.S. Bancorp utilizes an internal alternate data center, which is geographically dispersed, and utilizes real-time mirroring and replication of data to our key recovery centers within prescribed Recovery Time Objectives (RTO) and Recovery Point Objectives (RPO).

In the event of a disaster at U.S. Bancorp that impacts your product or service, you would be notified by a member of the appropriate product or service customer support team.

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.

This plan is subject to modification by U.S. Bancorp at any time.

4.22. Goal/Objective 22 Liability

The State shall be liable for all valid transactions not exceeding the single purchasing card transaction limit which are initiated within the control restrictions in effect at the time of the transaction. The State shall not accept liability for unauthorized use of purchasing cards, fraudulent use, or lost or stolen cards that are reported in accordance with the successful vendor's policies. The vendor should describe how it handles unauthorized/fraudulent use or lost/stolen cards procedures.

The State shall not be held liable for unauthorized use of purchasing cards, fraudulent use, or lost or stolen cards that are reported in accordance with U.S. Bank policy. U.S. Bank absorbs all fraud losses. Neither the State nor your cardholders will be held liable for fraudulent charges made to a promptly reported lost or stolen card.

When a replacement card is required, the cardholder calls the Customer Service Center domestically or the Visa/Mastercard Assistance Center internationally to report a card lost or stolen and request emergency replacement. There are no replacement fees for standard delivery of the card replacement and neither the State nor the cardholder is responsible for fraudulent charges made to the promptly reported lost or stolen card. If expedited delivery cards are ordered before 3 p.m. Eastern Time, they will be processed and shipped the same day. For standard delivery, cards will be produced the next day and shipped the day after. When a card is replaced due to a lost or stolen situation, it retains the original expiration date.

The liability waiver program allows the State to request a waiver of the State's liability for unauthorized charges made by cardholders. Maximum coverage is \$100,000 per cardholder account. To qualify for the coverage, the cardholder's employment must be terminated. Eligible charges are those incurred by the cardholder 75 days prior to termination, through 14 days after, provided U.S. Bank is notified within two business days of termination.

4.23. Goal/Objective 23 Card Brand

The State strongly desires to select the card brand once the award has been made to the financial institution; however, if the card brand would change the vendor's proposal, the vendor must submit a separate proposal for each card brand.

U.S. Bank is dual issuer of Visa and Mastercard. We recognize the benefits to the state of remaining on the Visa platform, but believe that both platforms offer competitive solutions for the State. We have included two separate cost sheets – one for each brand. Please see Exhibits 6, 7 and 8 in the sealed envelope enclosed.

4.24. Goal/Objective 24 Additional Items

The vendor should describe available options or methods for the following areas of interest to the State:

a. Services available to aid participating agencies with conversion from their current operation to the vendor's proposed system

U.S. Bank will work with the State to determine a custom plan that will aid participating agencies in converting their current programs over to U.S. Bank. We look forward to discussing this requirement further to ensure our solution best meets the needs of your agencies; and as a preliminary proposal, we will commit to quarterly on-site trainings and discussions – hosted by your Relationship Manager, Piroesch Thomas – at a time and location of your choosing. This regularly scheduled, flexible approach will ensure the greatest geographic coverage and efficiency in rolling out your program State-wide.

b. Electronic notifications, i.e. mobile, email, online

Access Online notifications are delivered via a variety of different methods.

Below is a list of all available Event-Driven Notifications:

- Account Administration Activities Outside of Standards
- Active Work Queue Activity
- Cardholder Statement Approaching Approval Date
- Cardholder Statement Ready for Review
- Dormant Accounts from 6 to 21 months
- Managing Account Notification for Cardholder Account Activity
- Past Due Accounts
- Transaction Exceeds Single Purchase Limit
- Transaction Posted to Closed Account
- Unmatched Order Entries

U.S. Bank also provides mobile fraud alerts. When a transaction occurs and triggers a fraud strategy, that account is flagged for fraud and the cardholder receives a text and/or email alert instantly to verify if the transaction is legitimate. If the cardholder verifies the transaction, the system automatically removes the block. If the cardholder declines the transaction, a fraud block remains on the account and the cardholder is prompted to call customer service.

U.S. Bank Payment Analytics

U.S. Bank Payment Analytics is a web-based solution that enhances auditing practices by looking beyond the traditional card controls to provide 100% commercial card transaction monitoring. Using customizable rule templates, the State can automatically review all card transactions and flag suspected card misuse and out-of-policy spending. By automatically running policy rules on all transactions, Payment Analytics makes cardholder transaction

monitoring dramatically more targeted, efficient and effective. Program Administrators can receive email notifications of possible non-compliance and spend violations so they can safeguard against commercial card misuse and improve purchasing practices.

Payment Analytics is available 24/7 and does not require new hardware or software. It automatically integrates your commercial card transaction data.

Alerts available include:

- Unauthorized Merchant Category Code (MCC) Alert
- Merchant Watch List Alert
- Transaction with a Non-Preferred Merchant Alert
- Split Transaction Alert
- Split Purchase Alert
- Transaction Close to Single Purchase Limit Alert
- Large Spend Increase over Average Spend Alert
- Excessive Use of Convenience Checks Alert
- Excessive Cash Withdrawals Alert
- Corporate Travel Card Purchase in Cardholder's Postal Code Alert
- Weekend/Holiday Purchase Alert
- Account Opened/Maintained with Limits Exceeding Standards Alert
- Account Balance Alert
- Foreign Currency Transaction Alert

c. International card usage

U.S. Bank can support the State's international card usage needs. Whether for cross-border procurement or international travel, U.S. Bank has the experience to deliver a best-in-class solution.

d. Ongoing support

After implementation is complete we will maintain bi-monthly calls with your dedicated Relationship Manager and Account Coordinator to make sure we are addressing any issues or concerns, or discuss optimization opportunities. While the State can call these dedicated resources at any time, regularly scheduled touch points guarantee the opportunity to discuss important issues that are not urgent or critical to day-to-day operations.

Attachment B: Mandatory Specification Checklist

5.1. Mandatory Requirement 1 Card Issuance

Card Issuance requires the approval of the State Auditor's Office. The successful vendor will incur all costs associated with card issuance.

U.S. Bank confirms. The issuance approval hierarchy will be agreed and implemented in communication with the State at the time of program implementation.

5.2. Mandatory Requirement 2 Card Format/Design

It is mandatory that the vendor provide customized card designs created specifically and exclusively for the State of West Virginia Purchasing Card Program. Examples include, but are not limited to:

- a. The name of the 'STATE OF WEST VIRGINIA' on the face of the card, the State's official seal, or any other distinct feature approved by the Auditor's Office**

U.S. Bank confirms.

- b. The phrase 'FOR OFFICIAL USE ONLY' on the face**

U.S. Bank confirms.

- c. The phrase 'TAX EXEMPT' and each agency's unique tax exempt number embossed or otherwise placed on the face of the card**

U.S. Bank confirms.

- d. The successful vendor's toll-free telephone number for reporting a card lost or stolen printed on the back of the card**

U.S. Bank confirms.

- e. Custom background on the face of the card**

U.S. Bank confirms.

5.3. Mandatory Requirement 3 Card Controls and Restrictions

It is mandatory that the Auditor's Office and other participating agencies have the ability to place account controls and restrictions on any card under the purchasing card program at various hierarchy levels. The vendor is to describe the controls and restrictions they have available. Such controls and restrictions shall include the following:

- a. The ability to use or restrict card access for cash or cash-like products**

U.S. Bank confirms.

- b. MCC group templates**

U.S. Bank confirms.

- c. Vendor blocking**

U.S. Bank confirms.

d. Single per transaction dollar limits

U.S. Bank confirms.

e. Number of purchasing card authorizations per day

U.S. Bank confirms.

f. Number of purchasing card authorizations per billing cycle/month

U.S. Bank confirms.

g. Temporary card maintenance based on date parameters

U.S. Bank confirms.

h. Dollar limits per day

U.S. Bank confirms.

i. Dollar limits per billing cycle/month

U.S. Bank confirms.

j. Dollar limits per cardholder

U.S. Bank confirms.

5.4. Mandatory Requirement 4 Fraud Detection

A robust and effective fraud detection system is mandatory for the purchasing card program. The State desires to have a vendor with a system that will alert the State of any possible fraudulent transactions and desires a process to alert agency level card management personnel and to investigate suspect transactions for fraud and misuse. Vendor should provide a description of how their proposed fraud system operates.

U.S. Bank confirms. U.S. Bank Corporate Payment Systems offers a full range of fraud prevention and investigative services as part of our standard offering to clients. The core service is driven by a team of dedicated fraud professionals focused on best-in-class service and results for our clients.

Complete fraud life-cycle support includes:



- Account Monitoring and Notification
 - Trained fraud professionals available 24/7
 - Authorization scoring with an industry-leading risk model designed to profile cardholder behavior and compare it against known fraud patterns
 - Outbound telephone calls to cardholders and program offices to verify activity
- Development of Detection Strategies
 - Sophisticated data modeling techniques used to detect fraud trends
 - Standard industry practices including card activation programs requiring cards to be activated before first use and CVV values embedded in card magnetic strips to prevent counterfeit risk
- Identity Theft Mitigation
 - The U.S. Bank Threat and Vulnerability team monitors the internet for rogue websites impersonating U.S. Bank sites and closes them down
 - Compromised user ID alerts
 - Immediate response to breaches through our cardholder privacy office
- Customized Fraud Risk Controls
 - Account opening and maintenance policies
 - Appropriate credit limit assignments
 - Merchant restrictions
- Intelligence Gathering
 - Participation in industry roundtables provides for current information on fraud trends and allows for proactive steps towards fraud mitigation
- Complete Investigative Services
 - Coordination with Local, State and Federal law enforcement agencies
 - Industry leading recovery rates minimize cost of programs to our clients
 - Assistance on internal fraud cases—investigations will provide copies of charge receipts, transaction detail and copies of applications to law enforcement agencies, if required

U.S. Bank Payment Analytics

U.S. Bank Payment Analytics is a web-based solution that enhances auditing practices by looking beyond the traditional card controls to provide 100% commercial card transaction monitoring. Using customizable rule templates, Furman University can automatically review all card transactions and flag suspected card misuse and out-of-policy spending. By automatically running policy rules on all transactions, Payment Analytics makes cardholder transaction monitoring dramatically more targeted, efficient and effective. Program Administrators can receive email notifications of possible non-compliance and spend violations so they can safeguard against commercial card misuse and improve purchasing practices.

Payment Analytics is available 24/7 and does not require new hardware or software. It automatically integrates your commercial card transaction data.

5.5. **Mandatory Requirement 5 Cardholder Information**

The successful vendor shall not sell or distribute a list of participating agencies/institutions addresses, cardholder names and addresses, or any other information to any person, firm, or other entity for any purpose. Additionally, the vendor shall not contact individual cardholders for any purpose not directly related to the use of the state purchasing card. Please confirm compliance.

U.S. Bank confirms. U.S. Bank does not market and sell cardholder information (mailing address, etc.) to third parties for any use, particularly the marketing and selling of special offers related or unrelated to our business. U.S. Bank, therefore, does not release cardholder lists to third parties, including internal U.S. Bank entities.

5.6. **Mandatory Requirement 6 Contact Information**

The successful vendor must provide customer support to the State Auditor's Office, P-Card Division and agency Purchasing Card Coordinators as designated by the State Auditor's Office. Please address personnel assignments, hours of availability, methods of access to personnel and account information and response times.

U.S. Bank confirms.

Relationship Manager, Piroch Thomas

Piroch Thomas has been a relationship manager for U.S. Bank since 2005 and has been part of the public sector team since 2008. As a relationship manager, she works with clients to find the best solutions for current procurement programs through product enhancements. She also works to ensure that risks are reduced and capital is enhanced through new solutions, such as Payment Plus. Currently, Piroch manages a state program, K-12 schools, universities and local/state government accounts, including aviation fleet programs for state/local police accounts. Prior to joining U.S. Bank, Piroch worked as the commercial card Program Administrator for Coca-Cola, which gives her a complete understanding of the program on both ends.

Dedicated Account Coordinator, David Lueck

David Lueck has been with U.S. Bank for six years. He is currently a member of our Public Sector group where he provides consultative service and support to CPS clients in the Public Sector acting as the dedicated day to day contact for Program Administrators. David has received recognition for his effective partnerships with our fraud, credit, and customer service teams to ensure a seamless customer experience. David is recognized for his achievements, winning a U.S. Bank Pinnacle Award for exemplary service.

As a dedicated Account Coordinator, David is backed by a “Pod” – a core unit of Account Coordinators with public-sector expertise to provide backup and coverage in the event of David’s absence. The State’s backup Account Coordinators are:

- Eric Anderson
- Heather Swanson

David is available via phone and email between the hours of 8 a.m. and 5 p.m. Eastern Time; backup support is available until 8 p.m. Eastern Time.

Implementation Project Manager, Michael Bornhorst

Michael Bornhorst is an Implementation Project Manager for customers located throughout the United States, Canada and Global. He has over seven years of project management experience and has been an Implementation Project Manager for the past four years. Within his tenure, he has successfully supported over 80 clients through the onboarding process. His education includes graduating with honors from Saint Cloud State University with a BA in Social Science and a minor in General Business. His certifications include a PMP (Project Management Professional) and a CAPM (Certified Associate in Project Management) from the Project Management Institute. His expertise in project management, Visa/Mastercard best practices, and U.S. Bank's online tools for customers to manage their card programs make him an asset to any Implementation.

Solutions Engineer, Traci Miner

Traci Miner has been with U.S. Bank Corporate Payment Systems for 21 years, and has held several positions within Global Bankcard Client Servicing and Technology Development. As a Senior Solutions Engineer, Traci provides technical support for Corporate Payment Systems travel and payables bank card solutions. Traci assesses customer needs and existing technology/systems to design a solution to ensure a successful implementation of U.S. Bank products.

Sales Representative, Ryan Calloway

Ryan Calloway has more than eleven years of experience in both corporate and public sector on the integration of payment services into their procurement strategy. Since 2008, he has focused on the public sector, including state and local governments, not-for-profits, higher education and K-12 clients for all of U.S. Bank payable solutions. Specifically, Ryan helps organizations automate their Accounts Payable processes through diminishing paper, increasing controls, reducing risk and enhancing working capital.

Ryan’s product knowledge, combined with his experience in working with a diverse customer base, allows him to fulfill the role of a true consultant to his customers. Prior to joining U.S. Bank, he worked for ten years in the engineering testing equipment business.

a. 24/7/365 Customer service call center and technical support available to program coordinators/administrators and cardholders

U.S. Bank confirms. Our in-house, 24/7 Customer Service Center is available toll-free and is fully dedicated to U.S. Bank Corporate Payment Systems commercial card programs. Our two U.S.-based call centers are located in Fargo, North Dakota, and Coeur d’Alene, Idaho.

Customer Service Representatives assist with:

- General Information
- Account closures
- Account balance and status
- Card replacement
- Spending limit availability

- Lost or stolen card reports
- Payment due dates and mailing addresses
- Non-receipt reports
- Dispute status
- Manual authorization
- Duplicate statement requests
- Resolving disputes
- Statement transactions
- Resetting passwords for Access® Online
- Maintenance Tasks
- General Navigation for Access Online
- Card activation
- Making a payment
- Name and address changes

b. Dedicated account representative(s) for the State's normal business hours

U.S. Bank confirms.

Relationship Manager, Piroesch Thomas

Piroesch Thomas has been a relationship manager for U.S. Bank since 2005 and has been part of the public sector team since 2008. As a relationship manager, she works with clients to find the best solutions for current procurement programs through product enhancements. She also works to ensure that risks are reduced and capital is enhanced through new solutions, such as Payment Plus. Currently, Piroesch manages a state program, K-12 schools, universities and local/state government accounts, including aviation fleet programs for state/local police accounts. Prior to joining U.S. Bank, Piroesch worked for Coca-Cola in their Corporate Flight Department. She handled all of the Accounts Payable processing and also managed their procurement program, which gives her a complete understanding of the program on both ends.

Dedicated Account Coordinator, David Lueck

David Lueck has been with U.S. Bank for six years. He is currently a member of our Public Sector group where he provides consultative service and support to CPS clients in the Public Sector acting as the dedicated day to day contact for Program Administrators. David has received recognition for his effective partnerships with our fraud, credit, and customer service teams to ensure a seamless customer experience. David is recognized for his achievements, winning a U.S. Bank Pinnacle Award for exemplary service.

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- Eric Anderson
- Heather Swanson

c. Emergency contacts

U.S. Bank confirms.

Relationship Manager, Piroesch Thomas

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works to ensure that risks are reduced and capital is enhanced through new solutions, such as Payment Plus. Currently, Pirosh manages a state program, K-12 schools, universities and local/state government accounts, including aviation fleet programs for state/local police accounts. Prior to joining U.S. Bank, Pirosh worked as the commercial card Program Administrator for Coca-Cola, which gives her a complete understanding of the program on both ends.

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- Eric Anderson
- Heather Swanson

David is available via phone and email between the hours of 8 a.m. and 5 p.m. Eastern Time; backup support is available until 8 p.m. Eastern.

5.7. Mandatory Requirement 7 Lost/Stolen Cards and Account Closures
The State of West Virginia is not liable for unauthorized or fraudulent transactions posting to an account.

U.S. Bank confirms. U.S. Bank absorbs all fraud losses. Neither the State nor your cardholders will be held liable for fraudulent charges made to a promptly reported lost or stolen card.

5.8. Mandatory Requirement 8 Data Transmission and Connectivity
a. The successful vendor must provide a secure data transmission of its account and transaction activity at least once per bank processing day, to multiple points as designated by the State Auditor's Office.

U.S. Bank confirms.

b. The State must receive all data fields available in the transaction output from the card processor.

U.S. Bank confirms. We pass along all data received from the merchant.

c. The successful vendor must be able to re-transmit the data transmission file(s).

U.S. Bank confirms.

Please see Exhibits 3 and 4, SBF 2.5 File Specifications and UVCF 4.0 File Specifications.

d. The State requires vendor to provide all data associated to account transactions including but not limited to travel folio data.

U.S. Bank confirms. We are able to pass the hotel folio data for the hotels that are participating in the Hotel Folio Program.

Hotel chains in Visa production, representing over 10,000 properties, include:

- Hilton
- Hyatt
- Marriott
- Choice Hotels International
- OMNI Hotels
- Carlson Hotels
- Ongoing negotiations with other major hotels and hotel management companies

Hotel chains in Mastercard production, representing over 12,000 properties, include:

- Marriott
- Hilton
- Carlson Hotels
- Choice Hotels International
- OMNI Hotels
- Fairmont Hotels
- InterContinental Hotels
- Ongoing negotiations with other major hotels and hotel management companies

5.9. Mandatory Requirement 9 Rebate Documentation

The State Auditor's Office requires the vendor to provide the backup documentation for the rebate earned at a minimum of the master account level. The vendor shall show any rebate withheld for not meeting payment due date requirements or applicable fees at the same level. The State assumes any applicable cash advance or foreign transaction fees will be charged and billed to the associated card account.

U.S. Bank confirms. Please see Exhibits 6, 7 and 8 for details of our rebate.

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

U.S. Bank National Association
Company


Representative Signature

Brian Richter, Chief Credit Officer
Representative Name, Title

866.274.5898

Contact Phone/Fax Number

April 7, 2017
Date

PURCHASING AFFIDAVIT

MANDATE: Under W. Va. Code §5A-3-10a, no contract or renewal of any contract may be awarded by the state or any of its political subdivisions to any vendor or prospective vendor when the vendor or prospective vendor or a related party to the vendor or prospective vendor is a debtor and: (1) the debt owed is an amount greater than one thousand dollars in the aggregate; or (2) the debtor is in employer default.

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

DEFINITIONS:

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

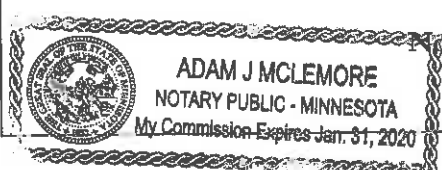
"Employer default" means having an outstanding balance or liability to the old fund or to the uninsured employers' fund or being in policy default, as defined in W. Va. Code § 23-2c-2, failure to maintain mandatory workers' compensation coverage, or failure to fully meet its obligations as a workers'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

"Related party" means a party, whether an individual, corporation, partnership, association, limited liability company or any other form or business association or other entity whatsoever, related to any vendor by blood, marriage, ownership or contract through which the party has a relationship of ownership or other interest with the vendor so that the party will actually or by effect receive or control a portion of the benefit, profit or other consideration from performance of a vendor contract with the party receiving an amount that meets or exceed 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: U.S. Bank National Association
Authorized Signature: [Signature] **Date:** April 7, 2017
State of: Minnesota
County of: Hennepin, to wit:
Taken, Subscribed, and sworn to before me this 7th **day of** April, 2017
My Commission Expires JAN 31ST 2020



[Signature]
Notary Public

References

The following U.S. Bank clients consent to be contacted as references for our program.

State of Washington

Brent Duncan, Procurement Supervisor
Washington State Department of Enterprise Services
360.407.8778
brent.duncan@des.wa.gov

Clayton Long, CPPO Contracts Specialist
Washington State Department of Enterprise Services
360.407.8508
clayton.long@des.wa.gov

State of Ohio

Jason Bartholow, Business Transformation Analyst
State of Ohio Department of Administrative Services
614.644.8811
jason.bartholow@obm.state.oh.us

State of Utah

Rick Beckstead, CPA, Accounting Operations Manager
State of Utah
801.538.3100
rbeckstead@utah.gov

State of Minnesota

Sean Torin, J.D., Acquisition Management Specialist
State of Minnesota
651.201.2405
sean.torin@state.mn

United States Army

Morris McIllwain, Army GPC Program Manager
Office of the Deputy Assistant Secretary of the Army
703.697.1524
morris.a.mcillwain.civ@mail.mil

ADDENDUM ACKNOWLEDGEMENT FORM
SOLICITATION NO.: CRFP AUD1700000001

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 National Association

Company

Authorized Signature

April 7, 2017

Date

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