



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

Header 4

General Information

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

Procurement Folder: 403907

Procurement Type: Central Master Agreement

Vendor ID: 000000220967

Legal Name: YOUNGWILLIAMS PC

Alias/DBA:

Total Bid: \$0.00

Response Date: 07/27/2018

Response Time: 15:38

SO Doc Code: CRFQ

SO Dept: 0511

SO Doc ID: CSE1800000001

Published Date: 7/16/18

Close Date: 7/30/18

Close Time: 13:30

Status: Closed

Solicitation Description: Addendum No. 2- Banking Services- Child Support

Total of Header Attachments: 4

Total of All Attachments: 4



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

State of West Virginia
Solicitation Response

Proc Folder : 403907

Solicitation Description : Addendum No. 2- Banking Services- Child Support Enforcement

Proc Type : Central Master Agreement

Date issued	Solicitation Closes	Solicitation Response	Version
	2018-07-30 13:30:00	SR 0511 ESR07271800000000386	1

VENDOR

000000220967

YOUNGWILLIAMS PC

Solicitation Number: CRFQ 0511 CSE1800000001

Total Bid : \$0.00

Response Date: 2018-07-27

Response Time: 15:38:41

Comments:

FOR INFORMATION CONTACT THE BUYER

Heather D Bundrage
304-558-2566
heather.d.bundrage@wv.gov

Signature on File

FEIN #

DATE

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

Line	Comm Ln Desc	Qty	Unit Issue	Unit Price	Ln Total Or Contract Amount
1	Bank Contract				

Comm Code	Manufacturer	Specification	Model #
84121500			

Extended Description :	Please see Exhibit A pricing page or the Excel Pricing page which is attached. Please note the Excel Pricing page has multiple tabs on the bottom. Please make sure you fill out all of the tabs on the Excel Pricing page.
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TECHNICAL PROPOSAL

Response to Request for Quotation for
Open-End Child Support Collecting, Tracking
& Disbursement

Prepared for the State of West Virginia
Department of Health and Human Resources
Bureau for Child Support Enforcement

RFQ # CRFQ CSE1800000001

Due: July 30, 2018

Time: 1:30 p.m. EST

Digital Copy

Part 1 of 3



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

State of West Virginia
Request for Quotation
33 — Service - Misc

Proc Folder: 403907

Doc Description: Open-end Child Support Collecting, Tracking, & Disbursement

Proc Type: Central Master Agreement

Date Issued	Solicitation Closes	Solicitation No	Version
2018-06-12	2018-07-10 13:30:00	CRFQ 0511 CSE1800000001	1

BID RECEIVING LOCATION

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

VENDOR

Vendor Name, Address and Telephone Number:

YoungWilliams, P.C.
141 Township Ave., Suite 200
Ridgeland, MS 39157

FOR INFORMATION CONTACT THE BUYER

Heather D Bundrage
304-558-2566
heather.d.bundrage@wv.gov

Signature X

FEIN # 64-0847009

DATE July 24, 2018

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

ADDITIONAL INFORMATION:

The West Virginia Purchasing Division is soliciting bids on behalf of West Virginia Department of Health and Human Resources, Bureau for Child Support Enforcement, hereinafter referred to as the "Agency", to establish a contract to provide for the centralized collection, distribution, and tracking of child support payments per the bid requirements, specifications, terms and conditions attached to this solicitation.

Please note attached is a Pricing Page in Excel format that has multiple tabs attached to it. If you use the excel sheet please make sure you fill out each tab by following the instructions on the attached Exhibit B page.

INVOICE TO		SHIP TO	
FISCAL UNIT MANAGER 304-356-4715 HEALTH AND HUMAN RESOURCES CHILD SUPPORT ENFORCEMENT 350 CAPITOL ST, RM 147 CHARLESTON WV25301-3703 US		FISCAL UNIT MANAGER 304-356-4715 HEALTH AND HUMAN RESOURCES CHILD SUPPORT ENFORCEMENT 350 CAPITOL ST, RM 147 CHARLESTON WV 25301-3703 US	

Line	Comm Ln Desc	Qty	Unit Issue	Unit Price	Total Price
1	Bank Contract				

Comm Code	Manufacturer	Specification	Model #
84121500			

Extended Description :

Please see Exhibit A pricing page or the Excel Pricing page which is attached. Please note the Excel Pricing page has multiple tabs on the bottom. Please make sure you fill out all of the tabs on the Excel Pricing page.

SCHEDULE OF EVENTS

<u>Line</u>	<u>Event</u>	<u>Event Date</u>
1	TECHNICAL QUESTIONS DUE BY 2PM EST	2018-06-22

CSE1800000001	Document Phase Draft	Document Description Open-end Child Support Collecting, Tracking, & Disbursement	Page 3 of 3
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ADDITIONAL TERMS AND CONDITIONS

See attached document(s) for additional Terms and Conditions



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

State of West Virginia
Request for Quotation
33 — Service - Misc

Proc Folder: 403907

Doc Description: Addendum No. 1- Banking Services- Child Support Enforcement

Proc Type: Central Master Agreement

Date Issued	Solicitation Closes	Solicitation No	Version
2018-07-02	2018-07-24 13:30:00	CRFQ 0511 CSE1800000001	2

BID RECEIVING LOCATION

BID CLERK

DEPARTMENT OF ADMINISTRATION

PURCHASING DIVISION

2019 WASHINGTON ST E

CHARLESTON

WV 25305

US

VENDOR

Vendor Name, Address and Telephone Number:

YoungWilliams, P.C.

141 Township Ave., Suite 200

Ridgeland, MS 39157

FOR INFORMATION CONTACT THE BUYER

Heather D Bundrage

304-558-2566

heather.d.bundrage@wv.gov

Signature X

FEIN # 64-0847009

DATE July 24, 2018

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

ADDITIONAL INFORMATION:

Request for Quotation (CRFQ)

Addendum No. 1- to move the bid opening date from 7/10/2018 to 7/24/2018 at 1:30pm est.

A separate Addendum will follow at a later date with responses to technical questions.

INVOICE TO	SHIP TO
FISCAL UNIT MANAGER 304-356-4715 HEALTH AND HUMAN RESOURCES CHILD SUPPORT ENFORCEMENT 350 CAPITOL ST, RM 147 CHARLESTON WV25301-3703 US	FISCAL UNIT MANAGER 304-356-4715 HEALTH AND HUMAN RESOURCES CHILD SUPPORT ENFORCEMENT 350 CAPITOL ST, RM 147 CHARLESTON WV 25301-3703 US

Line	Comm Ln Desc	Qty	Unit Issue	Unit Price	Total Price
1	Bank Contract				

Comm Code	Manufacturer	Specification	Model #
84121500			

Extended Description :

Please see Exhibit A pricing page or the Excel Pricing page which is attached. Please note the Excel Pricing page has multiple tabs on the bottom. Please make sure you fill out all of the tabs on the Excel Pricing page.

SCHEDULE OF EVENTS

<u>Line</u>	<u>Event</u>	<u>Event Date</u>
1	TECHNICAL QUESTIONS DUE BY 2PM EST	2018-06-22

CSE1800000001	Document Phase Final	Document Description Addendum No. 1- Banking Services- Child Support Enforcement	Page 3 of 3
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ADDITIONAL TERMS AND CONDITIONS

See attached document(s) for additional Terms and Conditions



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

State of West Virginia
Request for Quotation
33 — Service - Misc

Proc Folder: 403907

Doc Description: Addendum No. 2- Banking Services- Child Support Enforcement

Proc Type: Central Master Agreement

Date Issued	Solicitation Closes	Solicitation No	Version
2018-07-16	2018-07-30 13:30:00	CRFQ 0511 CSE1800000001	3

BID RECEIVING LOCATION

BID CLERK

DEPARTMENT OF ADMINISTRATION

PURCHASING DIVISION

2019 WASHINGTON ST E

CHARLESTON

WV 25305

US

VENDOR

Vendor Name, Address and Telephone Number:

YoungWilliams, P.C.

141 Township Ave., Suite 200

Ridgeland, MS 39157

FOR INFORMATION CONTACT THE BUYER

Heather D Bundrage

304-558-2566

heather.d.bundrage@wv.gov

Signature X

FEIN # 64-0847009

DATE July 30, 2018

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

ADDITIONAL INFORMATION:

Request for Quotation (CRFQ)

Addendum No. 2- Issued to provide responses to vendor questions, to provide additional attachments, provide one (1) revised pricing page entitled "Debit Card Fee Services", provide additional clarifications to the specifications.

To change the bid opening date to July 30, 2018 at 1:30pm est.

Please note: Only one pricing page in Exhibit A has been revised, however, all of the pricing pages contained in Exhibit A have been attached to Addendum No. 2.

INVOICE TO		SHIP TO	
FISCAL UNIT MANAGER 304-356-4715 HEALTH AND HUMAN RESOURCES CHILD SUPPORT ENFORCEMENT 350 CAPITOL ST, RM 147 CHARLESTON WV25301-3703 US		FISCAL UNIT MANAGER 304-356-4715 HEALTH AND HUMAN RESOURCES CHILD SUPPORT ENFORCEMENT 350 CAPITOL ST, RM 147 CHARLESTON WV 25301-3703 US	

Line	Comm Ln Desc	Qty	Unit Issue	Unit Price	Total Price
1	Bank Contract				

Comm Code	Manufacturer	Specification	Model #
84121500			

Extended Description :

Please see Exhibit A pricing page or the Excel Pricing page which is attached. Please note the Excel Pricing page has multiple tabs on the bottom. Please make sure you fill out all of the tabs on the Excel Pricing page.

SCHEDULE OF EVENTS

<u>Line</u>	<u>Event</u>	<u>Event Date</u>
1	TECHNICAL QUESTIONS DUE BY 2PM EST	2018-06-22

CSE1800000001	Document Phase Draft	Document Description Addendum No. 2- Banking Services- Child Support Enforcement	Page 3 of 3
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ADDITIONAL TERMS AND CONDITIONS

See attached document(s) for additional Terms and Conditions

ADDENDUM ACKNOWLEDGEMENT FORM
SOLICITATION NO.: CRFQ CSE1800000001

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

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

Addendum Numbers Received:

(Check the box next to each addendum received)

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

I understand that failure to confirm the receipt of addenda may be cause for rejection of this bid. I further understand that that any verbal representation made or assumed to be made during any oral discussion held between Vendor's representatives and any state personnel is not binding. Only the information issued in writing and added to the specifications by an official addendum is binding.

YoungWilliams, P.C.

Company



Authorized Signature

July 24, 2018

Date

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

GENERAL TERMS AND CONDITIONS:

1. CONTRACTUAL AGREEMENT: Issuance of a Award Document signed by the Purchasing Division Director, or his designee, and approved as to form by the Attorney General's office constitutes acceptance of this Contract made by and between the State of West Virginia and the Vendor. Vendor's signature on its bid signifies Vendor's agreement to be bound by and accept the terms and conditions contained in this Contract.

2. DEFINITIONS: As used in this Solicitation/Contract, the following terms shall have the meanings attributed to them below. Additional definitions may be found in the specifications included with this Solicitation/Contract.

2.1. "Agency" or "Agencies" means the agency, board, commission, or other entity of the State of West Virginia that is identified on the first page of the Solicitation or any other public entity seeking to procure goods or services under this Contract.

2.2. "Bid" or "Proposal" means the vendors submitted response to this solicitation.

2.3. "Contract" means the binding agreement that is entered into between the State and the Vendor to provide the goods or services requested in the Solicitation.

2.4. "Director" means the Director of the West Virginia Department of Administration, Purchasing Division.

2.5. "Purchasing Division" means the West Virginia Department of Administration, Purchasing Division.

2.6. "Award Document" means the document signed by the Agency and the Purchasing Division, and approved as to form by the Attorney General, that identifies the Vendor as the contract holder.

2.7. "Solicitation" means the official notice of an opportunity to supply the State with goods or services that is published by the Purchasing Division.

2.8. "State" means the State of West Virginia and/or any of its agencies, commissions, boards, etc. as context requires.

2.9. "Vendor" or "Vendors" means any entity submitting a bid in response to the Solicitation, the entity that has been selected as the lowest responsible bidder, or the entity that has been awarded the Contract as context requires.

3. CONTRACT TERM; RENEWAL; EXTENSION: The term of this Contract shall be determined in accordance with the category that has been identified as applicable to this Contract below:

☒ **Term Contract**

Initial Contract Term: This Contract becomes effective on _____
Award and extends for a period of four(4) year(s).

Renewal Term: This Contract may be renewed upon the mutual written consent of the Agency, and the Vendor, with approval of the Purchasing Division and the Attorney General's office (Attorney General approval is as to form only). Any request for renewal should be delivered to the Agency and then submitted to the Purchasing Division thirty (30) days prior to the expiration date of the initial contract term or appropriate renewal term. A Contract renewal shall be in accordance with the terms and conditions of the original contract. Unless otherwise specified below, renewal of this Contract is limited to three(3) successive one (1) year periods or multiple renewal periods of less than one year, provided that the multiple renewal periods do not exceed the total number of months available in all renewal years combined. Automatic renewal of this Contract is prohibited. Renewals must be approved by the Vendor, Agency, Purchasing Division and Attorney General's office (Attorney General approval is as to form only)

☐ **Alternate Renewal Term** – This contract may be renewed for _____ successive _____ year periods or shorter periods provided that they do not exceed the total number of months contained in all available renewals. Automatic renewal of this Contract is prohibited. Renewals must be approved by the Vendor, Agency, Purchasing Division and Attorney General's office (Attorney General approval is as to form only)

Delivery Order Limitations: In the event that this contract permits delivery orders, a delivery order may only be issued during the time this Contract is in effect. Any delivery order issued within one year of the expiration of this Contract shall be effective for one year from the date the delivery order is issued. No delivery order may be extended beyond one year after this Contract has expired.

☐ **Fixed Period Contract:** This Contract becomes effective upon Vendor's receipt of the notice to proceed and must be completed within _____ days.

☐ **Fixed Period Contract with Renewals:** This Contract becomes effective upon Vendor's receipt of the notice to proceed and part of the Contract more fully described in the attached specifications must be completed within _____ days. Upon completion of the work covered by the preceding sentence, the vendor agrees that maintenance, monitoring, or warranty services will be provided for _____ year(s) thereafter.

☐ **One Time Purchase:** The term of this Contract shall run from the issuance of the Award Document until all of the goods contracted for have been delivered, but in no event will this Contract extend for more than one fiscal year.

☐ **Other:** See attached.

4. NOTICE TO PROCEED: Vendor shall begin performance of this Contract immediately upon receiving notice to proceed unless otherwise instructed by the Agency. Unless otherwise specified, the fully executed Award Document will be considered notice to proceed.

5. QUANTITIES: The quantities required under this Contract shall be determined in accordance with the category that has been identified as applicable to this Contract below.

☐ **Open End Contract:** Quantities listed in this Solicitation are approximations only, based on estimates supplied by the Agency. It is understood and agreed that the Contract shall cover the quantities actually ordered for delivery during the term of the Contract, whether more or less than the quantities shown.

☒ **Service:** The scope of the service to be provided will be more clearly defined in the specifications included herewith.

☐ **Combined Service and Goods:** The scope of the service and deliverable goods to be provided will be more clearly defined in the specifications included herewith.

☐ **One Time Purchase:** This Contract is for the purchase of a set quantity of goods that are identified in the specifications included herewith. Once those items have been delivered, no additional goods may be procured under this Contract without an appropriate change order approved by the Vendor, Agency, Purchasing Division, and Attorney General's office.

6. EMERGENCY PURCHASES: The Purchasing Division Director may authorize the Agency to purchase goods or services in the open market that Vendor would otherwise provide under this Contract if those goods or services are for immediate or expedited delivery in an emergency. Emergencies shall include, but are not limited to, delays in transportation or an unanticipated increase in the volume of work. An emergency purchase in the open market, approved by the Purchasing Division Director, shall not constitute a breach of this Contract and shall not entitle the Vendor to any form of compensation or damages. This provision does not excuse the State from fulfilling its obligations under a One Time Purchase contract.

7. REQUIRED DOCUMENTS: All of the items checked below must be provided to the Purchasing Division by the Vendor as specified below.

☐ **BID BOND (Construction Only):** Pursuant to the requirements contained in W. Va. Code § 5-22-1(c), All Vendors submitting a bid on a construction project shall furnish a valid bid bond in the amount of five percent (5%) of the total amount of the bid protecting the State of West Virginia. The bid bond must be submitted with the bid.

☐ **PERFORMANCE BOND:** The apparent successful Vendor shall provide a performance bond in the amount of 100% of the contract. The performance bond must be received by the Purchasing Division prior to Contract award.

☐ **LABOR/MATERIAL PAYMENT BOND:** The apparent successful Vendor shall provide a labor/material payment bond in the amount of 100% of the Contract value. The labor/material payment bond must be delivered to the Purchasing Division prior to Contract award.

In lieu of the Bid Bond, Performance Bond, and Labor/Material Payment Bond, the Vendor may provide certified checks, cashier's checks, or irrevocable letters of credit. Any certified check, cashier's check, or irrevocable letter of credit provided in lieu of a bond must be of the same amount and delivered on the same schedule as the bond it replaces. A letter of credit submitted in lieu of a performance and labor/material payment bond will only be allowed for projects under \$100,000. Personal or business checks are not acceptable. Notwithstanding the foregoing, West Virginia Code § 5-22-1 (d) mandates that a vendor provide a performance and labor/material payment bond for construction projects. Accordingly, substitutions for the performance and labor/material payment bonds for construction projects is not permitted.

☐ **MAINTENANCE BOND:** The apparent successful Vendor shall provide a two (2) year maintenance bond covering the roofing system. The maintenance bond must be issued and delivered to the Purchasing Division prior to Contract award.

☐ **LICENSE(S) / CERTIFICATIONS / PERMITS:** In addition to anything required under the Section of the General Terms and Conditions entitled Licensing, the apparent successful Vendor shall furnish proof of the following licenses, certifications, and/or permits prior to Contract award, in a form acceptable to the Purchasing Division.

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The apparent successful Vendor shall also furnish proof of any additional licenses or certifications contained in the specifications prior to Contract award regardless of whether or not that requirement is listed above.

8. INSURANCE: The apparent successful Vendor shall furnish proof of the insurance identified by a checkmark below and must include the State as an additional insured on each policy prior to Contract award. The insurance coverages identified below must be maintained throughout the life of this contract. Thirty (30) days prior to the expiration of the insurance policies, Vendor shall provide the Agency with proof that the insurance mandated herein has been continued. Vendor must also provide Agency with immediate notice of any changes in its insurance policies, including but not limited to, policy cancelation, policy reduction, or change in insurers. The apparent successful Vendor shall also furnish proof of any additional insurance requirements contained in the specifications prior to Contract award regardless of whether or not that insurance requirement is listed in this section.

Vendor must maintain:

☒ **Commercial General Liability Insurance** in at least an amount of: \$100,000,000.00 per occurrence.

☐ **Automobile Liability Insurance** in at least an amount of: _____ per occurrence.

☐ **Professional/Malpractice/Errors and Omission Insurance** in at least an amount of: _____ per occurrence.

☐ **Commercial Crime and Third Party Fidelity Insurance** in an amount of: _____ per occurrence.

☒ **Cyber Liability Insurance** in an amount of: \$1,000,000.00 per occurrence.

☐ **Builders Risk Insurance** in an amount equal to 100% of the amount of the Contract.

☐ **Pollution Insurance** in an amount of: _____ per occurrence.

☐ **Aircraft Liability** in an amount of: _____ per occurrence.

☐

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☐

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Notwithstanding anything contained in this section to the contrary, the Director of the Purchasing Division reserves the right to waive the requirement that the State be named as an additional insured on one or more of the Vendor's insurance policies if the Director finds that doing so is in the State's best interest.

9. WORKERS' COMPENSATION INSURANCE: The apparent successful Vendor shall comply with laws relating to workers compensation, shall maintain workers' compensation insurance when required, and shall furnish proof of workers' compensation insurance upon request.

10. [Reserved]

11. LIQUIDATED DAMAGES: This clause shall in no way be considered exclusive and shall not limit the State or Agency's right to pursue any other available remedy. Vendor shall pay liquidated damages in the amount specified below or as described in the specifications:

☒ \$50,000.00 per occurrence per day for _____

☐ Liquidated Damages Contained in the Specifications

12. ACCEPTANCE: Vendor's signature on its bid, or on the certification and signature page, constitutes an offer to the State that cannot be unilaterally withdrawn, signifies that the product or service proposed by vendor meets the mandatory requirements contained in the Solicitation for that product or service, unless otherwise indicated, and signifies acceptance of the terms and conditions contained in the Solicitation unless otherwise indicated.

13. PRICING: The pricing set forth herein is firm for the life of the Contract, unless specified elsewhere within this Solicitation/Contract by the State. A Vendor's inclusion of price adjustment provisions in its bid, without an express authorization from the State in the Solicitation to do so, may result in bid disqualification.

14. PAYMENT IN ARREARS: Payment in advance is prohibited under this Contract. Payment may only be made after the delivery and acceptance of goods or services. The Vendor shall submit invoices, in arrears.

15. PAYMENT METHODS: Vendor must accept payment by electronic funds transfer and P-Card. (The State of West Virginia's Purchasing Card program, administered under contract by a banking institution, processes payment for goods and services through state designated credit cards.)

16. TAXES: The Vendor shall pay any applicable sales, use, personal property or any other taxes arising out of this Contract and the transactions contemplated thereby. The State of West Virginia is exempt from federal and state taxes and will not pay or reimburse such taxes.

17. ADDITIONAL FEES: Vendor is not permitted to charge additional fees or assess additional charges that were not either expressly provided for in the solicitation published by the State of West Virginia or included in the unit price or lump sum bid amount that Vendor is required by the solicitation to provide. Including such fees or charges as notes to the solicitation may result in rejection of vendor's bid. Requesting such fees or charges be paid after the contract has been awarded may result in cancellation of the contract.

18. FUNDING: This Contract shall continue for the term stated herein, contingent upon funds being appropriated by the Legislature or otherwise being made available. In the event funds are not appropriated or otherwise made available, this Contract becomes void and of no effect beginning on July 1 of the fiscal year for which funding has not been appropriated or otherwise made available.

19. CANCELLATION: The Purchasing Division Director reserves the right to cancel this Contract immediately upon written notice to the vendor if the materials or workmanship supplied do not conform to the specifications contained in the Contract. The Purchasing Division Director may also cancel any purchase or Contract upon 30 days written notice to the Vendor in accordance with West Virginia Code of State Rules § 148-1-5.2.b.

20. TIME: Time is of the essence with regard to all matters of time and performance in this Contract.

21. APPLICABLE LAW: This Contract is governed by and interpreted under West Virginia law without giving effect to its choice of law principles. Any information provided in specification manuals, or any other source, verbal or written, which contradicts or violates the West Virginia Constitution, West Virginia Code or West Virginia Code of State Rules is void and of no effect.

22. COMPLIANCE WITH LAWS: Vendor shall comply with all applicable federal, state, and local laws, regulations and ordinances. By submitting a bid, Vendor acknowledges that it has reviewed, understands, and will comply with all applicable laws, regulations, and ordinances.

SUBCONTRACTOR COMPLIANCE: Vendor shall notify all subcontractors providing commodities or services related to this Contract that as subcontractors, they too are required to comply with all applicable laws, regulations, and ordinances. Notification under this provision must occur prior to the performance of any work under the contract by the subcontractor.

23. ARBITRATION: Any references made to arbitration contained in this Contract, Vendor's bid, or in any American Institute of Architects documents pertaining to this Contract are hereby deleted, void, and of no effect.

24. MODIFICATIONS: This writing is the parties' final expression of intent. Notwithstanding anything contained in this Contract to the contrary no modification of this Contract shall be binding without mutual written consent of the Agency, and the Vendor, with approval of the Purchasing Division and the Attorney General's office (Attorney General approval is as to form only). Any change to existing contracts that adds work or changes contract cost, and were not included in the original contract, must be approved by the Purchasing Division and the Attorney General's Office (as to form) prior to the implementation of the change or commencement of work affected by the change.

25. WAIVER: The failure of either party to insist upon a strict performance of any of the terms or provision of this Contract, or to exercise any option, right, or remedy herein contained, shall not be construed as a waiver or a relinquishment for the future of such term, provision, option, right, or remedy, but the same shall continue in full force and effect. Any waiver must be expressly stated in writing and signed by the waiving party.

26. SUBSEQUENT FORMS: The terms and conditions contained in this Contract shall supersede any and all subsequent terms and conditions which may appear on any form documents submitted by Vendor to the Agency or Purchasing Division such as price lists, order forms, invoices, sales agreements, or maintenance agreements, and includes internet websites or other electronic documents. Acceptance or use of Vendor's forms does not constitute acceptance of the terms and conditions contained thereon.

27. ASSIGNMENT: Neither this Contract nor any monies due, or to become due hereunder, may be assigned by the Vendor without the express written consent of the Agency, the Purchasing Division, the Attorney General's office (as to form only), and any other government agency or office that may be required to approve such assignments.

28. WARRANTY: The Vendor expressly warrants that the goods and/or services covered by this Contract will: (a) conform to the specifications, drawings, samples, or other description furnished or specified by the Agency; (b) be merchantable and fit for the purpose intended; and (c) be free from defect in material and workmanship.

29. STATE EMPLOYEES: State employees are not permitted to utilize this Contract for personal use and the Vendor is prohibited from permitting or facilitating the same.

30. PRIVACY, SECURITY, AND CONFIDENTIALITY: The Vendor agrees that it will not disclose to anyone, directly or indirectly, any such personally identifiable information or other confidential information gained from the Agency, unless the individual who is the subject of the information consents to the disclosure in writing or the disclosure is made pursuant to the Agency's policies, procedures, and rules. Vendor further agrees to comply with the Confidentiality Policies and Information Security Accountability Requirements, set forth in <http://www.state.wv.us/admin/purchase/privacy/default.html>.

31. YOUR SUBMISSION IS A PUBLIC DOCUMENT: Vendor's entire response to the Solicitation and the resulting Contract are public documents. As public documents, they will be disclosed to the public following the bid/proposal opening or award of the contract, as required by the competitive bidding laws of West Virginia Code §§ 5A-3-1 et seq., 5-22-1 et seq., and 5G-1-1 et seq. and the Freedom of Information Act West Virginia Code §§ 29B-1-1 et seq.

DO NOT SUBMIT MATERIAL YOU CONSIDER TO BE CONFIDENTIAL, A TRADE SECRET, OR OTHERWISE NOT SUBJECT TO PUBLIC DISCLOSURE.

Submission of any bid, proposal, or other document to the Purchasing Division constitutes your explicit consent to the subsequent public disclosure of the bid, proposal, or document. The Purchasing Division will disclose any document labeled "confidential," "proprietary," "trade secret," "private," or labeled with any other claim against public disclosure of the documents, to include any "trade secrets" as defined by West Virginia Code § 47-22-1 et seq. All submissions are subject to public disclosure without notice.

32. LICENSING: In accordance with West Virginia Code of State Rules § 148-1-6.1.e, Vendor must be licensed and in good standing in accordance with any and all state and local laws and requirements by any state or local agency of West Virginia, including, but not limited to, the West Virginia Secretary of State's Office, the West Virginia Tax Department, West Virginia Insurance Commission, or any other state agency or political subdivision. Obligations related to political subdivisions may include, but are not limited to, business licensing, business and occupation taxes, inspection compliance, permitting, etc. Upon request, the Vendor must provide all necessary releases to obtain information to enable the Purchasing Division Director or the Agency to verify that the Vendor is licensed and in good standing with the above entities.

SUBCONTRACTOR COMPLIANCE: Vendor shall notify all subcontractors providing commodities or services related to this Contract that as subcontractors, they too are required to be licensed, in good standing, and up-to-date on all state and local obligations as described in this section. Obligations related to political subdivisions may include, but are not limited to, business licensing, business and occupation taxes, inspection compliance, permitting, etc. Notification under this provision must occur prior to the performance of any work under the contract by the subcontractor.

33. ANTITRUST: In submitting a bid to, signing a contract with, or accepting a Award Document from any agency of the State of West Virginia, the Vendor agrees to convey, sell, assign, or transfer to the State of West Virginia all rights, title, and interest in and to all causes of action it may now or hereafter acquire under the antitrust laws of the United States and the State of West Virginia for price fixing and/or unreasonable restraints of trade relating to the particular commodities or services purchased or acquired by the State of West Virginia. Such assignment shall be made and become effective at the time the purchasing agency tenders the initial payment to Vendor.

34. VENDOR CERTIFICATIONS: By signing its bid or entering into this Contract, Vendor certifies (1) that its bid or offer was made without prior understanding, agreement, or connection with any corporation, firm, limited liability company, partnership, person or entity submitting a bid or offer for the same material, supplies, equipment or services; (2) that its bid or offer is in all respects fair and without collusion or fraud; (3) that this Contract is accepted or entered into without any prior understanding, agreement, or connection to any other entity that could be considered a violation of law; and (4) that it has reviewed this Solicitation in its entirety; understands the requirements, terms and conditions, and other information contained herein.

Vendor's signature on its bid or offer also affirms that neither it nor its representatives have any interest, nor shall acquire any interest, direct or indirect, which would compromise the performance of its services hereunder. Any such interests shall be promptly presented in detail to the Agency. The individual signing this bid or offer on behalf of Vendor certifies that he or she is authorized by the Vendor to execute this bid or offer or any documents related thereto on Vendor's behalf; that he or she is authorized to bind the Vendor in a contractual relationship; and that, to the best of his or her knowledge, the Vendor has properly registered with any State agency that may require registration.

35. VENDOR RELATIONSHIP: The relationship of the Vendor to the State shall be that of an independent contractor and no principal-agent relationship or employer-employee relationship is contemplated or created by this Contract. The Vendor as an independent contractor is solely liable for the acts and omissions of its employees and agents. Vendor shall be responsible for selecting, supervising, and compensating any and all individuals employed pursuant to the terms of this Solicitation and resulting contract. Neither the Vendor, nor any employees or subcontractors of the Vendor, shall be deemed to be employees of the State for any purpose whatsoever. Vendor shall be exclusively responsible for payment of employees and contractors for all wages and salaries, taxes, withholding payments, penalties, fees, fringe benefits, professional liability insurance premiums, contributions to insurance and pension, or other deferred compensation plans, including but not limited to, Workers' Compensation and Social Security obligations, licensing fees, etc. and the filing of all necessary documents, forms, and returns pertinent to all of the foregoing.

Vendor shall hold harmless the State, and shall provide the State and Agency with a defense against any and all claims including, but not limited to, the foregoing payments, withholdings, contributions, taxes, Social Security taxes, and employer income tax returns.

36. INDEMNIFICATION: The Vendor agrees to indemnify, defend, and hold harmless the State and the Agency, their officers, and employees from and against: (1) Any claims or losses for services rendered by any subcontractor, person, or firm performing or supplying services, materials, or supplies in connection with the performance of the Contract; (2) Any claims or losses resulting to any person or entity injured or damaged by the Vendor, its officers, employees, or subcontractors by the publication, translation, reproduction, delivery, performance, use, or disposition of any data used under the Contract in a manner not authorized by the Contract, or by Federal or State statutes or regulations; and (3) Any failure of the Vendor, its officers, employees, or subcontractors to observe State and Federal laws including, but not limited to, labor and wage and hour laws.

37. PURCHASING AFFIDAVIT: In accordance with West Virginia Code §§ 5A-3-10a and 5-22-1(i), the State is prohibited from awarding a contract to any bidder that owes a debt to the State or a political subdivision of the State, Vendors are required to sign, notarize, and submit the Purchasing Affidavit to the Purchasing Division affirming under oath that it is not in default on any monetary obligation owed to the state or a political subdivision of the state.

38. ADDITIONAL AGENCY AND LOCAL GOVERNMENT USE: This Contract may be utilized by other agencies, spending units, and political subdivisions of the State of West Virginia; county, municipal, and other local government bodies; and school districts ("Other Government Entities"), provided that both the Other Government Entity and the Vendor agree. Any extension of this Contract to the aforementioned Other Government Entities must be on the same prices, terms, and conditions as those offered and agreed to in this Contract, provided that such extension is in compliance with the applicable laws, rules, and ordinances of the Other Government Entity. A refusal to extend this Contract to the Other Government Entities shall not impact or influence the award of this Contract in any manner.

39. CONFLICT OF INTEREST: Vendor, its officers or members or employees, shall not presently have or acquire an interest, direct or indirect, which would conflict with or compromise the performance of its obligations hereunder. Vendor shall periodically inquire of its officers, members and employees to ensure that a conflict of interest does not arise. Any conflict of interest discovered shall be promptly presented in detail to the Agency.

40. REPORTS: Vendor shall provide the Agency and/or the Purchasing Division with the following reports identified by a checked box below:

☒ Such reports as the Agency and/or the Purchasing Division may request. Requested reports may include, but are not limited to, quantities purchased, agencies utilizing the contract, total contract expenditures by agency, etc.

☐ Quarterly reports detailing the total quantity of purchases in units and dollars, along with a listing of purchases by agency. Quarterly reports should be delivered to the Purchasing Division via email at purchasing.requisitions@wv.gov.

41. BACKGROUND CHECK: In accordance with W. Va. Code § 15-2D-3, the Director of the Division of Protective Services shall require any service provider whose employees are regularly employed on the grounds or in the buildings of the Capitol complex or who have access to sensitive or critical information to submit to a fingerprint-based state and federal background inquiry through the state repository. The service provider is responsible for any costs associated with the fingerprint-based state and federal background inquiry.

After the contract for such services has been approved, but before any such employees are permitted to be on the grounds or in the buildings of the Capitol complex or have access to sensitive or critical information, the service provider shall submit a list of all persons who will be physically present and working at the Capitol complex to the Director of the Division of Protective Services for purposes of verifying compliance with this provision. The State reserves the right to prohibit a service provider's employees from accessing sensitive or critical information or to be present at the Capitol complex based upon results addressed from a criminal background check.

Revised 06/08/2018

Service providers should contact the West Virginia Division of Protective Services by phone at (304) 558-9911 for more information.

42. PREFERENCE FOR USE OF DOMESTIC STEEL PRODUCTS: Except when authorized by the Director of the Purchasing Division pursuant to W. Va. Code § 5A-3-56, no contractor may use or supply steel products for a State Contract Project other than those steel products made in the United States. A contractor who uses steel products in violation of this section may be subject to civil penalties pursuant to W. Va. Code § 5A-3-56. As used in this section:

- a. "State Contract Project" means any erection or construction of, or any addition to, alteration of or other improvement to any building or structure, including, but not limited to, roads or highways, or the installation of any heating or cooling or ventilating plants or other equipment, or the supply of and materials for such projects, pursuant to a contract with the State of West Virginia for which bids were solicited on or after June 6, 2001.
- b. "Steel Products" means products rolled, formed, shaped, drawn, extruded, forged, cast, fabricated or otherwise similarly processed, or processed by a combination of two or more or such operations, from steel made by the open heath, basic oxygen, electric furnace, Bessemer or other steel making process. The Purchasing Division Director may, in writing, authorize the use of foreign steel products if:
- c. The cost for each contract item used does not exceed one tenth of one percent (.1%) of the total contract cost or two thousand five hundred dollars (\$2,500.00), whichever is greater. For the purposes of this section, the cost is the value of the steel product as delivered to the project; or
- d. The Director of the Purchasing Division determines that specified steel materials are not produced in the United States in sufficient quantity or otherwise are not reasonably available to meet contract requirements.

43. PREFERENCE FOR USE OF DOMESTIC ALUMINUM, GLASS, AND STEEL: In Accordance with W. Va. Code § 5-19-1 et seq., and W. Va. CSR § 148-10-1 et seq., for every contract or subcontract, subject to the limitations contained herein, for the construction, reconstruction, alteration, repair, improvement or maintenance of public works or for the purchase of any item of machinery or equipment to be used at sites of public works, only domestic aluminum, glass or steel products shall be supplied unless the spending officer determines, in writing, after the receipt of offers or bids, (1) that the cost of domestic aluminum, glass or steel products is unreasonable or inconsistent with the public interest of the State of West Virginia, (2) that domestic aluminum, glass or steel products are not produced in sufficient quantities to meet the contract requirements, or (3) the available domestic aluminum, glass, or steel do not meet the contract specifications. This provision only applies to public works contracts awarded in an amount more than fifty thousand dollars (\$50,000) or public works contracts that require more than ten thousand pounds of steel products.

The cost of domestic aluminum, glass, or steel products may be unreasonable if the cost is more than twenty percent (20%) of the bid or offered price for foreign made aluminum, glass, or steel products. If the domestic aluminum, glass or steel products to be supplied or produced in a

“substantial labor surplus area”, as defined by the United States Department of Labor, the cost of domestic aluminum, glass, or steel products may be unreasonable if the cost is more than thirty percent (30%) of the bid or offered price for foreign made aluminum, glass, or steel products. This preference shall be applied to an item of machinery or equipment, as indicated above, when the item is a single unit of equipment or machinery manufactured primarily of aluminum, glass or steel, is part of a public works contract and has the sole purpose or of being a permanent part of a single public works project. This provision does not apply to equipment or machinery purchased by a spending unit for use by that spending unit and not as part of a single public works project.

All bids and offers including domestic aluminum, glass or steel products that exceed bid or offer prices including foreign aluminum, glass or steel products after application of the preferences provided in this provision may be reduced to a price equal to or lower than the lowest bid or offer price for foreign aluminum, glass or steel products plus the applicable preference. If the reduced bid or offer prices are made in writing and supersede the prior bid or offer prices, all bids or offers, including the reduced bid or offer prices, will be reevaluated in accordance with this rule.

44. INTERESTED PARTY SUPPLEMENTAL DISCLOSURE: W. Va. Code § 6D-1-2 requires that for contracts with an actual or estimated value of at least \$1 million, the vendor must submit to the Agency a supplemental disclosure of interested parties reflecting any new or differing interested parties to the contract, which were not included in the original pre-award interested party disclosure, within 30 days following the completion or termination of the contract. A copy of that form is included with this solicitation or can be obtained from the WV Ethics Commission. This requirement does not apply to publicly traded companies listed on a national or international stock exchange. A more detailed definition of interested parties can be obtained from the form referenced above.

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.

Pat O'Donnell, Vice President of Payment Processing

(Name, Title)

Pat O'Donnell, Vice President of Payment Processing

(Printed Name and Title)

P.O. Box 3180, Ridgeland, MS 39158

(Address)

Phone: 847-331-5121 / Fax: 601-353-6437

(Phone Number) / (Fax Number)

podonnell@ywcass.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.

YoungWilliams, P.C.

(Company)

(Authorized Signature) (Representative Name, Title)

Rob Wells, President

(Printed Name and Title of Authorized Representative)

July 24, 2018

(Date)

Phone: 601-360-9045 / Fax: 601-353-6437

(Phone Number) (Fax Number)

STATE OF WEST VIRGINIA
Purchasing Division

PURCHASING AFFIDAVIT

CONSTRUCTION CONTRACTS: Under W. Va. Code § 5-22-1(i), the contracting public entity shall not award a construction contract to any bidder that is known to be in default on any monetary obligation owed to the state or a political subdivision of the state, including, but not limited to, obligations related to payroll taxes, property taxes, sales and use taxes, fire service fees, or other fines or fees.

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

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

DEFINITIONS:

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

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

"Related party" means a party, whether an individual, corporation, partnership, association, limited liability company or any other form or business association or other entity whatsoever, related to any vendor by blood, marriage, ownership or contract through which the party has a relationship of ownership or other interest with the vendor so that the party will actually or by effect receive or control a portion of the benefit, profit or other consideration from performance of a vendor contract with the party receiving an amount that meets or exceeds five percent of the total contract amount.

AFFIRMATION: By signing this form, the vendor's authorized signer affirms and acknowledges under penalty of law for false swearing (W. Va. Code §61-5-3) that: (1) for construction contracts, the vendor is not in default on any monetary obligation owed to the state or a political subdivision of the state, and (2) for all other contracts, 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: Young Williams, P.C.

Authorized Signature: [Signature] Date: July 26, 2018

State of Mississippi

County of Madison, to-wit:

Taken, subscribed, and sworn to before me this 26th day of July, 2018

My Commission expires Sept. 21, 2019

AFFIX SEAL HERE

NOTARY PUBLIC

Purchasing Affidavit (Revised 07/07/2017)

West Virginia Ethics Commission



Disclosure of Interested Parties to Contracts

Pursuant to *W. Va. Code* § 6D-1-2, a state agency may not enter into a contract, or a series of related contracts, that has/have an actual or estimated value of \$1 million or more until the business entity submits to the contracting state agency a Disclosure of Interested Parties to the applicable contract. In addition, the business entity awarded a contract is obligated to submit a supplemental Disclosure of Interested Parties reflecting any new or differing interested parties to the contract within 30 days following the completion or termination of the applicable contract.

For purposes of complying with these requirements, the following definitions apply:

"Business entity" means any entity recognized by law through which business is conducted, including a sole proprietorship, partnership or corporation, but does not include publicly traded companies listed on a national or international stock exchange.

"Interested party" or *"Interested parties"* means:

- (1) A business entity performing work or service pursuant to, or in furtherance of, the applicable contract, including specifically sub-contractors;
- (2) the person(s) who have an ownership interest equal to or greater than 25% in the business entity performing work or service pursuant to, or in furtherance of, the applicable contract. (This subdivision does not apply to a publicly traded company); and
- (3) the person or business entity, if any, that served as a compensated broker or intermediary to actively facilitate the applicable contract or negotiated the terms of the applicable contract with the state agency. (This subdivision does not apply to persons or business entities performing legal services related to the negotiation or drafting of the applicable contract.)

"State agency" means a board, commission, office, department or other agency in the executive, judicial or legislative branch of state government, including publicly funded institutions of higher education: Provided, that for purposes of *W. Va. Code* § 6D-1-2, the West Virginia Investment Management Board shall not be deemed a state agency nor subject to the requirements of that provision.

The contracting business entity must complete this form and submit it to the contracting state agency prior to contract award and to complete another form within 30 days of contract completion or termination.

This form was created by the State of West Virginia Ethics Commission, 210 Brooks Street, Suite 300, Charleston, WV 25301-1804. Telephone: (304)558-0664; fax: (304)558-2169; e-mail: ethics@wv.gov; website: www.ethics.wv.gov.

West Virginia Ethics Commission
Disclosure of Interested Parties to Contracts

(Required by W. Va. Code § 6D-1-2)

Name of Contracting Business Entity: YoungWilliams, P.C. **Address:** 141 Township Ave., Suite 200
Ridgeland, MS 39157

Name of Authorized Agent: Robert L. Wells, President **Address:** 141 Township Ave., Suite 200
Ridgeland, MS 39157

Contract Number: CRFQ CSE1800000001 **Contract Description:** Open-end Child Support Collecting,
Tracking & Disbursement
West Virginia Department of Health and Human Resources

Governmental agency awarding contract: Bureau for Child Support Enforcement

☐ **Check here if this is a Supplemental Disclosure**

List the Names of Interested Parties to the contract which are known or reasonably anticipated by the contracting business entity for each category below (*attach additional pages if necessary*):

1. Subcontractors or other entities performing work or service under the Contract

☐ Check here if none, otherwise list entity/individual names below.

1. KeyBank
2. J.P. Morgan
3. Protech Solutions, Inc.

2. Any person or entity who owns 25% or more of contracting entity (not applicable to publicly traded entities)

☐ Check here if none, otherwise list entity/individual names below.

1. Rob Wells, YoungWilliams, P.C.
2. Satish Garimalla, Protech Solutions, Inc.

3. Any person or entity that facilitated, or negotiated the terms of, the applicable contract (excluding legal services related to the negotiation or drafting of the applicable contract)

☒ Check here if none, otherwise list entity/individual names below.

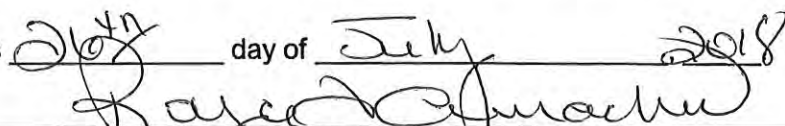
Signature: 

Date Signed: July 26, 2018

Notary Verification

State of Mississippi, County of Madison:

I, Robert L. Wells, the authorized agent of the contracting business entity listed above, being duly sworn, acknowledge that the Disclosure herein is being made under oath and under the penalty of perjury.

Taken, sworn to and subscribed before me this 26th day of July, 2018.

Notary Public's Signature

To be completed by State Agency:

Date Received by State Agency: _____

Date submitted to Ethics Commission: _____

Governmental agency submitting Disclosure: _____



July 30, 2018

Heather Bundrage
Department of Administration
Purchasing Division
2019 Washington Street East
Charleston, WV 25305-0130

RE: **CRFQ CSE1800000001**

Dear Ms. Bundrage:

YoungWilliams, P.C., is pleased to respond to the West Virginia Department of Health and Human Resources (DHHR), Bureau for Child Support Enforcement (BCSE) Request for Quotation (RFQ) for Child Support Collecting, Tracking & Disbursement in West Virginia.

With 25 years of child support operations experience, YoungWilliams has become one of the nation's largest firms providing a payment processing operation, full service, and customer contact centers. Our current clients include Colorado, Kansas, Louisiana, Mississippi, Nebraska, New Mexico, North Carolina, Tennessee, Virginia, and Wyoming. We are proud of our success and the quality of services we provide, not just because we continue to win new business, but also because we have earned a reputation as a trusted partner to all our clients. Our reputation is attributable to successful projects, great employees, satisfied customers, and excellent credentials. Every current and former state and county partner will attest to the high quality of our work, customer focus, and hassle-free contracts. All will provide outstanding references.

Our commitment has been to master every aspect of child support, provide excellent and headache-free service, significantly improve performance, provide a family-focused system of services, and establish successful, long-term relationships with the government clients and the customers we both serve. In this proposal, we describe in detail our ability to perform the services described in the RFQ and our approach to the delivery of the requisite services, summarized as follows:

The YoungWilliams Team: To provide the best service to BCSE, we are partnering with professionals that are experts in their respective fields. Our WV BCSE Payment Processing solution includes KeyBank (Key), J.P. Morgan, and Protech Solutions, Inc. (Protech).

Integrated Payment Processing Solution: We understand how critical it is for BCSE and West Virginia families that incoming child support payments be posted in a timely and accurate manner and disbursements are made timely and in the method selected by the custodial parent (CP). To minimize




YoungWilliams, P.C.

FEIN: 64-0847009

Solicitation Title: Child Support
Collecting, Tracking & Disbursement
CRFQ CSE1800000001

Principal Place of Business:

141 Township Avenue
Suite 200
Ridgeland, MS 39157





transition and the associated risk, we have designed a solution that retains the solution components directly affecting custodial and non-custodial parents (NCP). Specifically, the web and phone payments solution, as well as the prepaid debit cards, will not change. Their day-to-day interactions with the West Virginia Child Support Enforcement (CSE) program will remain the same, avoiding confusion, a need for additional outreach, and a spike in customer service issues. The NCPs and CPs will not know a change in providers has taken place. With the YoungWilliams Team, only the payment processing functionality will change, providing proven capability to process and post all incoming payments timely and accurately as well as required updates to OSCAR.

Smooth Transition: Unlike other vendors, the YoungWilliams Team has banking relationships, a pre-paid debit card, and web and phone-based payments already in place. Our experienced Information Technology (IT) Team can focus on the implementation of Y-Trac – Payment Processing, powered by Protech, and the necessary interfaces to OSCAR. Our team will ensure a sophisticated, centralized, and secure technical environment.

We will meet or exceed BCSE performance requirements. We are proud to have the opportunity to provide the seamless continuation of services to West Virginia families and enhanced payment processing functionality to BCSE.

As President of YoungWilliams, I authorize Pat O'Donnell to be the individual to respond to questions or receive notifications regarding this RFQ and proposal. She can be reached as follows:

141 Township Avenue, Suite 200
Ridgeland, MS 39157
c: (847) 331-5121
f: (601) 353-6437
podonnell@ywcss.com

Enclosed with this document are YoungWilliams' complete Technical Proposal and Cost Proposal. The members of YoungWilliams' Management Team responsible for preparing this proposal response have thoroughly reviewed the RFQ and all addenda. By my signature below, I affirm that YoungWilliams is fully qualified and committed to performing the services proposed consistent with the standard of quality that has made YoungWilliams a leader in delivering child support services throughout the nation. Our project organization, management oversight, and award-winning customer service will ensure that West Virginia customers receive the care and attention they deserve.

Sincerely,


Robert L. Wells
President

YoungWilliams, P.C.

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Executive Summary



EXECUTIVE SUMMARY

The YoungWilliams Team offers West Virginia an experienced team who understands the West Virginia program and BCSE needs. Our solution minimizes risk, ensures a smooth transition, and most importantly does not provide any disruption to external stakeholders in how they make or receive payments. Included in our solution is a state-of-the-art payment processing center platform, designed for integration with State systems. Additionally, we continue to leverage existing relationships with BCSE for debit cards, banking services, and web and phone payments. Our proven success, commitment to a seamless transition, and passion for excellence in the delivery of child support payments make the YoungWilliams Team an excellent choice to collect and disburse child support payments to families who rely on these funds.

Our clients will attest to our history of smooth transitions. YoungWilliams is financially sound, with no long-term debt and sufficient capital to deploy this project from current assets. As a private company, we have no shareholder pressure. We do not operate in the retail sector – we focus on partnerships with State and local governments, as this is core to our business strategy.

This Executive Summary introduces the purpose and scope of our proposal, highlights our solution, and explains why YoungWilliams is the right choice for the WV BCSE Payment Processing Center. We care about the families served by this program, understand the BCSE mission and want to contribute to its successful day-to-day execution, and will do everything possible to be a good, collaborative partner with BCSE.

Our skill in partnering successfully with other states, implementing innovative technological solutions, and providing hassle-free turnovers 100 percent of the time makes the YoungWilliams Team uniquely qualified to fulfill the goals of the WV BCSE Payment Processing Center.

THE YOUNGWILLIAMS TEAM

We have assembled a team of experts with members already in place. Together, this team is uniquely qualified to provide outstanding service to BCSE. Our team members include:

- **YoungWilliams** – As the contractor for this project and with more than 1,200 employees, YoungWilliams currently operates the Kansas Payment Center (KPC), 5 statewide enterprise customer contact centers, and more full service child support offices than any other vendor. We bring more than 25 years of experience managing and transitioning child support projects.
- **KeyBank** – Key is the incumbent contractor for the WV BCSE Payment Processing Center. Key has been offering debit card services for nearly 30 years and expanded its prepaid card offering for government programs in 2014. Since 2016 and for West Virginia, Key has established 53,000 accounts and deposited more than \$260 million for cardholders to access.
- **J.P. Morgan** – J.P. Morgan, a nationally chartered bank and leading global financial services firm, currently provides banking services for the WV BCSE Payment Processing Center. With more than 100 years of West Virginia banking experience, J.P. Morgan will continue providing both web and phone payments to NCPs.



The depth and breadth of the YoungWilliams Team is unmatched. As outlined in greater detail in Section 3, *Qualifications*, not only is the YoungWilliams Team experienced in child support, payment processing, payment options, and banking services, several members of our team also have a long personal history with BCSE. Pat O'Donnell, YoungWilliams' Vice President of Payment Processing, Tracey Ferrara, Key's Senior Payments Advisor – Prepaid, and George Sesock, Relationship Executive with J.P. Morgan all worked with BCSE during the 2004 WV BCSE Payment Processing Center implementation with J.P. Morgan and have been engaged with West Virginia (both directly and indirectly) since that time.

SEAMLESS TRANSITION

Our solution retains all public-facing functionality **so the families served by the CSE program will see no change to the services they have grown accustomed to and rely upon**. It also reduces risk and ensures a smooth transition.

We have successfully conducted hundreds of transitions and have the people, processes, and technologies in place to make this a smooth process for BCSE. Each of these transitions was smooth without any interruption in service. We have a corporate team dedicated to the implementation of our projects consisting of subject matter experts knowledgeable in every aspect of implementation management. For details on our plan for implementation, please see Section 4.1.8.1, *Project Management*, and Appendix C, *Draft Work Plan*.

STATE-OF-THE-ART PAYMENT PROCESSING FUNCTIONALITY

We know the most important aspects of a successful payment processing start-up operation are to hire the right staff, train them on OSCAR, stand up a state-of-the-art payment processing system, and be ready to process payments successfully. The current payment processing functionality will be replaced with Y-Trac – Payment Processing, powered by Protech. It is a proven system currently used in three states (Arkansas, Virginia, and Iowa) and delivers high levels of automation and payment posting accuracy. Our payment processing system is described in Section 4.1.4, *Payment Processing*.

INNOVATIONS



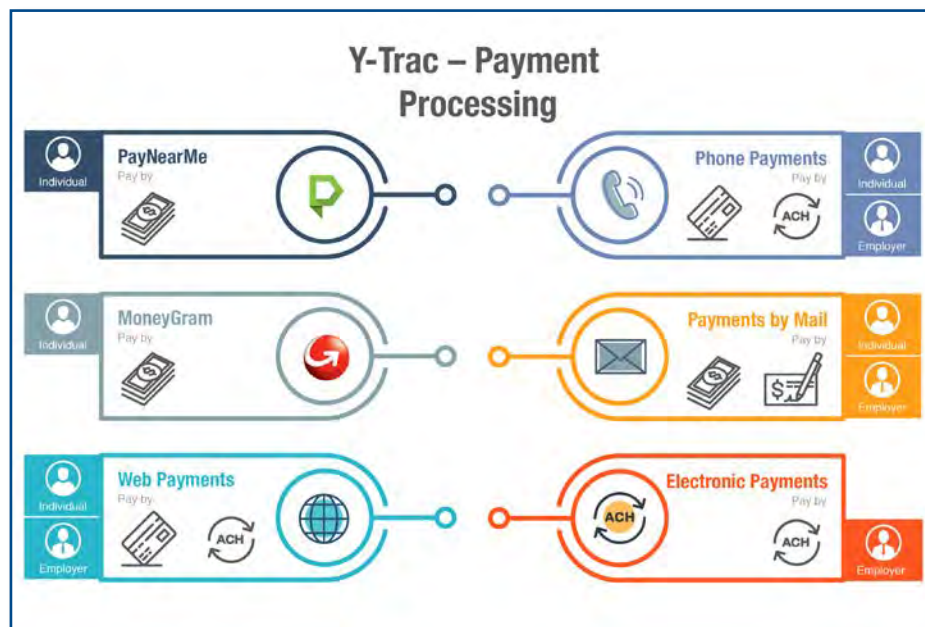
YoungWilliams is proud to share with BCSE our investment in continuous improvements, always keeping the needs of the families we serve in the forefront of our planning. Our mobile application is under development, and we commit to making this available to BCSE and West Virginia families as part of our contracted solution.

We all use our mobile devices many times each day. Busy families will be able to utilize this tool for a variety of different interactions, and it will provide BCSE a means of communication with the families served by the CSE program. We look forward to the opportunity to demonstrate this capability to BCSE and implement the mobile app in West Virginia upon completion of development.



In addition to the RFQ-required payment methods, YoungWilliams will also provide BCSE with two additional payment methods – PayNearMe and MoneyGram – at no cost to BCSE. These incremental payment channels enable NCPs, not subject to wage withholding orders, to pay their child support obligations in cash at conveniently located storefronts, eliminating the need to purchase money orders. By increasing the payment alternatives available to NCPs, our solution enables higher collections. We have implemented this solution in our Kansas Payment Center and have received very positive feedback from both our client, the Department of Children and Families, and the NCPs utilizing the service.

The following infographic highlights the different ways NCPs and employers can make payments to the WV BCSE Payment Processing Center.



CONCLUSION

Our proposal does not deviate from the RFQ in any way. We agree to all requirements as stated. With YoungWilliams, the State has a strong, flexible, and cooperative partner who will adapt to the needs and interests of BCSE while bringing our passion and innovative vision to the customers of the WV BCSE Payment Processing Center. Our scalable solution combines well-trained staff, advanced and proven technologies, a deep understanding of payment processing operations, and an experienced team of focused partners that will support the WV BCSE Payment Processing Center during the transition and throughout the life of the Contract.

YoungWilliams has been delighting clients for more than 25 years. This is because our team listens, engages in collaborative partnerships with our government clients, and brings the best in each of the disciplines required for successful design, development, implementation, and operation of each unique program. Most importantly, we know ultimately who is being served by our program operations – the children and families who rely on timely and accurate payments to provide shelter, food, clothing, and other necessities that every child has a right to expect. We are proud to do this work and look forward to the opportunity to demonstrate to BCSE the power of our team in action.

1. Purpose & Scope



1. PURPOSE & SCOPE

The YoungWilliams Team will establish a WV BCSE Payment Processing Center that not only meets the requirements outlined in the RFQ but will also offer additional innovations to improve the services provided to West Virginia families.

In this section, we respond to the requirements of RFQ Section 1.

RFQ Section 1: The West Virginia Purchasing Division is soliciting bids on behalf of West Virginia Department of Health and Human Resources, Bureau for Child Support Enforcement, hereinafter referred to as the "Agency", to establish a contract to provide for the centralized collection, distribution, and tracking of child support payments.

This request is covered in part or in whole by federal funds. All bidders will be required to acknowledge and adhere to Attachment 1- Provisions Required for Federally Funded Procurements.

The WVDHHR has developed an EEO Utilization Report and it is available at <http://www.wvdhhr.org/pdfs/HI.5%20Utilization%20Report%20and%20EEO%20policy.pdf>

The Vendor/Contractor, hereinafter referred to as the "Vendor", shall be responsible for providing a centralized system for the processing of all support payments received under the West Virginia Child Support Enforcement Program. This responsibility shall include, but is not limited to: receiving, opening, sorting, and imaging mail; depositing receipts into an interest bearing account; identifying the correct payor and payee when necessary; loading all required information into the On-line Support Collections and Reporting system, "OSCAR" or IES that has been awarded to OptumInsight Inc; distributing money to the appropriate party based on a computer file generated by the OSCAR system by means of direct deposit, debit card, or check; and maintaining a Web-based payment option for non-custodial parents to initiate payments by Visa, Master Card, Debit Card, and through the Automatic Clearing House (ACH) network or other on-line payment processes as may be recommended by the vendor and approved by the state.

The Vendor shall in all circumstances meet the mandatory requirements set forth in this RFQ. Mandatory requirements are those which must be met by the Vendor as a part of the submitted bid. Failure on the part of the Vendor to meet any of the mandatory specifications shall result in the disqualification of the bid. The terms "must", "will", "shall", "minimum", "maximum", or "is/are required" identify a mandatory item or factor. Decisions regarding compliance with any mandatory requirements shall be at the sole discretion of the State.

Since July 1988, the Agency has used the services of a local financial institution for its lockbox services to process and track receipts and make disbursements in relation to its child support enforcement program. The services provided include, but are not limited to, traditional lockbox functions such as collecting mail from a dedicated post office box, sorting and batching the envelopes' contents, endorsing and depositing the remittances into an interest-bearing account maintained by the Agency, providing detailed management reports to the Agency, and disbursing child support receipts by check, debit card, and through the ACH network, and establishing Web-based and telephonic payment options.

YoungWilliams understands and agrees the West Virginia Purchasing Division is soliciting bids on behalf of West Virginia DHHR, BCSE to establish a contract to provide for the centralized collection, distribution, and tracking of child support payments.

Because the WV BCSE Payment Processing Center is covered in part or whole by federal funds, YoungWilliams acknowledges the requirements outlined in RFQ Attachment 1, Provisions Required for Federally Funded Procurements, and will adhere to each requirement.

We also understand WVDHHR has developed an EEOP Utilization Report, and it is available at <http://www.wvdhhr.org/pdfs/HI.5%20Utilization%20Report%20and%20EEO%20policy.pdf>.

YoungWilliams understands our team is responsible for providing a centralized system for the processing of all support payments received under the West Virginia CSE Program, which includes, but is not limited to:

- Receiving, opening, sorting, and imaging mail;
- Depositing receipts into an interest-bearing account;
- Identifying the correct payor and payee when necessary;
- Loading all required information into the On-line Support Collections and Reporting system, “OSCAR” or IES that has been awarded to OptumInsight Inc;
- Distributing money to the appropriate party based on a computer file generated by the OSCAR system utilizing direct deposit, debit card, or check; and
- Maintaining a Web-based payment option for an NCP to initiate payments by Visa, Master Card, debit card, and through the Automatic Clearing House (ACH) Network or other online payment processes as may be recommended by YoungWilliams and approved by the State.

YoungWilliams will meet the mandatory requirements in this RFQ. We understand and agree the mandatory requirements are those which must be met by the YoungWilliams Team as a part of the submitted bid. We understand that failure to meet any of the mandatory specifications will result in the disqualification of the bid and is at the sole discretion of the State. We also understand that the terms “must”, “will”, “shall”, “minimum”, “maximum”, or “is/are required” identify a mandatory item or factor.

We understand that since July 1988, BCSE has used the services of a local financial institution for its lockbox services to process and track receipts and make disbursements in relation to its child support enforcement program. We are pleased J.P. Morgan will continue to offer banking services and web and phone payment services to the BCSE as part of the YoungWilliams Team, building on our team’s commitment to deliver with quality, consistency, and excellence.

Did You Know?

J.P. Morgan has been the financial institution providing banking services to BCSE since 2005.

The services provided include, but are not limited to:

- Traditional lockbox functions such as collecting mail from a dedicated post office box;
- Sorting and batching the envelopes’ contents;
- Endorsing and depositing the remittances into an interest-bearing account maintained by BCSE;
- Providing detailed management reports to BCSE; and
- Disbursing child support receipts by check, debit card, and through the ACH network, and establishing Web-based and telephonic payment options.

2. Definitions



2. DEFINITIONS

YoungWilliams understands that BCSE will rely on us to deliver critical services to West Virginia families, and we will employ all available tools and processes to provide high-quality services on a consistent basis.

In this section, we respond to the requirements of RFQ Section 2.

RFP Section 2: The terms listed below shall have the meanings assigned to them below. Additional definitions can be found in section 2 of the General Terms and Conditions.

Section 2.1: “**Contract Services**” means to provide for the centralized collection, distribution, and tracking of child support payments and that the majority of said payments, approximately 99%, are disbursed within forty-eight hours of receipt.

Section 2.2: “**Pricing Page**” means the pages, contained wvOASIS or attached hereto as Exhibit A, upon which Vendor should list its proposed price for the Contract Services.

Section 2.3: “**Solicitation**” means the official notice of an opportunity to supply the State with goods or services that is published by the Purchasing Division.

YoungWilliams acknowledges that additional definitions are in Section 2 of the General Terms and Conditions of the RFQ. We understand the following terms are defined as follows:

- **Contract Services** means to provide for the centralized collection, distribution, and tracking of child support payments and that the majority of said payments, approximately 99 percent, are disbursed within 48 hours of receipt;
- **Pricing Page** means the pages, contained in wvOASIS or attached in Exhibit A of the RFQ, upon which YoungWilliams should list its proposed price for the Contract Services; and
- **Solicitation** means the official notice of an opportunity to supply the State with goods or services published by the Purchasing Division.

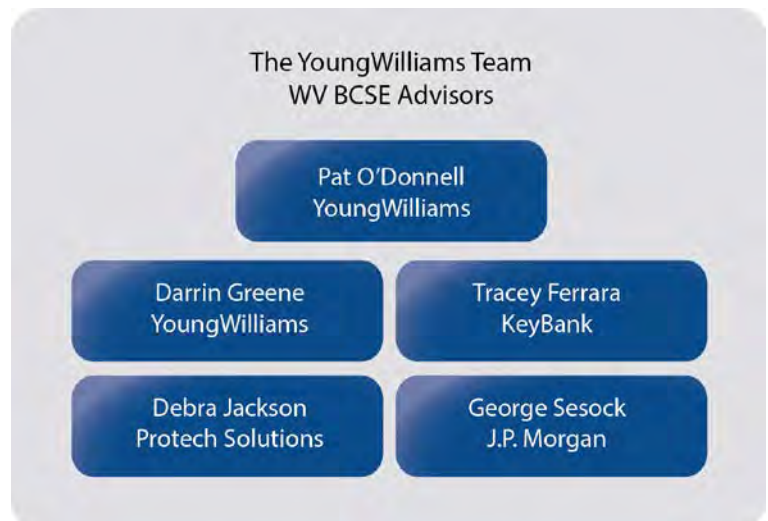
3. Qualifications



3. QUALIFICATIONS

YoungWilliams' 25 years of child support experience, successful operation of the Kansas Payment Center, corporate-wide child support experts, and child support projects throughout the country all demonstrate our strong and proven track record.

YoungWilliams is pleased to present our qualifications and experience operating a payment processing center, customer contact centers, and full service child support offices around the nation. YoungWilliams is widely recognized as an expert in all aspects of child support. In addition, our excellent credentials and steady growth allow us to attract and retain top human services thought leaders, professionals, and administrators in the industry. Our innovative thinkers possess the knowledge, flexibility, and resources to adopt best practices and lessons learned to new operations. Additionally, we are confident our partners, J.P. Morgan and KeyBank (Key), along with our software vendor, Protech, are exceptionally qualified to support our operation of the WV BCSE Payment Processing Center. The YoungWilliams Team will work together to support a seamless transition and efficient operation that will leave the public-facing aspects of the payment processing functions intact. We believe the YoungWilliams Team is a partner BCSE can rely on for ensuring all functions and processes related to the WV BCSE Payment Processing Center are reliable, timely, accurate, and secure. The graphic outlines the Advisory Team who will support the WV BCSE Payment Processing Center every step of the way.



In this section, we provide the YoungWilliams Team's qualifications and experience, as requested in RFQ Section 3. We demonstrate how YoungWilliams and our partners exceed the minimum qualifications set forth by the RFQ and are uniquely qualified to operate the WV BCSE Payment Processing Center.

The YoungWilliams Team will provide:

- A state-of-the-art WV BCSE Payment Processing Center;
- A deep understanding of payment processing components;
- A robust network of resources and support for the project; and
- A commitment to BCSE's mission "to promote and enhance the social, emotional, and financial bonds between children and their parents."

3.1 QUALIFICATIONS

RFQ Section 3: Vendor, or Vendor's staff if requirements are inherently limited to individuals rather than corporate entities, shall have the following minimum qualifications.

RFQ Section 3.1: Vendor qualifications shall be divided into the following separate categories.

In this section, we divide the relevant qualifications of the YoungWilliams Team into the following separate categories as required by the RFQ:

- Eligibility of the YoungWilliams Team;
- Participation in the Automated Clearing House (ACH) system; and
- Written plan and prioritized schedule.

3.1.1 ELIGIBILITY OF THE YOUNGWILLIAMS TEAM

RFQ Section 3.1.1: Eligibility of the Proposer

The Vendor shall provide a statement and documentation that it is:

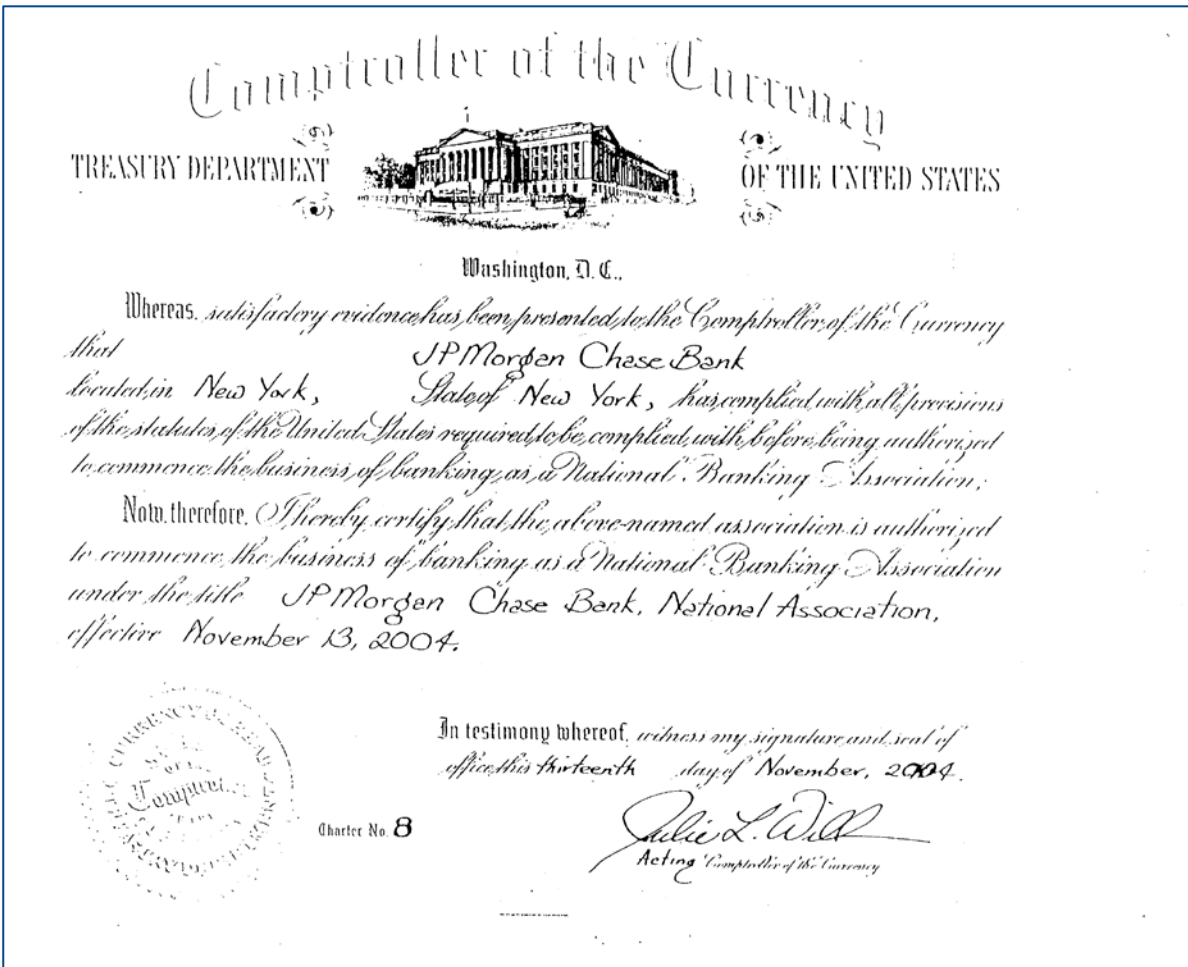
3.1.1.1 A company with a minimum 5 years of experience in lockbox operations; or, is affiliated with a company with a minimum 5 years of experience in lockbox operations; and

3.1.1.2 A National or State Bank or is affiliated with a National or State Bank. The statement and documentation must be included with the bid submission.

YoungWilliams is experienced in lockbox operations as evidenced by our 11-year successful payment processing operation in the State of Kansas for its Kansas Payment Center. J.P. Morgan transitioned the payment processing operation in the Kansas Payment Center in 2010 to YoungWilliams, and we have since met every service level agreement (SLA), met and exceeded all quality metrics, and succeeded in reconciling the financial accounts of the Kansas Payment Center for the first time ever in 2010. We have also kept them completely in balance since that time. We have the people, processes, and methodologies in place to replicate that success in the WV BCSE Payment Processing Center.



Additionally, we are excited for the opportunity to partner with J.P. Morgan, who will serve as our subcontractor for banking services and web and phone payments. J.P. Morgan has provided banking services in West Virginia for more than 100 years through its predecessor, Union National Bank. J.P. Morgan is a nationally chartered bank, as evidenced in the following Certificate of Corporate Existence and Fiduciary Powers.



We have shown over the years that J.P. Morgan has the experience, products, and people to effectively, efficiently, and securely support the WV BCSE Payment Processing Center with pioneering treasury solutions. J.P. Morgan's Treasury Services business is a full service provider of innovative cash management, trade, liquidity, and commercial card services – specifically developed to meet the challenges treasury professionals face today. More than 135,000 governments and municipalities, financial institutions, and corporations in more than 180 countries and territories entrust their business to J.P. Morgan.

Key will provide the prepaid debit card for the West Virginia families who opt to receive their child support payments in this manner.

3.1.2 PARTICIPATION IN THE ACH SYSTEM

RFQ Section 3.1.2: A direct participant and originator in the Automated Clearinghouse (ACH) system, or a company affiliated with such a participant and originator.

J.P. Morgan is a direct participant and an originating bank in the Automated Clearing House (ACH) system. J.P. Morgan has provided ACH solutions to clients and has ranked consistently as a top originator of ACH transactions since the founding of the ACH network in 1972.

We are highly involved and committed to the ACH industry and actively participate in legal reviews and monitoring of National Automated Clearing House Association (NACHA) changes. With representation on the board of directors of NACHA, as well as membership in several NACHA, Electronic Payments Network (EPN), and TAWPI councils, J.P. Morgan is an expert, thought leader, and driver of change in the payments industry — and passes the benefits of this influence and experience directly to our clients.

Additionally, J.P. Morgan’s executives serve on several Federal Reserve Bank and private sector ACH task forces concerning processing, posting, settlement and finality of payment. J.P. Morgan is committed to ACH issues, monitoring regulatory and legal issues closely, as well as actively involved in developing industry processes to mitigate the rising risks associated with ACH payments.

Finally, as a member of NACHA, Key is fully capable of providing ACH Receiving services to support the funding of prepaid accounts.

3.1.2.1 RELATED EXPERIENCE

RFQ Section 3.1.2.1: Related Experience

3.1.2.1.1 The Vendor shall provide documentation via memo regarding the size of its corporation and its current organizational structure, its transaction capacity currently being utilized, and any capacity that must be acquired in order to provide the specific work requirements as outlined within this RFQ.

3.1.2.1.2 Specifically, the Vendor shall attest to the capability to process an estimated 100,000 incoming receipts and outgoing disbursement transactions a month (200,000 total).

3.1.2.1.3 The Vendor shall also provide documentation via memo regarding the average monthly transaction volume, both incoming and outgoing, currently being handled by its lockbox operation.

In the following pages, we provide documentation regarding the size of our corporation, our current organizational structure, and our transaction capacity currently being utilized. The YoungWilliams Team, which includes the bank partners we introduced previously, has the capacity necessary to provide the specific work requirements outlined within the RFQ. Please also see Appendix H, *Related Experience*, for this information on our letterhead as required by Addendum No. 2.

The YoungWilliams Team attests to our ability to process an estimated 100,000 incoming receipts and 100,000 outgoing disbursement transactions a month. In our Kansas Payment Center, the average number of incoming

receipts posted is **177,000**, and average monthly disbursements total approximately **165,000**. We have operated this project for more than 10 years reliably, securely, and while delivering an excellent level of service. We are proud the State of Kansas has recently awarded the Kansas Payment Center to YoungWilliams for an additional contract term of four base years plus two optional years.

Our solution is fully operational, and we meet/exceed the requirements for processing volumes. Additionally, we can attest to our Y-Trac Payment Processing solution, powered by Protech, is in operation in three additional states: Arkansas, Iowa, and Virginia. In the following table, we identify the **average monthly volumes** for each state.

Y-Trac – Payment Processing Locations					
State	Incoming Paper Receipts	Incoming Paper Items	Incoming Electronic Receipts	Incoming Electronic Items	Total Incoming Items (Paper and Electronic)
Arkansas	69,610	42,885	25,987	99,133	99,133
Iowa	37,256	59,980	15,856	113,796	173,776
Virginia	65,128	98,283	NA	NA	98,283

The YoungWilliams Team, with the inclusion of our partners, has the qualifications, experience and proven track record to process both incoming and outgoing payments for the WV BCSE Payment Processing Center timely and accurately.

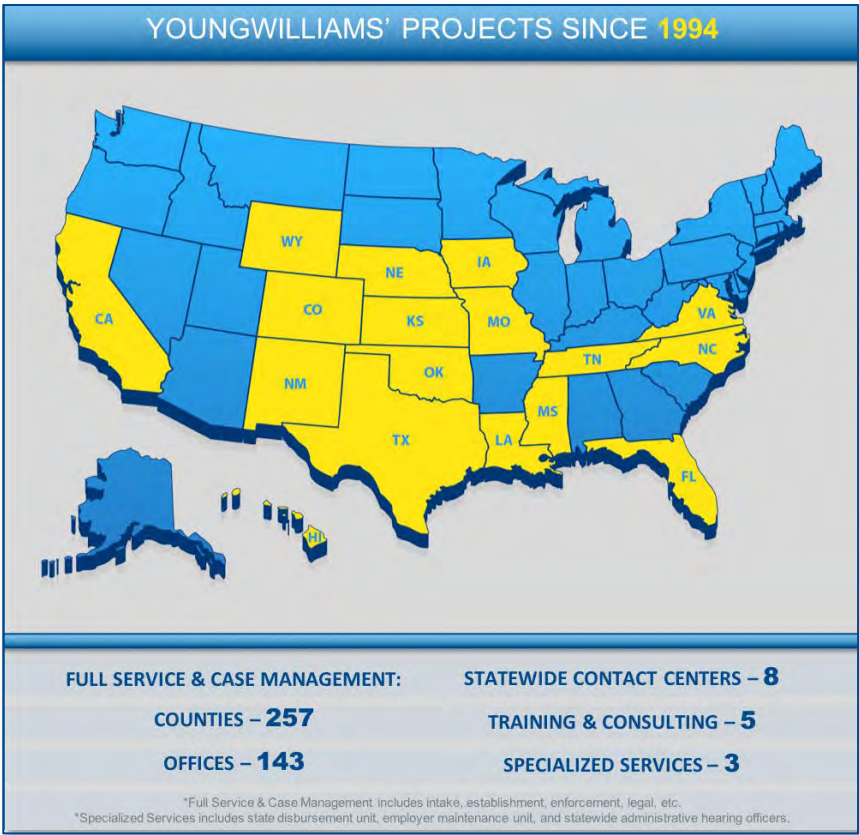
In the following pages, we outline the experience of the YoungWilliams Team.

YOUNGWILLIAMS – RELATED EXPERIENCE

YoungWilliams has been providing Title IV-D services to families across the country for 25 years. We have a workforce of more than 1,200 employees. The following section demonstrates we possess the necessary expertise to operate the WV BCSE Payment Processing Center. With YoungWilliams, West Virginia and BCSE will have a reliable, experienced partner that can deliver on promises of a “hassle-free” implementation of the services outlined in the RFQ.

YoungWilliams’ operations include a payment processing center, full service child support projects, child support customer contact centers, and a case management project. We have also worked with our government partners to provide on-site management and the establishment of fatherhood programs along with training, legal, and consulting services. We are committed to public service, and all our overhead, executive management team, and corporate resources are utilized to support our contracts with human services agencies.

Everything we do is aimed at acquiring or building the best resources and innovative systems. This allows us to achieve and sustain superior, long-term performance in all our projects whether building a project from the bottom-up, transitioning from another vendor, refining systems, or addressing issues in underperforming operations. To do this, we have intentionally built an impressive group of talent, resources, and solutions for supporting and improving child support operations.



The map highlights YoungWilliams’ projects since 1994, and the infographic that follows summarizes YoungWilliams’ operations in 2017.

YoungWilliams 2017

FULL SERVICE

Over **545,000** Cases

More than **\$820 MILLION**
Child Support Collections per year



STATE DISBURSEMENT UNIT

Over **\$410 MILLION** Child
Support Collections Receipted &
Disbursements Issued



FAMILY-CENTERED SERVICES

Community Partners

Workforce Services

2-Gen Initiatives
(Support Parents & Children)



CUSTOMER CONTACT CENTERS

Nearly **5 MILLION** Calls
per year in our Statewide & Full
Service Customer Contact Centers



TOTAL OFFICES/EMPLOYEES

62 Offices
More than **1,250** Employees
with over **110** Attorneys



CHILD SUPPORT TECHNOLOGY

Y-Trac (Workflows, Queues & Tasks)

Y-Strat (Stratification & Data Analytics)

Dual Data Centers
for Backup & DR



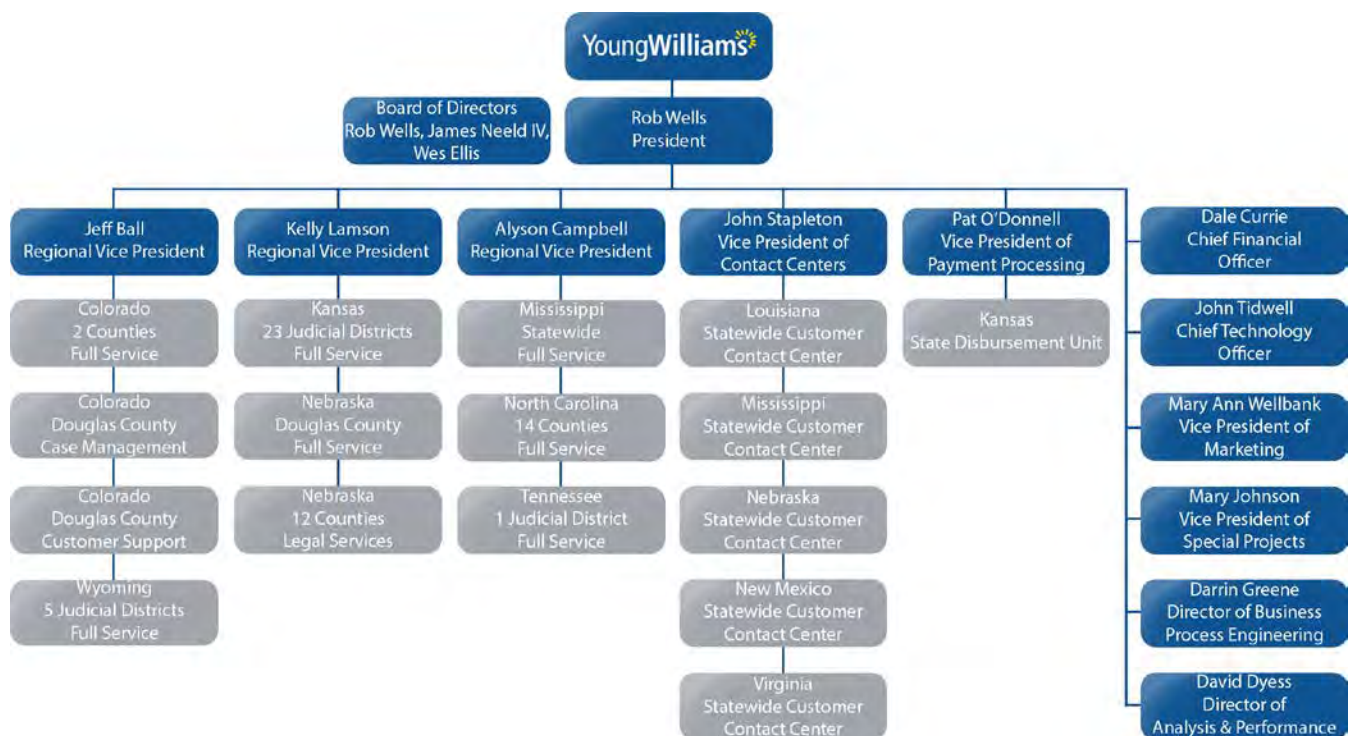
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Since we are a firm with no other lines of business and no competing interests, everything we do and everything we build focuses on improving child support operations. In truth, we live and breathe child support and have since our beginning 25 years ago when our President, Rob Wells, recognized the importance of the child support program for families across the country.

His drive and passion have seen YoungWilliams grow from a company providing only legal services for child support offices to becoming the first firm in the nation to handle full service operations for an entire state (Mississippi), provide statewide customer contact centers that enable families to receive support across multiple health and human services, and operate a leading child support payment processing center (the Kansas Payment Center).

SUPPORT & RESOURCES FOR OUR PROJECTS

Everything YoungWilliams does aims at acquiring the best child support resources, employing the most knowledgeable people, and implementing the finest system innovations. With this in mind, we have gathered an impressive group of experts, talent, resources, and systems for supporting and improving operations. Our dedication and commitment to BCSE begins with our Corporate Team, highlighted in following organizational chart.



Pat O'Donnell, our Vice President of Payment Processing, will provide oversight of the WV BCSE Payment Processing Center. Pat is a trusted partner and colleague in the payment processing community. Pat's involvement with the WV BCSE program since 2005 adds an important, additional dimension of understanding and consistency to our team. Rob oversees every project and will meet regularly with Pat to discuss operations and technology involved in the WV BCSE Payment Processing Center. The following table demonstrates the depth of experience of our corporate personnel who lead various divisions and can be called throughout the term of the Contract. These individuals are supported by their respective corporate staffs, including our large Information Technology (IT) and Human Resources (HR) Teams.

YoungWilliams' Corporate Leaders		
Name & Corporate Title	Key Functional Area	Years of Experience
 Rob Wells , President	<ul style="list-style-type: none"> Strategic planning Process and workflow development System architecture Client, court, and judiciary relationships 	25
 Pat O'Donnell , Vice President of Payment Processing	<ul style="list-style-type: none"> Executive oversight Strategic planning Contract performance and meeting goals Child support operations advisor Client relationships 	38
 Darrin Greene , Director of Business Process Engineering	<ul style="list-style-type: none"> Y-Trac development Payment processing operations advisor 	26
 Alyson Campbell , Regional Vice President	<ul style="list-style-type: none"> Project oversight Child support operations advisor Client relationships 	33
 Kelly Lamson , Regional Vice President	<ul style="list-style-type: none"> Project oversight Child support operations advisor Client relationships 	21

YoungWilliams' Corporate Leaders		
 Jeff Ball , Regional Vice President	<ul style="list-style-type: none"> Project oversight Child support operations advisor Client relationships 	31
 John Stapleton , Vice President of Contact Centers	<ul style="list-style-type: none"> Project oversight Contact center advisor Client relationships 	27
 Dale Currie , Chief Financial Officer	<ul style="list-style-type: none"> Payroll Finance Insurance Human Resources Facilities 	36
 Royce Amacker , Director of HR	<ul style="list-style-type: none"> Recruiting Hiring Onboarding/Offboarding Benefits 	21
 Melanie Land , Director of Accounting	<ul style="list-style-type: none"> Payroll Finance Insurance Billing services and accounts payable 	34
 Daniel Smith , Director of Facilities	<ul style="list-style-type: none"> Facilities management Security 	16
 Becky Hunt , Director of Process Improvement	<ul style="list-style-type: none"> Implementation Strategic Planning Procurement Process improvement 	31

YoungWilliams' Corporate Leaders			
	John Tidwell , Chief Technology Officer	<ul style="list-style-type: none"> Information technology Data security Telephony Y-Trac 	24
	Cornelius Marshall , Director of Incident Management	<ul style="list-style-type: none"> Help Desk Project support 	22
	Jennifer Schulz , Director of Software Development	<ul style="list-style-type: none"> Application design and architecture Software development IT training 	22
	Lonnie Huff , Director of IT Security & Infrastructure	<ul style="list-style-type: none"> IT project planning Security compliance Access management and monitoring Installation and testing of hardware 	28
	Mary Ann Wellbank , Vice President of Marketing	<ul style="list-style-type: none"> Marketing Business development Child support operations advisor 	27
	Mary Johnson , Vice President of Special Projects	<ul style="list-style-type: none"> Proposal responses Brand management and graphic design Policy and procedures Business and process analysis Training YW Bar Association 	23
	David Dyess , Director of Analysis & Performance	<ul style="list-style-type: none"> Quality assurance (QA) Data analysis and performance reporting Case stratification 	34

The following section provides biographical sketches for each of our corporate personnel for this project. Each acts as a team leader within YoungWilliams and our projects, and each is equipped to serve as a resource for the WV BCSE Payment Processing Center. These individuals have the right combination of skills, experience, and commitment that will enable them to contribute to the project from day one throughout the long-term delivery of services. Constant communication and knowledge sharing encourage these professionals to help each other grow professionally and improve performance in their projects. We have found that they also help each other avoid errors that unsupported managers might make.

PRESIDENT | ROB WELLS

As President of YoungWilliams, Rob combines his passion for improving the child support system and his interest in business analytics to implement health and human services programs in the most cost-effective way. As an expert in child support operations, workflow, and efficiency with more than 25 years of experience, Rob ensures each of our projects has the direction and support necessary to succeed. He describes YoungWilliams as a “tool for government” with the goal of carrying out policy efficiently and with the best possible results.

While Rob currently manages more than 1,200 employees, he is active and involved in operations at the local project level. He knows the people, processes, and performance measures and is constantly working to streamline and standardize operations. Rob believes in setting clearly defined goals for the company and building the infrastructure and guidance to achieve them.

In 2011, NCSEA recognized Rob as the 2011 Private Sector Individual of the Year for advancing the lives of children within the child support community. The Mississippi Business Journal recognized him in 2013 for his “Leadership in Law.”

In his spare time, Rob loves spending time with his family and is an amateur expert in American Reconstruction history. Rob holds a juris doctor from the University of Mississippi School of Law and a Bachelor of Science degree from Millsaps College.

Rob’s Mission

While standing in the lobby of a local YoungWilliams project, Rob noticed two young boys laughing and enjoying a book in the Children’s Book Corner. As they left the office with their new books, seeing in person the impact one YoungWilliams initiative has on thousands of children per year became a defining moment for Rob. This moment reaffirmed the potential of a company whose mission is to carry out health and human services programs with the highest level of care and efficacy.



VICE PRESIDENT OF PAYMENT PROCESSING | PAT O'DONNELL

As Vice President of Payment Processing, Pat leads YoungWilliams' state disbursement unit and payment processing business lines. Pat's career spans multiple disciplines and includes experience in child support, banking, technology, business operations, marketing, and sales. Previous positions and duties include Senior Vice President at a "Top 20" United States financial institution, where she led an initiative to create industry-specific payment solutions with a focus on the public sector. She also served as Managing Director at one of the nation's largest financial institutions. There, she was responsible for public sector business development, financial services solution development across multiple industries and international cash management solutions.

Pat has spent much of her career working with governmental jurisdictions to improve operational efficiencies and service delivery. She is a long-time member of the Board of Directors of the Electronic Funds Transfer Association (EFTA) and served as chair from 2015 – 2018. Pat feels strongly about providing financial resources for the basic needs of families, which is what led her to child support. Ultimately, Pat wants children to grow to their full potential.



To stay abreast of trends in her industry, Pat takes executive education courses; most recently, Pat attended Women and Power: Leadership in a New World facilitated by the Harvard University Kennedy School of Government. The one-week executive program focused on effective leadership strategies that include, but are not limited to, the skills necessary to analyze political and strategic management issues, understanding women in the workplace, negotiating, coalition-building, communication capabilities, and how to build a diverse network of women leaders.

At home, Pat enjoys spending time with her dog, reading, attending concerts, and exercising.

PROJECT ADVISOR | DARRIN GREENE

As Director of Business Process Engineering, Darrin is YoungWilliams' subject matter expert on Y-Trac development and workflows. Darrin has extensive experience in payment automation and SDUs in Nebraska and Kansas and will lend his expertise to the WV BCSE Payment Processing Center. He began his career in child support as a Child Support Enforcement Specialist in Kansas. During his five-year term with Kansas, Darrin's experience included managing the Child Support Enforcement Unit and Social Rehabilitation Services (Central Receivables Unit). He served for several years as the financial subject matter expert during the development of the Kansas automated system, KAECSSES. He later worked with Nebraska in the design and development of the financial components of its child support computer system (CHARTS) and the implementation of the Nebraska SDU.

“ My personal motto is ‘strong to the right, mild to the wrong.’ Stand behind what’s right, and handle what’s wrong with understanding and kindness.

Darrin's 23 years of experience and integral role in developing these state systems lends unparalleled expertise to each YoungWilliams project. Darrin has applied his experience to the development of Y-Trac alongside the YoungWilliams IT Team and plays an active role in its implementation, user testing, and evaluation. He strives to make the process of getting financial support to children as efficient and streamlined as possible by developing workflow processes that ensure accuracy and reliability. Darrin believes in helping his teams understand the big picture and work toward a common goal.

Darrin holds a Master of Business Administration degree and a Bachelor of Business Administration degree from Washburn University. At home, Darrin enjoys tree farming, gardening, and spending time with his wife and their four children, and he looks forward to becoming a master furniture craftsman when he retires.

PROJECT ADVISOR | ALYSON CAMPBELL

Alyson Campbell has 33 years of experience in child support including experience as Director of the Missouri Family Support Division, where she provided leadership and direction for numerous human services programs including the child support program. Alyson is the Regional Vice President over YoungWilliams' full service projects in Tennessee, North Carolina, and Mississippi.

She began her career with child support in 1985, operating and managing a county office under the leadership of the Audrain County, Missouri, Prosecuting Attorney's office. She joined the state program in 1988, and during her tenure there, Alyson served in many roles including frontline casework and supervision, training and later managing the statewide training program, and managing the statewide automated system development and ongoing maintenance for Missouri's child support system.

In 2006, under Alyson's leadership, Missouri implemented caseload stratification in the enforcement caseload. Through this effort, the caseload was split into four categories based upon the NCPs' case circumstances, and staff was assigned to a specific category to perform caseload management activities. This resulted in highly trained staff with expertise to work cases based upon the nature of the action needed as well as increased productivity and improved caseload performance.

In 2009, Alyson was named Director of the Missouri Family Support Division. In this capacity, she provided leadership and guidance for the Child Support Program, Rehabilitation Services for the Blind, and the state's benefit programs including the Supplemental Nutrition Assistance Program (SNAP), Temporary Assistance for Needy Families (TANF), Medicaid Eligibility, Low Income Home Energy Assistance Program (LIHEAP), Child Care Eligibility, and Community Services Block Grant programs. As Director, Alyson led the Division from a paper-based system to a streamlined document management system, began the implementation of a new automated system for the benefit programs, and moved the income maintenance workflows from an alphabetic caseload structure to a specialized, task-based structure improving timeliness and workflow efficiencies.

At home, Alyson enjoys painting, home improvement projects, and spending time with her granddaughter.

“[YoungWilliams' mission is] to make programs the best they can be – to support their goals. You do this by first understanding their goals and then looking for ways to accomplish and surpass them.”

PROJECT ADVISOR | KELLY LAMSON

As Regional Vice President for YoungWilliams, Kelly has more than 21 years of experience in the child support program and more than 22 years of experience as an attorney. Kelly began as a Staff Attorney for Nebraska Child Support Services, where she realized the importance of the child support program in making a difference for the families it serves. She has been actively involved in the child support community and with her passion and knowledge quickly moved into leadership positions within in the Nebraska Child Support Services office and has served as the Supervising Attorney and Project Manager. She currently oversees all full service operations in Nebraska and Kansas.

Kelly interacts with her offices daily and is involved in all aspects of their operations, including hiring, training, and performance. She holds regular meetings with her project managers to discuss performance and project concerns. She also regularly engages state staff in project updates and participates in state management meetings and policy decisions. As a veteran staff attorney and legal director, Kelly is an expert in legal case management and performance measures and will be available to provide the guidance necessary for this project to succeed.

Kelly holds a juris doctor from the University of Nebraska College of Law and a Bachelor of Science degree from the University of Kansas. At home, Kelly stays busy with her two teenage sons and when she has time, enjoys reading and photography.

“ I think it’s incredibly important to develop a relationship with our state partners, so they trust our opinion and look to us as the experts in child support. It’s critical to be able to work with state staff in developing or changing their policies and procedures in order to maximize performance numbers and help ensure daily operations are running as efficiently as possible.

PROJECT ADVISOR | JEFF BALL

Jeff is an award-winning child support expert currently serving as the Regional Vice President for Colorado and Wyoming. He applies more than 31 years of experience in the child support program and 37 years of legal experience to operating the El Paso County and Teller County (Colorado) Child Support offices as Project Manager and providing executive oversight to all projects in Colorado and Wyoming. His role in a project as a child support expert begins well before start-up, conducting research and participating in discussions at the executive level about the most effective solutions for the State. Jeff provides a high level of oversight to his projects while ensuring the client satisfaction with each project’s performance.

Jeff is passionate about child support and describes it as the most defining and identifying aspect of his life. He has won numerous awards for his work, including the Distinguished Service Award from the Western Interstate Child Support Enforcement Council (WICSEC) for work related to the child



Under Jeff’s leadership, the El Paso County, CO, office received a 10 Best Law Firms award from the American Institute of Family Law Attorneys.

support aspects of welfare reform, the 2010 Felix Infausto Award from ERICSA for his lifelong contributions in the area of intergovernmental child support, the Assistant Secretary's Citation from the Federal Administration for Children and Families for Government Performance and Results Act and strategic planning work, and the Commissioner's Distinguished Service Award from OCSE for overall leadership. Jeff also received recognition in 2017 for co-authoring a book with YoungWilliams' Mary Ann Wellbank, *The Insiders' Guide to Child Support: How the System Works*.

Jeff holds a juris doctor from the University of Virginia School of Law and a bachelor of arts in history from Miami University. In his spare time, Jeff enjoys hiking, staying abreast of politics, reading a good book, and walking his dogs.

PROJECT ADVISOR | JOHN STAPLETON

As Vice President of Contact Centers, John oversees YoungWilliams' customer service center line of business. He is involved in the planning stages of every project as an executive advisor, researching and establishing the proper infrastructure to meet the state's customer service requirements and creating efficient staffing models to improve performance. His expertise is workforce management – determining the workload and the optimal staffing requirements to perform it. He believes “if you can't measure it, you can't manage it.”



John is an accomplished senior operations executive with more than 25 years of leadership experience. His background includes management of global contact centers for publicly traded companies, where he acquired extensive experience in project management, workforce optimization, and process improvement. During his time managing customer service operations in Europe, John found his passion for people and leadership while immersed in the complex dynamics of a multi-national team. He encourages diversity and engagement among his team members and believes YoungWilliams is “in the people business” as much as in the child support business.

John attended the University of Maryland University College and is a Customer Operations Performance Center (COPC) Certified Registered Coordinator. John and his wife enjoy outdoor activities such as biking, hiking, and landscaping. He has encountered diverse cultures during his travels and brings these influences to life through his love of cooking. He is passionate about quality, locally sourced foods and would like to someday help people in urban environments grow fresh food.

ADMINISTRATION | DALE CURRIE

As CFO for YoungWilliams with 36 years of public accounting experience, Dale is responsible for all administrative aspects of implementing a project, including HR, facilities, accounting, procurement, and financial budgets and forecasting. By focusing his team on standardizing systems and streamlining central controls across all projects, he has developed repeatable processes that help to establish high client expectations and ensure reliable results. Throughout the Contract, Dale will oversee administrative support functions, ensuring that all hiring, employee retention, facilities, accounting, and billing functions are on track.



Before his role at YoungWilliams, Dale established his career as a financial, administrative, and human resources expert. While a partner at leading audit and tax firm KPMG, he spearheaded international growth and served on a global leadership forum and steering committee. As Chief Operating Officer and CFO of a manufacturing and branding company, he directed customer service, supply chain management, distribution, and business systems. His comprehensive leadership experience informs his interest in creating more efficient processes that improve service execution.

Dale is a member of the American Institute of Certified Public Accountants and the Mississippi Society of Certified Public Accountants and holds a Certified Public Accountant designation. He holds a master and bachelor of professional accountancy degrees from Mississippi State University.

In addition to his duties at YoungWilliams, Dale is involved in competitive sailing, where he appreciates the sense of community and the opportunity to build relationships with people from all backgrounds. He enjoys staying active with his family and teaching his three children to sail.

RECRUITING, HIRING & BENEFITS | ROYCE AMACKER

As Director of Human Resources, Royce oversees recruiting, retention, compensation and benefits, employee relations, and Equal Employment Opportunity Compliance for every project. Royce and her team work closely with the Vice President to ensure that YoungWilliams properly staffs each project according to its unique contract requirements. Upon Contract award, they are responsible for recruiting, hiring, and onboarding employees. In 2017, Royce and her team upgraded YoungWilliams' human resource platform to a powerful, self-contained tool capable of streamlining the application, onboarding, payroll, and background check processes.



With more than 22 years of HR experience in various industries, Royce finds her expertise in administering benefits to be the most rewarding aspect of her position. She is passionate about helping employees understand and use their benefits effectively, which in turn helps employees provide for their families and increases employee retention. She has led the implementation of an HR Helpdesk to assist YoungWilliams employees all over the country in getting help and answers to their questions.

In addition to her certification as a Senior Professional in Human Resources (SPHR), Royce holds a bachelor of science in business administration from the University of Southern Mississippi.

PAYROLL, FINANCIAL & ADMINISTRATION | MELANIE LAND

As Director of Accounting for YoungWilliams with more than 32 years of accounting experience and 14 years of involvement with child support services contracts, Melanie oversees billing, accounts payables, employee expenses, payroll, annual budgets, and monthly financial reports. She is involved in each project from the beginning, verifying financials, creating a project budget according to the specific needs of the contract, and tracking the project in YoungWilliams' accounting system to ensure all billing is timely and accurate. She applies her background as a business owner to each YoungWilliams project, treating each one as though it is a standalone business. Melanie's "no shortcuts" approach, as she describes it, provides our clients with the security and dependability of knowing that an experienced financial manager has reviewed each invoice and paid each employee with the same exceptional attention to detail.

Melanie holds a bachelor of science in business management with an emphasis in accounting from Mississippi College. In addition to her duties at YoungWilliams, Melanie enjoys spending time with her husband, children, and three grandchildren. She loves being outdoors, raising horses with her husband, and tackling home improvement projects. Melanie will soon embark on her fourth annual mission trip to Haiti, where she will help build a house for a local family and work with children in the area.

“ To me, the greatest success story of my career with YoungWilliams is the growth of the company. When Rob brought me on board, I oversaw payroll for 45 employees. The company has now grown to over 1,200 employees, and I have a team of four. It has been an exciting ride.

FACILITIES & SECURITY | DANIEL SMITH

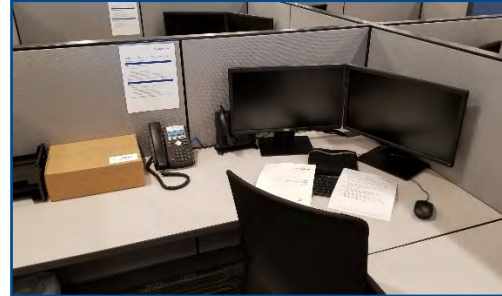
Daniel applies more than 15 years of property management experience to each project from the pre-award phase through project completion. Prior to Contract award, Daniel is responsible for identifying potential office locations that meet the unique requirements of each project. After contract award and during the Implementation Phase, he negotiates leases for offices, sources and monitors service contracts, and coordinates seamless transitions into new or renovated facilities. Daniel is a key player in the development of YoungWilliams' facility design standards and ensures these standards are implemented in the office layout, build-out, and décor of each project. Daniel also implements and provides ongoing support for security protocol and systems, which create safe working environments and achieves IRS compliance for federal tax information (FTI).

“ By providing well thought-out facilities, I contribute to improving the Child Support Program through process, technology & customer service.

Daniel holds a Certified Property Manager designation, Institute of Real Estate Management membership, and a bachelor of arts degree from Geneva College. At home, Daniel enjoys spending time with his family and planning trips to places in the United States he has not visited.

PROCUREMENT & IMPLEMENTATION | BECKY HUNT

Becky, Director of Process Improvement, provides oversight and direction for corporate procurement, process improvement, and the Project Management Office that handles implementation. Her primary role at YoungWilliams is reviewing internal systems for financial and time efficiency and introducing new processes, policies, and initiatives to streamline operations. Becky is involved in a project from the very beginning, standardizing equipment during the planning stages, streamlining start-up processes during implementation, and refining procurement and operational procedures after the go-live date. She works closely with the Facilities Team to develop standards for project offices so that we deliver a high-quality and timely implementation every time for our clients.



Becky applies this initiative and attention to detail to each YoungWilliams project, always striving to improve the quality and delivery of services.

Becky has more than 23 years of experience providing strategic and operational success. Her first project with YoungWilliams was opening an office in Gulfport, Mississippi. During implementation, Becky noticed that the office supplies were delivered separately in unmarked boxes, and the amount of time spent on organizing and distributing supplies was wasteful. Becky immediately contacted the supplier and worked with them to standardize pre-packaged, all-inclusive, and branded supply boxes that are ready for employees at each workstation upon arrival, saving valuable time and manpower in preparation for the go-live date.

Becky holds an associate of arts degree from the University of Louisville and a master management certification from the University of Alabama. At home, Becky enjoys hosting dinner parties and spending time with her granddaughter.

INFORMATION TECHNOLOGY | JOHN TIDWELL

John is the Chief Technology Officer (CTO) at YoungWilliams and is responsible for all aspects of YoungWilliams' overall technology vision, IT resource planning, and IT operational initiatives. Since joining YoungWilliams in 2011, John has led his team in aligning IT strategy with overall business objectives to create top-performing operations at the lowest possible cost for clients in every project. As a member of the Executive Team, he plays an integral role in identifying and designing the solutions YoungWilliams will propose and implement for every project. John works with the Executive Team to determine operational and facility requirements and oversees the creation of a technology project model and budget. Once a contract is awarded, John oversees the development of an IT implementation plan. During implementation, he serves as the main liaison to the client during the transition period and allocates IT Team members and resources to ensure a smooth transition. After the go-live date, John continues to serve as the liaison for the client as well as the Project Manager and Vice President for

“ The motto I tell my Team is ‘iterative improvement’ – get a little better every day. ”

everything regarding IT matters, including consulting, troubleshooting, and the development of additional services as required.

Originally from Northeast Alabama, John began his technology career in the U.S. Navy performing mainframe support and database management. Following his enlistment period, he gained private sector IT operations and management experience in the New Orleans, Louisiana, area. As a Director of IT, he used innovative VMware virtualization to implement the 2004 Michigan Office of Child Support SDU project on schedule despite an unexpected 90-day delay in the contracting process.

John holds an executive master of business degree and a bachelor of science degree in business administration, information technology, from Colorado Technical University. In his spare time, John is a PC hobbyist and enjoys traveling, cooking, and music.

INFORMATION TECHNOLOGY | CORNELIUS MARSHALL

As Director of Incident Management, Cornelius specializes in complex IT project planning and management, infrastructure design and management, and systems administration. He thoroughly reviews the RFP requirements with the IT Team and helps develop the right system architecture for the project. Once a Contract is awarded, he leads an IT Implementation Team in installing computers and network-related hardware prior to start-up. He also works with clients throughout the operation of the project to identify and develop additional support, services, and upgrades as needed to keep the project running efficiently.

“ Professionally, I always want to display the character & class requisite for someone in a position of responsibility. Personally, I always want to be someone that my kids/family respect and perhaps want to emulate.

After completing his bachelor of science from Jackson State University and master of education from the University of Texas, Cornelius developed extensive IT infrastructure and management experience during his 17 years overseeing technical support and systems administration for New Orleans universities. He has designed, implemented, and maintained enterprise systems in support of more than 4,000 students and faculty and has overseen a \$2 million datacenter migration project. Additionally, in the wake of Hurricane Katrina, he developed Xavier University's first ever disaster recovery plan. Cornelius applies his experience to helping YoungWilliams clients, so its customers derive more value from the programs we support.

INFORMATION TECHNOLOGY | JENNIFER SCHULZ

As Director of Software Development, Jennifer's role is to identify and create automated processes for YoungWilliams' turnkey technology solutions. As an expert in process management and process improvement, she applies a hands-on approach to each project, frequently observing customer service representatives and case specialists in action to identify opportunities for improvement. She also engages project and corporate leadership throughout the life of a project to identify additional needs and troubleshoot as appropriate.

“ YoungWilliams enhances the operations of child support for both states and families, and my role is making those operations more efficient.

Over the past 17 years, Jennifer has developed extensive experience in payment processing and child support services technology. Since coming to YoungWilliams, Jennifer has coordinated and implemented internal development projects and encourages the IT Team to “think big.” Jennifer worked with Rob and YoungWilliams’ subject matter experts all over the country to develop Y-Trac, our proprietary case management software designed to improve workflows and increase efficiency in our projects.

Jennifer holds a master of business administration from Walden University and a bachelor of science in computer science from the University of Alabama at Birmingham. At home, Jennifer has a husband, also in IT, and two teenagers. She loves caring for and rescuing animals of all species.

INFORMATION TECHNOLOGY | LONNIE HUFF

As Director of IT Security and Infrastructure, Lonnie provides more than 28 years of experience protecting client data and intellectual property. Lonnie is passionate about bridging the gap between technology operations and lay people, and he channels his communication skills effectively to serve as YoungWilliams’ primary point of contact during IRS audits. Lonnie is involved in IT Operations throughout the lifecycle of every YoungWilliams project.

His objective is to achieve continuous compliance with all security operations controls. His extensive experience includes software development, military applications testing, and participation in more than 400 IT security audits.

“ My role is to ensure that information, whether it be personal, relationship, financial, etc., remains private and is only used for its correct and intended purpose.

In addition to his broad IT experience, Lonnie is a Certified Network Engineer (CNE), Microsoft Certified System Engineer (MCSE), and Certified Project Manager (CPM). Lonnie holds a bachelor of science degree in computer engineering from Mississippi State University. In his spare time, Lonnie enjoys coaching sports and fishing with his three sons.

PROJECT ADVISOR | MARY ANN WELLBANK

Mary Ann, YoungWilliams’ Vice President of Marketing, was initially drawn to child support 27 years ago during her time with the Montana Governor’s Budget Office, which provided her with a bird’s eye view of agencies and piqued her interest in social services. She is now well known in the IV-D community and served as the Montana IV-D Director for 10

years. During her tenure, Montana became the first state to have a federally certified automated child support system and the first state to implement a privatized statewide child support customer service center. Mary Ann is passionate about contributing to the child support program’s forward trajectory and helps keep YoungWilliams’ Project Managers abreast of developments within the industry. Mary Ann has always been an advocate for treating parents with empathy and was inspired to provide lay people with a comprehensive reference guide to parents’ rights and responsibilities within the child support program. In May 2017, she co-



authored *The Insiders' Guide to Child Support: How the System Works* with YoungWilliams Regional Vice President, Jeff Ball.

A respected leader, she is current Secretary and past President of NCSEA and past President of the National Council of Child Support Directors. She was an official observer at the Special Commission on the International Recovery of Child Support and other Forms of Family Maintenance, which was conducted in The Hague, Netherlands. She is an honorary life member of the Western Interstate Child Support Association. Mary Ann holds a master of business administration degree in finance from DePaul University and a bachelor of arts degree in English from Illinois State University.

PROJECT ADVISOR | MARY JOHNSON

As Vice President of Special Projects and with more than 24 years of experience as a child support professional, Mary is uniquely qualified to support our projects across the country. Over the course of her career, Mary has channeled her lifelong passion for working with and mentoring children into improving child support operations. When she began working for the Cheyenne, Wyoming, child support program as a staff attorney in 1995, her drive to assist children and families in need quickly propelled her to leadership as project manager and guided her to streamline and improve project performance. Mary has managed multiple projects in Wyoming and Arizona and in 2008 received the first-ever Eric A. Distad Award for Outstanding Contribution to the Wyoming child support program.

“ My job is to support an amazing team who conveys YoungWilliams’ mission to clients and employees through our proposals, our internal and external brand, and our training program. I absolutely love my job.

Mary’s background and understanding of the needs of the local projects allow her to effectively manage various processes within the YoungWilliams Special Projects Team to ensure project support throughout the life of the contract. Mary’s team is responsible for responding to requests for proposals through the Bid Team, creating graphics, artwork, and other material for projects through Branding, providing a cohesive training and leadership development program through the innovative YW University system, and building a nationwide community of attorneys knowledgeable in child support law through the YW Bar Association. During her 10 years with YoungWilliams, Mary’s interest in continuing education and streamlining processes has facilitated the expansion of the Special Projects Team while increasing its efficiency and engagement with projects.

In addition to her duties at YoungWilliams, Mary presents at local and regional child support conferences, works closely with child support leadership in her home state of Wyoming, and volunteers as a commissioner for Equal Justice Wyoming, which is a board appointed by the Wyoming Supreme Court to ensure low-income citizens have access to the legal system.

ANALYTICS, QUALITY ASSURANCE & REPORTING | DAVID DYESS

David provides more than 34 years of analytics experience to YoungWilliams as the Director of Analysis and Performance. When he joined YoungWilliams following a diverse career in industrial, commercial, and government industries, Rob presented him with a copy of the C.F.R. Title 45 and asked him to memorize everything about child support performance measures.

Using his expertise in analytics, he developed reporting standards and procedures for use in each YoungWilliams project. His interest in stratification eventually developed into Y-Strat, YoungWilliams' proprietary data analytics program. Because he tracks the performance of a project over time, David maintains close communication with the Project Manager and Vice President from start-up to contract completion.

David holds a master of business administration degree in finance and a bachelor of business administration degree in management from the Elsie School of Management at Millsaps College. In his spare time, David fulfills his natural curiosity by reading and researching a variety of subjects. He enjoys spending time with family and likes to stay busy with his two grandchildren.

For resumes of our corporate personnel, please see Appendix A, *Resumes*.

“ At YoungWilliams, my Team’s purpose is echoed in The Phenomenon of Measurement: What is measured gets noticed; what is noticed gets acted on; what is acted on gets improved.

EXTENSIVE KANSAS PAYMENT CENTER EXPERIENCE

YoungWilliams has successfully operated the Kansas Payment Center (KPC) for seven years. In addition to these 7 years as the general contractor, our KPC Management Team has been in place in the KPC for 11 years. We served as a subcontractor from 2007 to 2010, providing statewide customer service to callers with questions about payments, as well as working with employers, other payers, and local offices to reconcile payment exceptions. YoungWilliams took over as the general contractor in 2010 and has since refined and improved all personnel, IT, and training systems to create a coordinated and trouble-free operation that processes payments and provides customer service with no disruptions. It works, and it works all the time with no issues or failures. We receive, record, and disburse child support payments for both IV-D and Non-IV-D cases, totaling approximately \$1.6 million per day. Our experience and success in the KPC, along with our operating and Y-Trac – Payment Processing procedures will allow us to meet the demands of the RFQ by receipting payments, matching payors' payments with child support cases, and posting them accurately. The following KPC Annual Receipts chart shows the annual amount of receipts at the KPC since 2010, which increased from 1,979,609 to 2,136,010 in 2018 (2018 statistics projected from YTD May 2018). The 2017 Total Receipts Breakdown chart shows the percentage of each payment type processed by the KPC. KPCpay, in the 2017 Total Receipts Breakdown, includes payments made by employers and NCPs via credit card or ACH through the secure website, IVR, or by speaking directly with a KPCpay CSR.

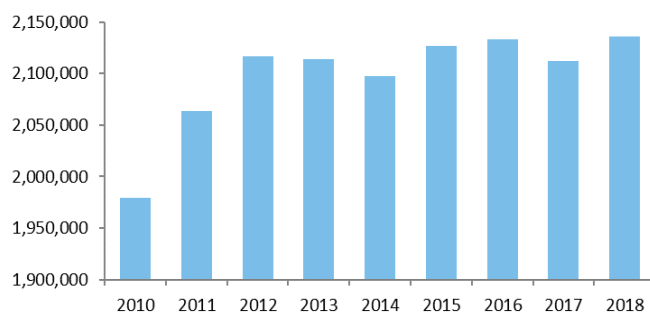
WHAT OUR CLIENTS SAY

"The KPC is the shining jewel of all of our projects, and that is due to the continued efforts and expertise of you and your team."

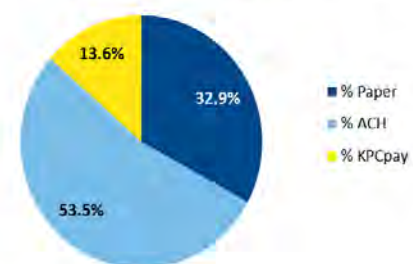
— Chris Kellogg

Former Deputy IV-D Director, Kansas

KPC Annual Receipts



2017 Total Receipts Breakdown



The following graphic highlights YoungWilliams' experience in operating the KPC.

YoungWilliams' KPC & Kansas Experience

OPERATIONS

- **Efficiency** – operate the KPC at peak efficiency daily (e.g., based on experience and developed processes, we can increase or decrease production capacity daily based on receipt volumes received)
- **Reliability** – trustworthy team that DCF has grown to rely on for stable, consistent performance (e.g., processing 8,300+ child support payments per day while exceeding all contract service level agreements)
- **Adaptability** – Management Team has proven its ability to develop and embrace new practices as we see changes within the industry (e.g., electronic payments, online and cash payors) and customers (e.g., additional payment options and immediate notice of disbursement deposits)
- **Quality Control** – culture that continually assesses completed work, reviews for errors, and explores ways to improve each and every process (e.g., payment posting accuracy rate of 99.99 percent)
- **Risk Management** – team looks to identify issues early and address them proactively to prevent major issues (e.g., we monitored our prior banking partner as its troubled asset ratio continued to climb and switched to a new banking partner to ensure child support funds were secured)
- **Focus** – continual goal of doing it right the first time while partnering with DCF on ideas to do it better the next time

RECONCILIATION & SYSTEM BALANCING

- Established written processes and procedures
- In May 2010, for the first time in the history of the KPC, the books were balanced under the efforts of our team and have remained balanced since

KANSAS EMPLOYER & CUSTOMER OUTREACH

- Provide educational outreach programs to employers and non-custodial parents (NCP) on things like the benefits of electronic payments, encourage them to convert to electronic payments (e.g., our electronic funds transfer (EFT) has increased 40 percent since 2007, and our inbound EFT percentage is within the top 6 states nationwide working without a mandate)

IT

- Worked with DCF on numerous technology implementations and transitions during our 11 years in the KPC
- Oversaw implementation of debit card disbursements and later default debit card disbursements, resulting in a more efficient disbursement process with no delays
- Implemented payment options with PayNearMe and MoneyGram, allowing NCPs to make their child support payments with cash at participating retail locations nationwide
- Seamlessly transitioned our KPC bank to a new bank. During this process, we outlined a controlled, phased transition plan and executed the plan, ensuring all child support funds were secured and safely collateralized at the new bank. The entirety of our conversion experience is a testament to our continuous risk avoidance and mitigation mentality as a contractor and partner to DCF
- Seamlessly converted our debit card provider to KeyBank, emphasizing our conversion experience and ability to manage large changes easily
- Recently coordinated with DCF on KEES implementation and Ensono transition showing our commitment to partnering on all related IT efforts

YoungWilliams is proud to be a partner with the State of Kansas and is uniquely qualified to manage the KPC. To celebrate this partnership and history of successful operations, Kansas and the KPC held a 10-year celebration event in 2017. We were honored with the presence of numerous dignitaries, including Trisha Thomas, the Director of Child Support Services; Department of Children & Families (DCF) Secretary, Phyllis Gilmore (now retired); DCF Director of Communications, Teresa Freed; DCF Deputy Director of Legislative Affairs, Steve Greene; U.S. Bank Vice President, Becky Holmquist; and Office of Judicial Administration Director of Trial Court Programs, Amy Raymond.

During the event, our team made a PowerPoint presentation of the KPC's accomplishments and gave tours to those who attended. To highlight the event, DCF interviewed our Project Manager, Gina Hoffman, and issued a press release to the public. Phyllis Gilmore, DCF Secretary at that time, had the following to say about the KPC: **"The work being done at the Kansas Payment Center is tremendous. The KPC has helped countless children receive the financial support they need and deserve."**

We created the following infographic for the 10-year celebration to summarize the successful partnership between DCF and YoungWilliams in the KPC.

KPC 10 Year Celebration



Left to right: Kansas DCF Secretary Phyllis Gilmore, Director of Child Support Services Trisha Thomas, and YoungWilliams KPC Staff: Pam Underwood, Deputy Project Manager; Gina Hoffman, Project Manager, and Jeanette Smith, Customer Service Supervisor.



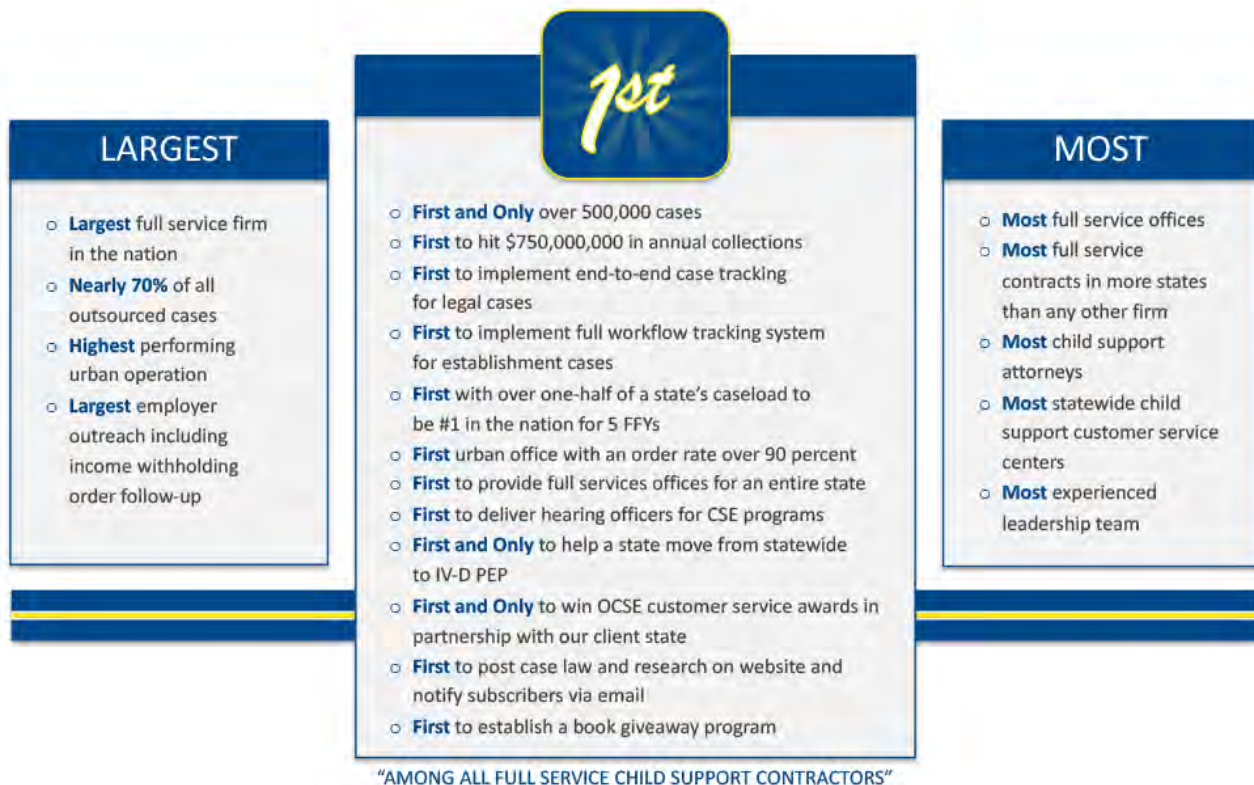
© Copyright 2017 YoungWilliams

YoungWilliams is proud to provide the following recommendation letter from Trisha Thomas, Kansas IV-D Director.



FULL SERVICE CHILD SUPPORT EXPERTISE

Over the past 25 years, YoungWilliams has become the largest provider of full service child support in the nation. This holds true whether the measure is the number of offices, states, cases, employees, collections, managers, or investment in new systems. Our size along with our commitment to reinvest in improvements has allowed us to build a large organization providing state and local governments the tools necessary to deliver the best child support services to children and families.



Based on recent caseload information, the following chart highlights the number of child support cases YoungWilliams has throughout the country. YoungWilliams has 67 percent of the full service caseload.

The size and breadth of YoungWilliams are important because:

- **Investments matter.** For example, if 10 percent is invested in new systems (e.g., workflows, analytics, imaging), this means YoungWilliams continues to invest at a rate that surpasses much of the industry.
- **With size comes security, infrastructure, and specialization.** For example, with size comes a dedicated computer security team, real backup and data security in multiple data centers, real disaster recovery systems, modernized employee systems, online training programs, and systems to ensure timely and secure onboarding and offboarding of employees (e.g., terminating access to facilities and systems after employee separation).

- **Our knowledge base is much more significant.** For example, YoungWilliams holds in-house continuing education seminars, monitors the latest changes in case law and child support reports, has a centralized training program, and facilitates multiple groups who meet regularly in Web conferences to discuss improvements and best practices.

The bottom line is YoungWilliams has dedicated more resources to building a successful child support organization than any other full service child support vendor. We offer those resources for the WV BCSE Payment Processing Center in this proposal.

YoungWilliams values our partnerships with our clients, and we are confident they will provide outstanding references. The following table lists our full service offices across the nation for federal fiscal year (FFY) 2017. It highlights our ability to handle both small and large caseloads, resulting in the highest annual collections some states have ever seen.

YoungWilliams Full Service Offices 2017				
State	Office Location	# of Counties	Caseload	Collections
Colorado*	Colorado Springs	1	20,307	\$53,083,265
	Woodland Park	1	597	\$1,516,596
Kansas	Columbus	6	9,346	\$12,040,756
	Dodge City	6	2,055	\$3,458,648
	El Dorado	4	5,085	\$7,458,562
	Garden City	12	4,716	\$8,310,778
	Great Bend	5	2,778	\$4,454,861
	Hutchinson	8	8,324	\$12,564,000
	Independence	6	6,429	\$8,366,010
	Junction City	5	6,876	\$12,142,703
	Olathe	1	12,495	\$24,063,251
	Salina	3	4,352	\$6,671,389
	Topeka	14	26,901	\$37,129,355
Mississippi	Region 1	18	51,390	\$74,781,173
	Region 2	16	49,068	\$54,383,180
	Region 3	7	54,057	\$56,139,108
	Region 4	15	46,305	\$58,249,127
	Region 5	20	49,215	\$61,960,328
	Region 6	6	34,928	\$40,044,456
Nebraska	Omaha	1	36,415	\$59,752,275
	Edenton	1	1,216	\$1,914,946

YoungWilliams Full Service Offices 2017				
State	Office Location	# of Counties	Caseload	Collections
North Carolina**	Elizabeth City	4	4,436	\$8,623,910
	Jacksonville	1	8,529	\$21,641,884
	Kitty Hawk	2	2,123	\$5,353,882
	Monroe	1	5,277	\$10,195,725
	Washington	1	2,775	\$4,500,939
	Wilmington	1	6,791	\$12,692,004
	Winton	2	3,627	\$5,426,503
Tennessee	Knoxville	1	22,561	\$41,212,710
	Nashville	1	37,863	\$60,745,811
Wyoming**	Cheyenne	1	5,399	\$13,065,306
	Douglas	4	1,862	\$4,087,758
	Green River	3	4,245	\$12,248,936
	Lander	3	1,854	\$4,876,308
	Laramie	2	1,958	\$5,594,457
7 States	52 Offices	183 Counties	542,155	\$808,750,900

*Calendar Year 2017

** State Fiscal Year 2017

As highlighted in the previous table, the number of cases we manage is such that if we were a state, we would have the seventh largest child support caseload in the nation. Equally important is that our offices excel in performance, and we have transitioned many projects from marginally performing operations to some of the highest performing projects in the nation. We understand the many steps and strategies necessary to create high order and paternity rates, improve collections, provide quality customer service, and become a valuable part of the community.

CUSTOMER CONTACT CENTER EXPERIENCE

In addition to our payment processing center and full service operations, YoungWilliams operates several customer contact centers. The following paragraphs highlight five statewide contact centers that show a proven track record or achieving contract goals and implementing projects on time. For these projects, we implemented the project on time with all required technology in place. Our solutions are successful, and we are meeting contract requirements and goals.

Virginia

In 2008, the Commonwealth of Virginia issued an RFP and awarded a contract to YoungWilliams to handle inbound and outbound calling, Interactive Voice Response (IVR) functions, and other services for the Virginia CSC. In 2013, the Commonwealth amended our contract to add responsibilities for answering technical help calls regarding different departments' websites, including CommonHelp and the Division of Benefit Programs (DBP). The website provides application and change reporting information for various programs within the DBP. In 2017, the Commonwealth awarded YoungWilliams a second consecutive contract to expand customer service operations into the Virginia Enterprise CSC. This new contract included expanded case processing services, which included new technologies (e.g., Web chat, text messaging), an application specialist team to accept telephonic applications for public assistance programs, and a resolution team to take designated case actions.

Our CSRs field calls on various topics, including application information on SNAP benefits, TANF, LIHEAP, medical assistance, childcare assistance, and crisis assistance. In addition to fielding calls, our specialists assist customers with filling out their applications for SNAP, TANF, medical assistance, and LIHEAP in preparation for submission. This assistance includes capturing and attaching telephonic signatures to customers' applications.

From the Commonwealth's use of technology to manage its work, we have learned the value of technology in providing excellent customer service.

In 2008, the federal OCSE honored YoungWilliams and the Commonwealth of Virginia with an award for providing exemplary customer service. Our Virginia staff and managers are shown with the OCSE Award.

We are proud of what the Virginia Enterprise CSC does for the families of Virginia, and we envision bringing this enterprise center experience and methodology to other states in the coming years.



Mississippi

In 2009, the Mississippi Department of Human Services (MDHS) issued an RFP and awarded a contract to YoungWilliams to handle inbound and outbound calling, IVR functions, and other services for the State of Mississippi's customer service center. Through a competitive procurement process, MDHS awarded this contract to us again in 2011. YoungWilliams operated this center from 2009 to 2015.

MDHS reached out to YoungWilliams in 2017 to take over the Mississippi CSC operations from the incumbent vendor. After unsuccessful operations, MDHS was looking for a reliable, flexible partner to ensure the delivery of outstanding customer service. MDHS knew it could count on YoungWilliams to handle the situation effectively, and more importantly, quickly. **In less than 21 days, YoungWilliams established an operational customer service center and began taking calls for the entire State on July 5, 2017.** For the first month of the new contract, CSRs answered 45,907 calls. For the Mississippi CSC, YoungWilliams:

- Handles statewide phone inquiries from IV-D customers and provides payment information to IV-D and Non-IV-D customers;
- Utilizes Y-Trac to automate formerly manual tasks; and
- Mails applications for services to potential IV-D customers and mails payment histories, direct deposit applications, and statements of accounting when requested by the caller.

YoungWilliams is also a partner to MDHS in the provision of statewide child support services. As mentioned previously, in 2016, we became the first vendor in the country to provide child support services for an entire state. YoungWilliams serves all 82 counties in Mississippi.

New Mexico

In 2016, the State of New Mexico Human Services Department issued an RFP and awarded a contract to YoungWilliams to operate the statewide Customer Support Service Center (CSSC) and provide:

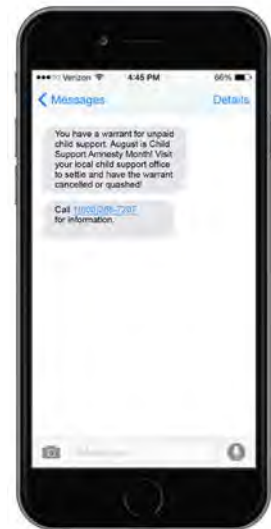
- Multiple channels and technologies (e.g., text message, Web chat, telephone, IVR, email, and social media);
- Trained staff to address customer questions and requests;
- Multilingual translation services for Spanish-speaking callers;
- Secure and efficient receipt and management of data;
- Systems to receive, track, manage, and respond to customer inquiries;
- Accurate responses to questions and requests for information;
- Processing related to customer needs; and
- Robust reporting tailored to specific requirements and performance metrics.

New Mexico CSSC's CSRs answered 21,155 calls on average each month in 2016. Our multilingual volume based on an average call volume of 21,363 calls handled by CSRs during July 2016 showed that 731 calls were Spanish-speaking customers, 1,219 calls were employers, and 19,413 calls were English-speaking customers.

An effective innovation we introduced to the New Mexico CSSC was the implementation of text message "blasts." The New Mexico CSSC sends outbound text messages to customers for license suspension and the state's Bench Warrant Amnesty program. We use various scripts when sending these text message blasts, including the following example for the August 2017 Bench Warrant amnesty program:

You have a warrant for unpaid child support. August is Child Support Amnesty Month! Visit your local child support office to settle and have the warrant canceled or quashed! Call 1 (800) 288-7207 for information.

The New Mexico CSSC uses the state-provided list of approximately 600-800 contacts who should receive a license suspension text message that month and sends the text messages in increments over the course of a few days. For the New Mexico CSSC, we have found that sending approximately 100-150 texts at 10:00 a.m. and 2:00 p.m. local time ensures our CSRs can handle the higher call volumes that immediately result from these texts. Since this method prompts a caller to contact the CSSC, we have an opportunity to arrange a plan



for resolution with the caller. The outbound text messages are effective in encouraging customers to contact the New Mexico CSSC.

Nebraska

YoungWilliams began operating the Nebraska CSC in 2004. In March 2010, YoungWilliams successfully rebid for this statewide contract. Our Project Manager, Lori Bengston, has managed this center since 2001 and seamlessly transitioned her team to YoungWilliams in 2004. The experience gained, and success attained since 2004 have given us valuable insight into operating a statewide CSC that is the initial point of contact for customers.

For the Nebraska CSC, YoungWilliams:

- Handles phone inquiries from IV-D and Non-IV-D customers;
- Forwards inquiries not authorized to be resolved by staff to appropriate personnel in the state's local county office; and
- Mails applications for child support services to potential IV-D customers, and mails payment histories, direct deposit applications, and statements of accounting when requested by callers.

The Nebraska CSC has consistently met or exceeded contractual requirements, including abandonment rate, transfer rate, average answer time, and average talk time. CSRs answered and resolved an average of 21,403 calls on average per month in 2016 while servicing the state's entire child support caseload of about 108,000 cases. **We responded directly to 97 percent of all calls** each month without transferring the calls to the local child support offices or other child support units. While operating a customer service center of any size has similar functions, we understand the nuances of managing a statewide center.

Our experience in Nebraska has shaped many of our current customer service center policies and procedures. We are true partners with the state, working collaboratively to make sure customers are getting what they need. From Nebraska, we learned customer service centers are much more than traditional "call centers." We know what field offices need from a customer service center because we are in the unique position of operating both customer service centers and child support operations.

In 2006, the YoungWilliams-Nebraska CSC partnership received national recognition when OCSE presented it with the "Commissioner's Teamwork Award for Exemplary Customer Service." In September 2004, after receiving a Section 1115(a) Demonstration Grant, the Nebraska CSC expanded its services with an Early Intervention Project. The goal of this project was to implement proactive communication with non-custodial parents (NCP) and to measure the effects of this strategy on the level of compliance with child support payments. After much success, this early intervention project became a permanent part of Nebraska's ongoing child support program in 2007, and we continue to operate it at the Nebraska CSC. Our Nebraska staff are shown receiving their award from OCSE.



Louisiana

In 2018, the State of Louisiana awarded YoungWilliams a multi-year contract for its Statewide Customer Service Call Center, which currently serves two departments: The Department of Health and the Department of Children and Family Services. The project's expected startup is in February 2019.

KEYBANK – RELATED EXPERIENCE

YoungWilliams proposes KeyBank N.A. (Key) as a subcontractor for this project to provide debit card services as described in detail in Section 4.1.5.2, *Debit Card*.



KeyCorp is one of the nation's largest bank-based financial services companies and is the parent holding company for KeyBank National Association (Key), its principal subsidiary. Key provides a wide range of retail and commercial banking, commercial leasing, investment banking products, and services to individual, corporate, and institutional clients through our primary business segments: Key Community Bank and Key Corporate Bank. Key is a national banking association duly organized and validly existing and in good standing under the laws of the United States and is authorized to conduct business in all states under its national charter.

With roots dating back to 1825, Key is a fusion of many banking and financial companies. In 1994, two of its most prominent predecessors – Albany, New York-based KeyCorp and Cleveland, Ohio-based Society Corporation – merged and established headquarters in Downtown Cleveland. Since then, Key has continued to grow through numerous acquisitions, including the most recent merger with First Niagara Financial Group in 2017.

Key's reach extends to 46 states, from Maine to Alaska, delivering services through more than 1,200 full service retail branches; a network of more than 1,500 ATMs; online and mobile banking capabilities, a telephone banking call center; and a website, Key.com, which provides account access and financial products 24 hours a day.

Key is committed to helping its clients run their businesses better every day and to that end employs more than 18,000 full-time employees that have the knowledge and expertise required to help its clients succeed. Serving more than 1,100 government and public entities nationwide; Key has accrued decades of experience understanding and supporting public sector client's goals and unique obligations.

KeyBank has been offering debit card services for its banking customers for nearly 30 years. As the payments industry continued to shift from paper to electronic for increased efficiency and safety, Key expanded its prepaid card offering in 2014 for state government benefits programs. Building upon this historical track record of proven card-based experience and their commitment to providing flexible and innovative solutions, it developed **Key2Benefits**.

Key2Benefits was designed specifically for public sector clients and is a turnkey, web-based solution that allows government agencies to offer an electronic payment option to the unbanked, or underbanked, customers they serve. Key's solution offers a variety of enrollment channels and robust administrative reporting. As a direct member of the National Automated Clearing House Association, Key is fully capable of providing ACH Receiving

services to support the funding of prepaid accounts. Leveraging standard industry layouts and processes, funding for the Key2Benefits card works identical to the Direct Deposit funding process.

Key is an experienced provider fully capable of continuing to maintain and support BCSE's prepaid program. They currently administer prepaid programs for a variety of payment types including Unemployment Insurance, Child Support, State Income Tax Refunds, Classroom Supply Assistance, Payroll, Foster Care & Adoption, Workers Compensation, Juror Payments, Inmate Release, and Housing & Utility Subsidies. Its ability to develop cutting-edge and flexible solutions is reflected in its portfolio of **more than 80 public sector prepaid programs** that Key operates today, including the following statewide programs.

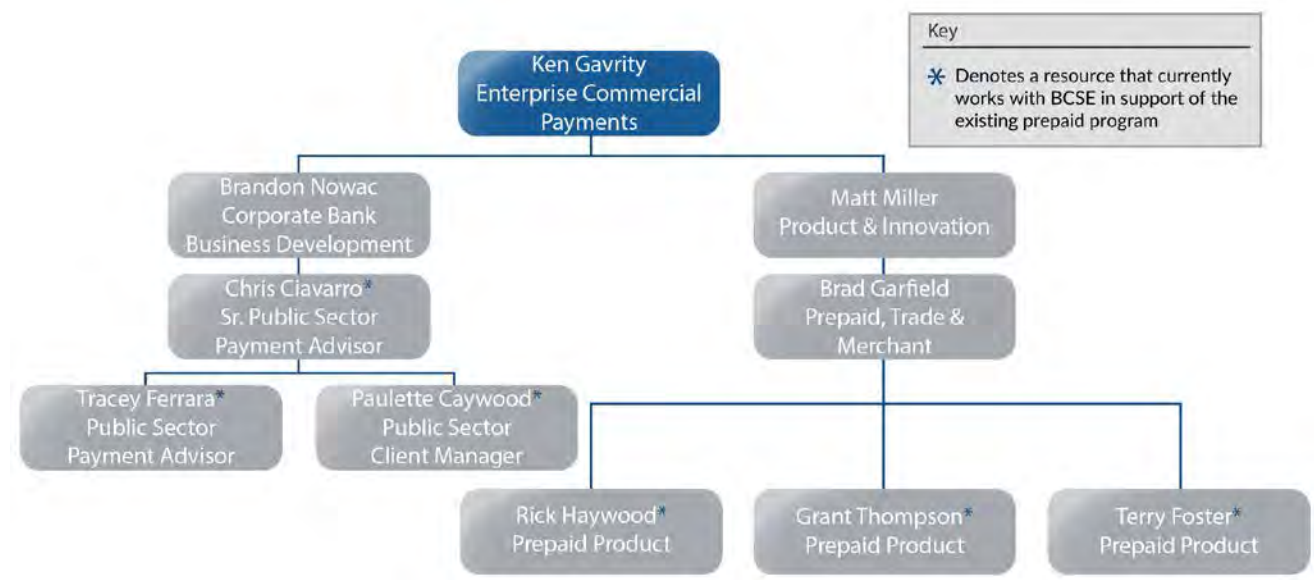
Key Statewide Programs	
Program	Payment Type
State of Alabama	Unemployment Insurance, Child Support
State of Alaska	Unemployment Insurance, Child Support
State of Colorado	Temporary Aid for Needy Families
State of Connecticut	Unemployment Insurance, Child Care Assistance, Foster Care Subsidy
State of Delaware	Unemployment Insurance, Foster Care & Adoption
State of Florida	Department of Education – Teacher Supply Assistance
State of Illinois	Unemployment Insurance, Personal Income Tax Refunds
State of Kansas	Child Support
State of Kentucky	Foster Care & Adoption
State of New York	Unemployment Insurance, Adoption Subsidy
State of Ohio	Bureau of Workers Compensation
State of Rhode Island	Unemployment Insurance, Child Support
State of Washington	Unemployment
State of West Virginia	Unemployment Insurance, Child Support

Since launching the prepaid platform, Key's achievements include:

- Opening and maintaining more than 1.7 million prepaid accounts;
- Issuing more than 2.1 million prepaid cards; and
- Posting more than \$3.2 billion to prepaid accounts.



In 2016, BCSE’s mature prepaid program transitioned to KeyBank. The implementation was completed in approximately three months and resulted in a smooth transition to the new service provider. Since that time, BCSE has established close to 53,000 accounts and deposited more than \$260 million to cards. YoungWilliams’ strategic partnership with KeyBank ensures the transition is completely transparent to CPs and there is absolutely no interruption in cardholders’ ability to access their funds.



The following biographies feature two KeyBank advisors who are already familiar with the WV BCSE Payment Processing Center and will continue to support the operation as part of the YoungWilliams Team.

SENIOR CLIENT MANAGER | PAULETTE CAYWOOD

Paulette is a Senior Client Manager in the KeyBank Enterprise Commercial Payments (ECP) Public Sector group. She began her career with the bank in 2007 as a Sales Associate of the Public Sector division supporting four Relationship Managers and one Department Manager. In 2010, Paulette entered the Treasury Services Division supporting two Treasury Management Advisors focusing on municipalities, higher education, and nonprofits in Northeast Ohio.

Today, Paulette continues in the supporting role but has expanded her range in product knowledge to include Key2Purchase, Key2Prepaid, Key2Benefits card programs along with existing core treasury services. This will include the onboarding & implementation process.

Since BCSE's Key2Benefits implementation, in 2016, Paulette has been working with BCSE and supporting its day-to-day needs. She will continue in this capacity for the WV BCSE Payment Processing Center.

Paulette has more than 20 years of banking experience. Before Key, she was with Huntington Bank for 10 years. Three of the years were spent supervising in the Cash Vault department. She then spent seven years in the National Sales Division providing support to two Relationship Managers focusing on cash management services for large national clients.

SENIOR PAYMENTS ADVISOR | TRACEY FERRARA

Having more than 12 years' industry experience in implementing and supporting public sector prepaid programs, Tracey understands the challenges and constraints state agencies face and the need to provide reliable services to the communities and constituents those agencies serve. She is a driven, resourceful leader with extensive client relationship experience encompassing the areas of implementation management, training and development, product solutions, strategic planning, and relationship development.

Tracey joined Key in 2015 and has been instrumental for the successful implementation of more than 20 public sector prepaid programs, many of which have been Key's largest and most complex state programs. These include:

- Alaska – Child Support
- Alaska – Unemployment Insurance
- Connecticut – Department of Labor
- Connecticut – Childcare Subsidy
- Delaware – Unemployment Insurance
- Delaware – Dept. of Children, Youth & Families
- Kansas – Child Support
- New York – Unemployment Insurance
- New York – Adoption Subsidy
- Rhode Island – Child Support
- Rhode Island – Unemployment Insurance
- West Virginia – Child Support

In 2016, Tracey assisted BCSE in its prepaid transition to KeyBank. She led the project effort and has served as a Relationship Manager addressing day-to-day questions and advocating on behalf of BCSE internally at Key. With an award to Young Williams, Tracey will continue to support BCSE's prepaid program and be the point-person for ongoing program management.

Before joining Key, Tracey was with J.P. Morgan Chase where she spent more than 9 years building, implementing and managing government prepaid card programs (including the launch of BCSE's first prepaid program with J.P. Morgan in 2005). With her breadth of product knowledge and experience, and long-standing history working with BCSE, there is no other person as qualified as Tracey to support this program.

Tracey holds a bachelor of science in psychology from The College of Charleston.

For resumes of these featured Key personnel, please see Appendix A, *Resumes*. For additional information on the services KeyBank will provide for the WV BCSE Payment Processing Center, please see Section 4, *Mandatory Requirements*.

J.P. MORGAN – RELATED EXPERIENCE

YoungWilliams is excited to include J.P. Morgan as our banking partner on the YoungWilliams Team.

The J.P. Morgan logo, featuring the company name in a large, black, serif font.

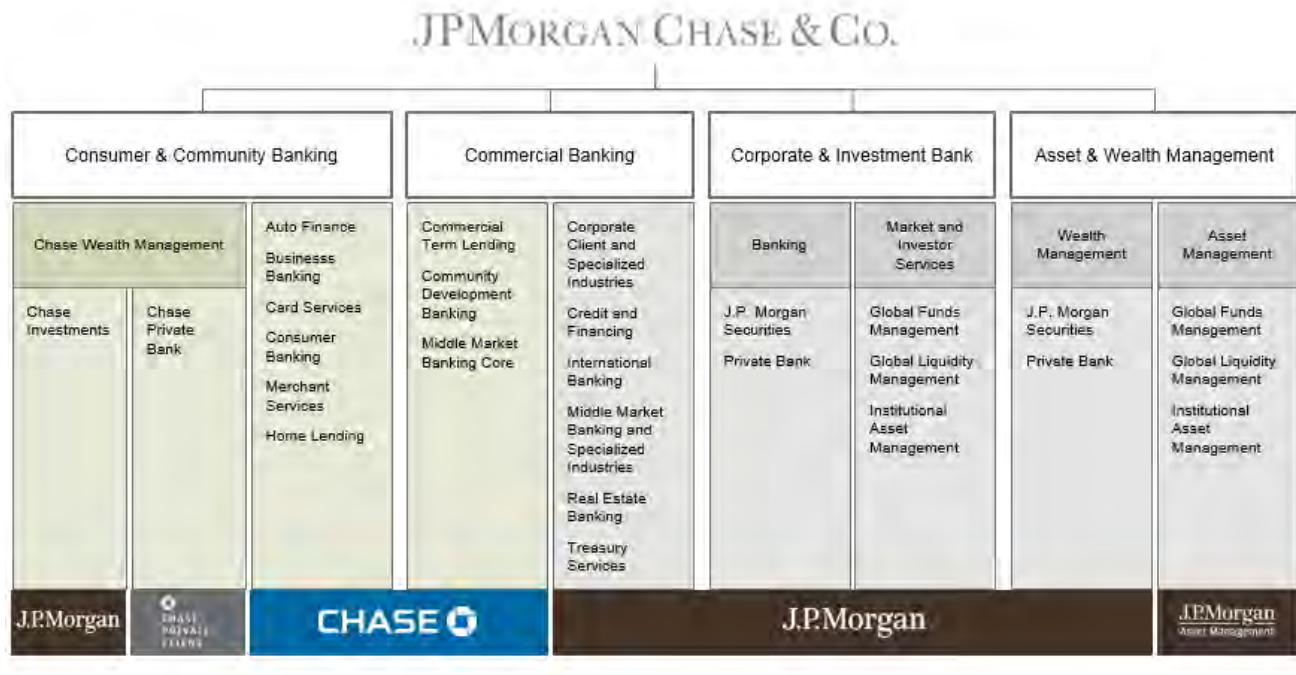
JPMorgan Chase & Co. (JPMorgan Chase) is a financial holding company. Its principal banking subsidiaries are JPMorgan Chase Bank, N.A., a national banking association with branches in 23 states, and Chase Bank USA, N.A., the firm's credit card issuing bank. JPMorgan Chase Bank, N.A. is wholly owned by JPMorgan Chase & Co.

JPMorgan Chase is a leading global financial services firm with assets of more than \$2.6 trillion. J.P. Morgan is a leader in investment banking, financial services for consumers, small businesses, and commercial banking, financial transaction processing and asset management. A component of the Dow Jones industrial average, JPMorgan Chase & Co. has its corporate headquarters in New York. J.P. Morgan serves millions of consumers in the United States and many of the world's most prominent corporate, institutional and government clients under the J.P. Morgan and Chase brands. Information about J.P. Morgan is available on the Internet at www.jpmorganchase.com.

With offices in 118 U.S. cities and 14 international locations, Commercial Banking provides comprehensive financial solutions, including lending, treasury services, investment banking and asset management to meet its clients' domestic and international financial needs.

Both JPMorgan Chase & Co. and the bank are managed on a line of business basis. The business segments presented in the following chart reflect the current organization of J.P. Morgan. There are four major business segments:

- Consumer & Community Banking
- Corporate & Investment Bank
- Commercial Banking
- Asset Management



J.P. Morgan has the experience, the products, and the people to effectively, efficiently and securely support BCSE's goal to propel into the future with innovative treasury solutions.

J.P. Morgan's Treasury Services business is a full service provider of innovative cash management, trade, liquidity, and commercial card services – specifically developed to meet the challenges treasury professionals face today.

Our financial strength and scale allow for significant investments in technology that enhance the bank's ability to provide ongoing improvements for the WV BCSE Payment Processing Center as technologies advance. We continually innovate to enhance our client solutions, reduce processing costs and increase operating efficiency. J.P. Morgan is constantly analyzing the latest trends and investing in protecting our clients. We take a multi-pronged approach in our recommendations to our clients to prevent fraud.

Within the Treasury Services business, the public sector is a key industry segment in which J.P. Morgan continues to invest and enjoy ongoing growth. Our Government Banking group has maintained an unwavering commitment to empower state governments with financial tools to help them control costs, optimize cash flow, manage resources, and make informed decisions. Our commitment is rooted in a shared belief that efficient and responsive public administration is essential to serving the needs of individuals and communities. We are proud to have relationships with more than 2,200 state, county, and municipal organizations.



Our team serves public sector clients in the State of West Virginia as well as across the country. Our Government Banking team established a local presence in West Virginia when the WV BCSE Payment Processing Center began operations in 2005.

J.P. Morgan Government Banking is a distinct group of relationship managers, product, technology and service experts who are solely focused on serving the public sector. This priority status aligns J.P. Morgan's banking services to the WV BCSE Payment Processing Center's current needs, with the ability to adapt and scale services to meet evolving requirements. More than 490 J.P. Morgan Government Banking professionals are in place in communities throughout the country, engaging and maintaining client relationships with a personal touch. It is an approach that will provide the WV BCSE Payment Processing Center with the responsive service BCSE deserves delivered by an institution with the financial strength you require.

As a key member of the YoungWilliams Team, part of J.P. Morgan's commitment to BCSE is having the appropriate individuals assigned to your relationship team and providing outstanding client service. J.P. Morgan recognizes the importance of providing premier client service, and we are committed to delivering a quality of service that not only meets BCSE's expectations but also exceeds industry standards. We take a consultative and team approach to building relationships with our clients. In addition, in coordination with BCSE, we will meet with appropriate departments and agencies to determine any areas that could improve efficiency and lower overall costs.

Did You Know?

J.P. Morgan's technology investment, which includes technology, communication, and equipment costs, is approximately \$9 billion annually. J.P. Morgan invested over \$600 million in 2017 on cybersecurity alone and will continue to invest to stay one step ahead.

The WV BCSE Payment Processing Center will continue to be supported by a highly skilled, and qualified team at J.P. Morgan led by Executive Director George Sesock, Treasury Management Officer Karl Lamar, and Lina Schmidt, Sales Associate. Client Service Professional Lesley Long will continue to act as BCSE's point of contact for day-to-day service's needs. Lesley will work with appropriate operational colleagues to make sure BCSE's research items and any new services request are handled in a timely and accurate manner.

As a current client, BCSE will avoid any potential disruption in service in transitioning to a new service provider. BCSE will avoid a time-consuming and costly conversion process by choosing to retain us as your banking services provider. Some of the advantages for BCSE are that accounts and processes will not change, and previously established sales and client service teams will continue to support the WV BCSE Payment Processing Center. They are already knowledgeable about BCSE's accounts and operations and will not require the learning curve of a new provider.

The expertise J.P. Morgan offers makes the YoungWilliams Team best positioned to provide the customized and complex requirements of important clients like BCSE. Whether a phone call, or a few keystrokes away, we commit to being available to work with BCSE on a collaborative basis to ensure we understand and proactively serve BCSE's evolving needs.

Here we provide brief biographies of our team members. Resumes of these individuals can be found in Appendix A, *Resumes*.

RELATIONSHIP EXECUTIVE | GEORGE SESOCK

George Sesock has 29 years of banking experience. For a majority of that time, he has served the needs of government, not-for-profit, healthcare, and higher education clients.

George will lead the banking team with a focus on the quality and delivery of our services. He will serve as BCSE's primary point of contact for the bank's full capabilities. George will recommend products and services that meet BCSE's needs and goals, including financing solutions, treasury management, and other banking services. He will oversee the delivery of products and services including financing, treasury services, and other financial services. George will also address BCSE's overall satisfaction with the J.P. Morgan banking relationship.

George graduated from the University of Akron with a bachelor's degree in Business Administration. He is a member of the Government Finance Officers Association and the Ohio Association of School Business Officials.

SENIOR TREASURY MANAGEMENT OFFICER | KARL LAMAR

Karl Lamar has more than 25 years of banking experience. For a majority of that time, he has worked serving the needs of government, not-for-profit, healthcare, higher education, and large corporate clients. He has worked in product management, project management, operations, technology, and sales focusing on receivables and payables in treasury services.

Karl will monitor the BCSE implementation for successful service delivery. He will assist BCSE in resolving working capital and efficiency challenges by providing information and offering ideas from the J.P. Morgan Treasury Services team. He will recommend cash flow optimization strategies, including ways to streamline financial processes. Karl will also assist BCSE in realizing day-to-day operational efficiencies in alignment with its treasury service goals. He can provide targeted information to you about new products, market developments, and industry trends.

Karl graduated from Bowling Green State University with a Bachelor of Science in Business Administration with a major in Management Information Systems and is a veteran of the U.S. Army.

TREASURY SERVICES SALES ASSOCIATE | LINA SCHMIDT

Lina Schmidt started at J.P. Morgan as an intern in the Multinational Corporate group, working with U.S.-based subsidiaries of multinational companies. She joined the bank full-time as an analyst in the Middle Market, structuring debt and offering credit products to Michigan-based businesses. In addition to her experience in commercial lending, Lina spent time in sell-side mergers and acquisitions as an analyst with Quarton International, a boutique investment bank based in Birmingham, Michigan.

Lina will work with Karl Lamar, the Treasury Management Officer, to identify and understand BCSE's cash management objectives and formulate recommendations and solutions. She will initiate and monitor the implementation of all contracted services for BCSE and review the first set of analysis statements for accurate billing. Lina will analyze BCSE's existing account structure to uncover cost savings opportunities and potential

product enhancements. Her goal is to support the successful client relationship, including conducting annual client reviews with Karl.

Lina holds a bachelor of arts in Finance from Michigan State University and was a member of the Honors College.

LESLEY LONG | SENIOR CLIENT SERVICE PROFESSIONAL

Lesley Long has more than 20 years of experience working with clients in Northeast and Central Ohio. A J.P. Morgan veteran since 1991, Lesley has held positions in multiple departments. She is a results-oriented professional with a successful track record in customer service and relationship management with strong problem-solving and analysis skills. Lesley will strive to deliver prompt and thorough responses to BCSE's banking needs.

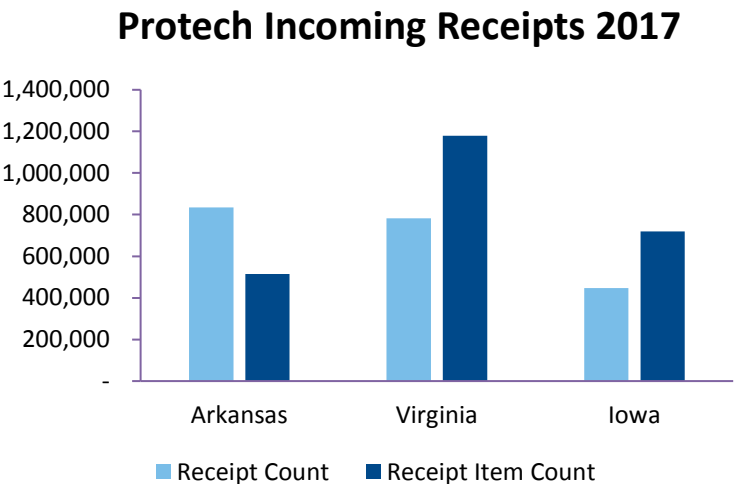
Lesley will serve as the primary point of contact and as a proactive resource for BCSE's banking service needs. With her understanding of all aspects of J.P. Morgan's Treasury Services' product functionality and technology, Lesley will facilitate the timely resolution of all service issues. Lesley works with a team of client service professionals who will provide consistent, reliable, and timely service support.

For day-to-day matters, she will resolve BCSE's inquiries including credit/debit confirmations, cancellations of payments, amendments of payment instructions, funds transfer inquiries and other treasury service matters. She will work to identify and resolve operational issues in a timely manner. Lesley will share her specialized knowledge of fraud prevention tools and provide advice on asset and data protection strategies. She will also facilitate the opening of additional accounts.

Lesley holds a finance degree in Business Administration from the University of Toledo and has earned her Certified Treasury Professional designation.

PROTECH – RELATED EXPERIENCE

YoungWilliams is excited to employ Protech as our payment processing technology vendor. Founded in 1995, Protech Solutions, Inc., an information technology services provider, engages in the development, maintenance, and enhancement of automated systems. Protech Solutions, Inc. has designed complex case management, financial, and reporting systems to meet federal requirements. The company specializes in child support enforcement systems. Protech’s child support software is currently operating the Commonwealth of Virginia, the State of Arkansas and the State of Iowa payment processing centers. These complex statewide systems have required the development of multiple interfaces to other state, federal, and local agencies. In addition, Protech has assisted these state governments in migrating to new technologies including the development and implementation of state of the art web-enabled applications. The chart illustrates Protech’s 2017 total incoming receipt count and receipt item count in Arkansas, Virginia, and Iowa.



Protech offers service-oriented architecture and web services; migration services, such as complex conversions and heterogeneous platforms/systems integration services, and enterprise portals. The company also provides data warehousing and business intelligence services, including inventory analysis, data mapping/collection, data analysis, data mining, system architecture, infrastructure analysis and planning services, and infrastructure maintenance services, such as network administration.

Protech’s advisor for both implementation and operations will be Debra Jackson. Debra is involved in the design, documentation, testing, and training of Protech’s child support systems. The following biography offers a summary of her qualifications and experience.

MARKETING/BUSINESS DEVELOPMENT COORDINATOR | DEBRA JACKSON

Debra Jackson is a results-oriented Coordinator with experience in system development and program administration documentation, quality assurance, and training during her 18 years with Protech Solutions, Inc. She has worked in all stages of CSE system design, testing, documentation, issue analysis and resolution, IV-D federal regulations documentation, as well as the design and documentation of SDU software applications. Debra possesses the exceptional analytical ability, excellent communication, and interpersonal skills as well as the outstanding ability to adjust techniques and approaches to facilitate varied customer needs.

SENIOR PROGRAMMER | RAVI CHELLAMUTHU

Ravi has more than nine years of extensive experience in the analysis, design, development, testing, and implementation of child support enforcement case management systems. His experience also includes working in child support enforcement payment processing center applications. Ravi has in-depth knowledge and provides daily support to the Commonwealth of Virginia's SMILE, State of Iowa's CSCPro, and YoungWilliams' DISH SDU applications.

Ravi holds a master of computer application from Ponnaivah Ramajayam College of Engineering and Technology Affiliated by Anna University in Thanjavur, India.

Please see Appendix A, *Resumes*, for additional details about these team members.

3.1.3 WRITTEN PLAN & PRIORITIZED SCHEDULE

RFQ Section 3.1.3: In relation to the scope of the services to be provided, the Vendor must provide a response to the following items of specific information: Provide a written plan and prioritized schedule for the performance of each of the required activities outlined in this RFQ as referenced in section 4.1.4.8. The plan shall contain a description of how the work shall be accomplished for each function. Simple statements that a task shall be completed or a reiteration of the RFQ language relating to the tasks is not acceptable. Anticipated dates of accomplishments for the transition phase which is referenced in 4.1.4.8.1.4 of this RFQ, shall also be included with this schedule.

YoungWilliams understands and agrees we will respond to the following items of specific information:

- A written plan and prioritized schedule for the performance of each of the required activities outlined in this RFQ as referenced in section 4.1.4.8, which contains:
 - A detailed description of how the work will be accomplished for each function; and
 - Anticipated dates of accomplishments for the transition phase, as referenced in Section 4.1.4.8.1.4 of the RFQ.

We provide this detailed plan in Section 4.1.4.8, *Project Management*.

3.1.3.1 PROJECT ORGANIZATION

RFQ Section 3.1.3.1: The Vendor shall provide a chart of the proposed project organization and a description of how the personnel employed directly or through a subcontractor shall be organized, and shall identify who shall be responsible for providing the overall direction to the centralized collection and distribution function. The Vendor shall also provide documentation showing bonding for each employee and each subcontracted employee in a minimum of \$100,000.00 for the services that are to be performed.

In this section, we present our proposed staffing plan for the WV BCSE Payment Processing Center, including an organizational chart and descriptions of how the personnel we employ will be organized. We also identify the credentials and experience we require for our Project Manager, who will be responsible for providing the overall direction to the centralized collection and distribution function. YoungWilliams understands and agrees to provide documentation showing bonding for each employee and subcontracted employee in a minimum of \$100,000.00 for the services we will perform. Please see Appendix G, *Certificate of Insurance*, for our current corporate coverage for all our employees.

Our proposed WV BCSE Payment Processing Center Team will all become part of a much larger organization designed to support them as child support professionals. This means YoungWilliams will support the WV BCSE Payment Processing Center by our work in:

- Carefully designed systems for workflows, case stratification, and data analytics;
- YoungWilliams training systems;
- Large support teams in our corporate office dedicated to our systems for IT, HR, training, statistical analysis, and QA;

- Managers across the nation who have proven track records in full service child support operations, including SDU operations;
- A system that provides full-time employees with good salaries, benefits, and training designed to meet the needs of our customers; and
- A large community of child support professionals connected by modern communications systems with regular meetings to stay current on advances in all aspects of a modern child support organization.

Success depends on the real commitment of a vendor to have a sufficient number of high quality and trained staff in the office at all times who are knowledgeable about the subject. The YoungWilliams Team has experienced personnel trained in every area of a payment processing center including payment receipting and posting, exception processing, reconciliation, and check printing/ mailing. Our partner, J.P. Morgan, will utilize the West Virginia banking team familiar to BCSE to continue to deliver excellent depository banking services for the BCSE program as well as web and phone payments. Key will provide prepaid debit cards for BCSE families who choose this method of disbursement. We are excited and prepared to serve the families of West Virginia in the years to come.

STAFFING PLAN

Staffing



- Proposed Project Organization
- Recruiting
- Interviewing
- Hiring
- Morale & Staff Retention
- Training

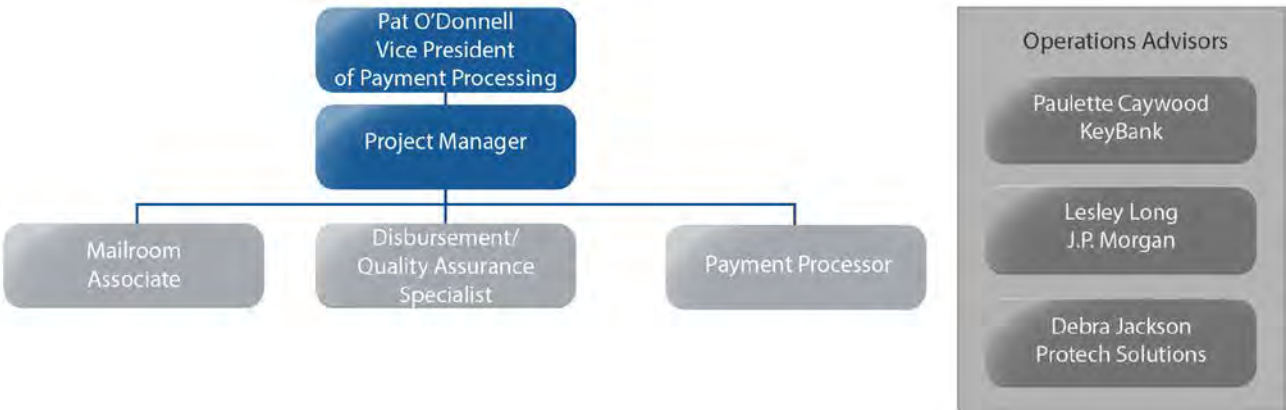
In the WV BCSE Payment Processing Center, we will have seven full-time, employees who will receive competitive wages, excellent benefits, and opportunities to advance in our organization. Our philosophy is to provide extensive training, promote from within the local office when possible, measure performance and compensate individuals based on their skills and success, and create a sense of real mission in operating the offices. To provide a lower cost, some may propose fewer staff, lower wages, or less than 30 hours to avoid benefits or the bare minimum of benefits. Because we value performance, we propose no fewer than the number of staff members we genuinely believe are

needed to run an operation and real jobs for employees we hope will feel a part of a coordinated effort to do good for the customers we will serve.

Given proper direction, goals, systems, tools, training, and management, we have learned there is no substitute for smart, qualified, and well-paid staff who are dedicated to our mission. In the following pages, we describe our recruiting, hiring, and retention philosophies that will ensure we have the highest quality, trained staff BCSE needs to see success and performance improvement.

PROPOSED PROJECT ORGANIZATION

Our proposed project organization, as depicted in the following organizational chart, provides trained and process-oriented teams, experienced leaders, corporate oversight, and the necessary subject matter expertise to guarantee the delivery of quality customer service and exceptional casework.



YoungWilliams is proud to offer a cohesive group of individuals dedicated to delivering excellent services to the families of West Virginia and BCSE. To interview, hire, and retain qualified people for our WV BCSE Payment Processing Center Team, we provide competitive wages, excellent benefits, opportunities to advance, incentives, and an excellent work environment, as detailed in Section 4.2.2.6.12.3, *Primary Operating Facility*. Further, we commit to providing corporate services and resources that give all our employees the tools and services they need to succeed.

Pat, our Vice President, will report directly to Rob Wells, our President. Through this short chain of command, Rob will have regular meetings with Pat to review Contract performance, at least weekly teleconferences, and additional meetings on an ad-hoc basis. Rob will continually monitor performance through daily reports provided by our Analysis & Performance Team that will have access to our reporting systems.

Our Project Manager will report to Pat and provide oversight and direction to the WV BCSE Payment Processing Center Team. Our Project Manager will work directly with The YoungWilliams Team and BCSE to ensure a smooth transition and operation of services.

POSITION DESCRIPTIONS

The following table provides descriptions and proposed numbers of our team members that will receive overall supervision and management from the Project Manager. More detailed position descriptions can be found in Appendix B, *Position Descriptions*.

Project Staff Positions & Duties		
Position	Job Duties	Number of Positions
Project Manager	<ul style="list-style-type: none"> ▪ Reports to the Vice President ▪ Leads WV BCSE Payment Processing Center operations ▪ Ensures all contractual requirements are met ▪ Serves as direct point of contact for BCSE ▪ Develops and implements strategies to achieve performance and customer satisfaction goals ▪ Manages program reconciliation activities ▪ Assists with daily direction, training and development of staff 	1
Disbursement/Quality Assurance Specialist	<ul style="list-style-type: none"> ▪ Reports to the Project Manager ▪ Monitors productivity and production goals ▪ Provides productivity summary reports to the Project Manager ▪ Identifies training gaps ▪ Assists in delivering training to new and existing project staff ▪ Prints and mails checks daily for those child support recipients opting for this payment method 	1
Payment Processor	<ul style="list-style-type: none"> ▪ Reports to the Project Manager ▪ Responsible for timely and accurately processing of child support payments ▪ Enters payment data for processing payments ▪ Inputs data from hard copy payment instruments ▪ Processes electronic payment files ▪ Utilizes the State's automated system to research and resolve exception payment issues 	4
Mailroom Associate	<ul style="list-style-type: none"> ▪ Reports to the Project Manager ▪ Extracts mail ▪ Prepares documents for imaging, scanning, and indexing using electronic mail extraction and record retention equipment 	1

RECRUITING PROCESS

YoungWilliams uses ADP Workforce Now for the entire recruiting and onboarding cycle. Available positions are posted on the YoungWilliams Career Site. Applicants can easily apply for any position by creating a unique, secure applicant profile. This profile is used to communicate with and gather information from the applicant/new hire during the hiring process. ADP Workforce Now is a fully integrated system that includes background checks, offer letters and onboarding processes. By using ADP's recruiting and onboarding system, the process is streamlined, secure, and efficient for all new hires.

YoungWilliams uses all available resources to recruit and hire the most qualified job candidates. We begin our current recruiting process by using our standard, company-wide position descriptions and the specific

requirements of the State to determine the minimum qualifications and experience of each open position. In collaboration with the Project Manager, our Corporate HR Team advertises all open positions to current employees and the public by posting open positions on the Career page of the YoungWilliams website for a minimum of seven days. Once posted to the YoungWilliams website, we have the ability through ADP to publish the job openings to job boards and websites, including Career Builder, Monster, Indeed, and LinkedIn. We also use resources such as local unemployment centers to connect with candidates.

We will post the Project Manager position on child support organization websites, such as NCSEA's website, and personally contact leaders and professionals in the child support community who possess the qualifications and desire to fill this position.

Regardless of where the applicant finds the open position, every applicant is directed to apply on the YoungWilliams website. In addition to online postings, YoungWilliams will establish relationships with the local employment commissions and workforce centers, allowing us to draw qualified candidates from those organizations.

After Contract award, we will contact existing employees providing payment processing services, including the incumbent Project Manager to offer him or her the opportunity to join the YoungWilliams Team. We will initiate communication in such a way that no disruption to current services occurs. Should some or all the existing payment processing team wish to join YoungWilliams, the hiring, orientation, and training of these individuals will be included in our Transition Plan and subject to the approval of BCSE with agreement from the incumbent provider of payment processing services.

INTERVIEW PROCESS

We evaluate all applications impartially. The online application contains screening questions that aid in identifying the most qualified candidates. Certain required or requested criteria also narrows the applicant pool (e.g., educational requirements, experience, or salary requirements).

Our Corporate HR Team or Project Manager will:

- Review applications;
- Determine which applicants meet the minimum requirements;
- Conduct phone screens for each qualified applicant; and
- Call the most qualified phone-screened applicants back to schedule an interview.

After interviews are scheduled, our corporate HR Team or the Project Manager contacts each applicant to provide the following information:

- Confirmation of the date and time of the interview;
- Office address;
- Office telephone number; and
- Any other necessary instructions.

We interview and evaluate the applicants in response to standard questions. The Project Manager asks each applicant a series of similar questions.

After we interview the applicants, we determine whether the second round of interviews is necessary. If so, we schedule these interviews. After the second interview, the Project Manager selects the most qualified and desirable candidate for the position.

HIRING PROCESS

Once the Project Manager selects a desirable candidate and a verbal offer of employment is accepted, YoungWilliams begins the preliminary background check on the prospective employee, as required by the RFQ in General Terms & Conditions, Paragraph 41. We run background checks for:

- National wants and warrants check;
- Violent crimes against persons;
- Burglary and theft;
- Other crimes of dishonesty;
- National sex offender database;
- Social Security Number verification;
- Fingerprinting;
- Local law enforcement records check;
- Citizenship and residency check; and
- E-Verify.

All offers of employment are contingent upon the completion of successful background checks.

Once YoungWilliams and the new hire have signed a formal letter, new hires must also review, complete, and sign the required employment forms. The Corporate HR Team or Project Manager will explain the importance of each form. (S)he ensures the employee understands the importance of the confidentiality forms and the significance of handling confidential case information as part of his or her job responsibilities. The forms include the following:

- Offer Letter;
- I-9 Form;
- W-4 Form;
- Position description;
- Employee Manual Acknowledgement Form;
- Attendance Policy;
- Non-Harassment Policy;
- Non-Discrimination Policy;
- Direct Deposit/Pay Card Authorization Form;
- Waiver of Liability;
- Monitoring Policy Consent Form;
- A training log and test regarding the anti-harassment video;
- IRS Confidentiality Training documents; and
- Conflict of Interest Form, if necessary.

Some of these forms are included in YoungWilliams' employee handbook, which new hires are required to acknowledge.

MORALE & STAFF RETENTION

YoungWilliams understands the importance of retaining qualified employees once we have hired and trained them. To retain our dedicated and professional team members, we provide competitive wages, exceptional benefits, professional advancement, and a great work environment.

Wage Increases

We know competitive wages translate to reduced turnover and retention of trained staff, allowing us to build upon expertise rather than continually replacing staff. We are committed to paying good wages to our employees. YoungWilliams believes in rewarding employees for their hard work through regular raises, hourly wage increases, and promotions. We will implement this practice in the WV BCSE Payment Processing Center and ensure employees are content and committed to the project. We believe our good wages will maintain and stabilize the staffing in the WV BCSE Payment Processing Center with low turnover and excellent performance.

“ I appreciate being treated with respect and have been lucky enough to take advantage of the opportunities for advancement.

— T.H.
Supervisor, Virginia
Enterprise CSC

Exceptional Benefits Package

YoungWilliams offers comprehensive employee benefits as a part of our total compensation package to all full-time employees. Options in cost and plan design provide employees with the opportunity to customize their benefit plan to meet their lifestyle and personal choices while offering protection, flexibility, and security to our employees and their families. The following graphic summarizes our current benefits package that each YoungWilliams full-time employee will receive.

2018 BENEFITS SUMMARY

MEDICAL

YoungWilliams offers medical insurance and coverage to all benefit eligible employees. Employees have the choice between two medical plans with varying deductibles, co-payments, and co-insurance, both using the United Healthcare Choice Plus PPO network. Employees also have prescription coverage available. In addition to medical coverage, all employees and dependents enrolled in YoungWilliams medical coverage may use the NurseLine, which puts individuals in touch with a highly trained registered nurse who can answer medical questions and provide advice — without an appointment. All employees and dependents enrolled in YoungWilliams medical coverage receive care management, including maternity care and care for chronic conditions.

DENTAL

YoungWilliams offers a convenient dental plan, where employees and their covered dependents may go to the dentist of their choice. The plan pays based upon reasonable and customary charges.

VISION

YoungWilliams offers employees the opportunity to participate in a vision insurance plan through VSP. This plan offers basic care and eyewear, as well as discounts on additional services.

LONG TERM INCOME REPLACEMENT

YoungWilliams provides long-term disability insurance replacement to all benefit eligible employees at no cost through One America.

SHORT TERM INCOME REPLACEMENT

Employees may purchase short-term disability income replacement coverage through One America for when an employee is unable to work due to illness or injury.

BASIC LIFE INSURANCE

YoungWilliams provides eligible employees with term life insurance and Accidental Death & Disbursement equal to their annual salary at no cost to the employee. We offer this basic insurance through One America. YoungWilliams provides employees with AD&D coverage in an amount equal to their annual salary. This insurance is through One America and is at no cost to the employee.

SUPPLEMENTAL LIFE INSURANCE

YoungWilliams offers voluntary supplemental life insurance for employees, spouses, and children through one America. Employees may purchase up to 5 times their annual salary through payroll deductions, with a minimum guarantee of coverage. Employees may also purchase spousal life insurance and insurance for each eligible dependent child.

CANCER & OTHER SPECIFIED DISEASES

This coverage provides funds to help offset expenses incurred for a covered form of cancer or specified disease. This benefit is in addition to any other insurance already in force.

401(k) PLAN

YoungWilliams values our employees and their futures. We offer the opportunity for employees to participate in YoungWilliams 401(k) program. YoungWilliams matches 50% up to the first 6% of the employee's 401k contribution/deferral. We also offer Roth 401(k), allowing employees to contribute on an after tax basis. YoungWilliams matches 50% up to the first 6% of the contribution/deferral.

FLEXIBLE SPENDING ACCOUNTS

YoungWilliams provides the opportunity for employees to fund a healthcare flexible spending account (FSA) on a pre-tax basis through Fox Everett. The funds can be used to pay for unreimbursed medical, dental, or vision expenses. We offer the unique feature of a debit card as well — employees can load their FSA values onto a debit card for use when services are rendered. We also offer the Dependent FSA is a pre-tax account that may be funded by the employee and used to pay for unreimbursed dependent care expenses.

PERSONAL LEAVE

We provide employees with paid time off for time away from work for vacation, illnesses, and personal days, etc. The number of days an employee may accrue is based on the length of service with YoungWilliams. We also provide leave for jury duty, family medical leave, non-FMLA, and bereavement.

HOLIDAYS

YoungWilliams provides paid holidays each year for its employees across the country. Corporate holidays include New Year's Day, Martin Luther King Jr. Day, Memorial Day, Independence Day, Labor Day, Thanksgiving Day, Day after Thanksgiving, Christmas Eve, and Christmas Day. Local project schedules may vary.

EMPLOYEE ASSISTANCE PROGRAM

We provide our employee assistance program (EAP) at no cost to all employees and their immediate families through ESI. This program is a professional and confidential service that offers information and guidance to associates when dealing with a wide variety of personal and or family concerns.

Professional Advancement

We pride ourselves in the opportunity for professional advancement in our organization and company. We value talented, hard-working employees and always look to retain them. All employees have the opportunity for advancement in our office when they share our passion for child support, work hard, and provide outstanding customer service. Many of our outstanding supervisors, managers, or project managers started as specialists or CSRs. There is no limit to how far the WV BCSE Payment Processing Center employees can advance.

Great Work Environment

Our offices across the country take great pride in the positive and fun environment they have created. Many offices form a “morale team” to organize and schedule office-wide events for staff. Examples of activities in our offices include:

- Morale committee events, including:
 - Potlucks;
 - Lunches;
 - Dessert days;
- Planned corporate events, including:
 - Volunteer activities;
 - Company picnics;
 - Holiday parties;
 - Theme weeks;
- Employee recognition with high achievement awards and gift cards, including:
 - Employee of the month;
 - Most QA improvement; and
 - Dress down day coupons for meeting various performance standards on busy days.

Our employees enjoy the environment in which they work and the people with whom they work. The following photos show employee morale activities from various YoungWilliams projects.



Customer Service Week



Halloween Activities

THE YOUNGWILLIAMS TRAINING PLAN

At YoungWilliams, we are committed to having the best child support training program in the nation. In the following pages, we describe our plan for training staff in all aspects of the requirements of the Contract for the WV BCSE Payment Processing Center. This narrative details our plan for initial training of a newly hired employee, as well as our strategy for ongoing training over the term of the Contract. We will have a skilled and fully-trained staff on Day One. To deliver high-quality child support services to the families of West Virginia, our child support staff will be full-time employees and will consistently update their knowledge and skills through our robust, multi-faceted training program. Properly trained, full-time employees bring a level of unmatched professionalism to YoungWilliams. YoungWilliams places a high value not only on initial training as we hire new employees but also on continuous refresher training for current staff.

We recognize the need for high quality, continuous, and effective training in a child support operation. At YoungWilliams, we have learned training comes in many forms, and only an “all of the above” approach is the most effective to produce a skilled child support professional. In the past, that has generally included classroom sessions, one-on-one mentoring, and peer training using handouts, PowerPoints, summary sheets, and on-the-job training. For the most part, our trainers would develop and share materials, which would be customized for an individual project. As our trainers across the nation developed new materials, we recognized technology dramatically increases our ability to share tools and allows trainers to collaborate and then train, assess, and develop even better team members. YoungWilliams made a major commitment to modernize all our training

YoungWilliams delivers training necessary to:

- Provide employees with the required knowledge;
- Sharpen skills;
- Expedite transmission of new policies, laws, and procedures; and
- Enhance customer service.

and is excited to offer West Virginia a comprehensive system of training, testing, tracking, and certifying all team members.

At YoungWilliams, we are constantly asking ourselves “Why?”

- Why is child support so important?
- Why should we continue training employees after initial training?
- Why do we emphasize customer service training?
- Why should we add technology to our offices?

The answers are not always easy, but the underlying reason is **everything we do is designed to enhance service delivery and achieve positive outcomes for children.**

The following pages provide additional details concerning YoungWilliams’ training philosophy.

TRAINING PHILOSOPHY

Training is an essential part of the efficient operation of any child support program. Initial training provides staff members with information to perform their assigned job duties. Ongoing “refresher” training continues to keep the skill levels high, provides cross-training to augment staff knowledge and provides opportunities to streamline processes. We built our training effort on the following training methodology:

- **Build from a broad base then specialize:** Each employee will have a broad understanding of the child support program and system operations.
- **Continually evaluate training curriculum and its delivery:** Our Project Manager will regularly evaluate the success of our training plans and courses because a successful training approach for one group may not be as effective for another group. Our managers encourage participant feedback as part of an ongoing evaluation process.
- **Maintain proactive communications:** Our Project Manager will work closely with BCSE to develop and administer a training curriculum that incorporates the goals of the child support program.
- **Meet the schedule:** Training will occur as scheduled, and we avoid surprises through proper organization, communication, and coordination among management, technical staff, and the training team.
- **Keep it fun:** We all know retention is increased when employees feel engaged in their learning. Training does not have to be boring; it can be both fun and professional.



- **Focus on the benefits provided by the YoungWilliams Team:** It is essential during training – as well as throughout the life of the project – to show the staff how the services they provide positively affect the families of West Virginia.

TRAINING PLAN

During our time providing child support services, we have developed training programs for employees who are new to child support and for those who are experienced. Throughout the life of the Contract, all employees will continue to receive several types of training including onsite training classes, video and online courses complete with testing, and one-on-one training. With multiple offices opening every year, and more than 1,200 employees, training is a central part of what we do. Our Training Plan for this project will include the following subjects:

- **Child Support 101:** Provides an overview of the child support system, laws, and processes and introduces the employee to the mission and world of child support;
- **Customer Service Training:** Illustrates how to deal with customers in general, as well as etiquette, difficult situations, and methods of escalating problems and complaints;
- **Job-Specific Training:** Usually one-on-one or small group training with the Project Manager. This is a hands-on process and continues until the Project Manager is comfortable with the employees' capabilities; and
- **HR Training:** Trains employees in standards for preventing discrimination and harassment and conducting appropriate office behavior.

We have a wide array of educational products and techniques that we have acquired or developed while working with a variety of state IV-D agencies. These products and methods have been adapted for use in all our projects. We will use the following tools in preparing our employees to provide the best possible service to our customers:

- Training manuals;
- Instructor guides;
- Training files maintained for each employee;
- YW University, our online training system;
- PowerPoint presentations;
- Web and video presentations using GoToMeeting, GoToWebinar, and GoToTraining; and
- Quick Reference Guides.

TRAINING & TESTING SYSTEMS

As stated previously, training requires an “all of the above” approach: students need classroom, individual, and hands-on experience to become fully capable of performing child support activities. This must be followed with testing, grading, and tracking of performance and completed training courses. Based on those results, we will retrain and retest employees as necessary.

YW University™ In the WV BCSE Payment Processing Center, we will use several strategies to accomplish the goals of having a well-trained staff. These include written course materials in the form of narrative guides and explanations, PowerPoint presentations, and demonstrations by example of how to perform specific tasks in OSCAR or YoungWilliams systems. All our projects create these training documents on an as-needed basis.

YoungWilliams has invested in state-of-the-art technology to support YW University on a variety of topics relevant to full service child support professionals. We will offer the WV BCSE Payment Processing Center a comprehensive system of online training, testing (as shown in the screenshot), tracking, and certification for all team members. We will also customize new courses for West Virginia.



One advantage of YW University is that it can be accessed from any location we choose. Our team members can receive training in the training room, at their desks, or any other location. Each employee will receive access to YW University with a unique password. The Project Manager will assign courses for completion. In addition, an employee can opt to take additional courses available in the system to receive additional training and certifications.

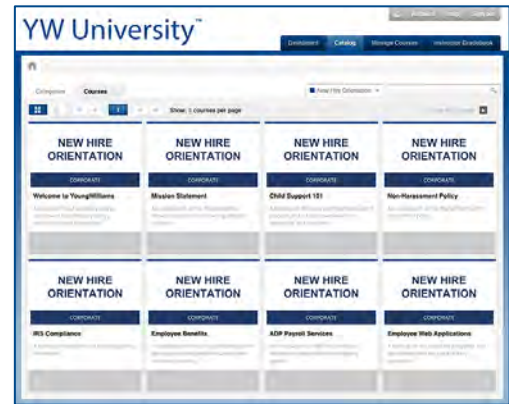
The following screenshots show screens of our Child Support 101 training course. The YW University video player has a convenient option allowing employees to play, pause, or stop the video and then to pick up where she or he left off. Auditory learners can listen to the narration, and visual learners can watch the video. Everyone can take notes during the video presentations. Its use as a multi-purpose training solution is invaluable since it also allows Supervisors to confirm whether the employee has finished watching the video.



INITIAL TRAINING

Using our traditional classroom presentations, one-on-one training, and online training system, employees will work through the materials and testing to acquire the skills necessary to work proficiently in the WV BCSE Payment Processing Center.

Regardless of whether a person has previous child support experience, all employees will receive training, testing, and certifications in the areas shown on the training screen in the screenshot. Using our traditional classroom presentations, one-on-one training, and YW University, employees will work through the materials designed to give them the skills necessary for quality child support work.



Our initial training program will ensure every new employee in the WV BCSE Payment Processing Center is completely familiar with his or her job tasks required to fulfill the needs of each customer and meet payment processing expectations. Once employees have taken the New Hire Orientation courses, they will move on to training specific to their position. The following table shows the courses marked with an “X” that we will deliver to a Payment Processor, whether a new employee or one transitioning to YoungWilliams from the current vendor.

Sample Training Plan – Payment Processor				
Course	New Employee	Transitioning Employee (As Needed)	Date	Employee Initials
NEW HIRE ORIENTATION – INITIAL TRAINING				
Welcome to YoungWilliams	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
Mission Statement	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
Child Support 101	<input checked="" type="checkbox"/>	<input type="checkbox"/>		
Non-Harassment Policy	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
IRS Compliance	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
Employee Benefits	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
ADP Payroll Services	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
Employee Web Applications	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
State System (e.g., OSCAR)	<input checked="" type="checkbox"/>	<input type="checkbox"/>		
Customer Service	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
Contract Goals & Federal Performance Measures	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		

Sample Training Plan – Payment Processor				
MAIL				
Turnaround Time Requirements	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
Mail Handling	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
OPEX Machine Processing	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
Cash Handling Requirements	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
Foreign Payment Processing	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
Document Storage Handling	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
PAYMENT PROCESSING				
Finance Overview	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
Separation of Duties	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
Reconciliation Essentials	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
Deposit Preparation Responsibilities	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
Receipt Research & Identification	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
Payment Screening	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
Derogatory Exceptions	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
Receipt Processing & Posting	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
Unidentified Receipt Resolution	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
Disbursement Exceptions	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
Address Updating	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
Employer Information	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		

Our new hire training typically lasts two to three weeks. An example of our usual training schedule is outlined in the following graphic. We will submit all training materials to BCSE for review and approval before implementing such training.



Our initial training program will ensure every new employee in the WV BCSE Payment Processing Center is completely familiar with his or her job tasks required to fulfill the needs of each customer and meet case processing expectations. The following example agenda provides a sample of topics that may be provided through a YoungWilliams training course for new employees, which can be customized to their specific job responsibilities. Upon Contract award, we will consult with BCSE on any additional training topics and seek approval of our training plan for the WV BCSE Payment Processing Center.

New Employee Training Agenda			New Employee Training Agenda
Week	Day	Module & Description	Module & Description
Week 1	Day 1	Module 1: New Hire Orientation New Hire Orientation includes topics such as an introduction to the company and our mission, Child Support 101, Non-Harassment Policy, IRS Compliance, Employee Benefits, ADP Payroll Services, and Employee Web Applications. Complete paperwork.	ic emphasis on the NMSN process and important timeframes. on Day 4 - Quiz answers extensively reviewed.
	Day 2	Module 2: Department of Human Resources (DHR) Overview Orientation includes topics such as confidentiality and security, performance incentives, client visitations, building/area security, emergency procedures, management/supervisory staff introductions, hours of operation, contact information, office organization, and management structure.	Module 9: Working with Employers module focuses on techniques and problems specific to working with employers. Module 10: Interstate law of interstate cases, laws, and procedures, including Uniform Interstate Family Support Act (UIFSA). Review of Fundamentals - Quiz answers extensively reviewed.
	Day 3	Module 3: Child Support 101 Child Support 101 includes the history and overview of the federal IV-D program, the unauthorized practice of law, family violence indicators, and an extensive overview of Maryland's IV-D program. This includes a glossary of terms, communications with federal and state governments, payment processing, child support case types/sources/referrals, and types of child support services.	Module 11: Intro to CSES and Dashboard on Intro to CSES & Dashboard - Quiz answers extensively reviewed. Module 12: Financials & CSES on CSES - Quiz answers extensively reviewed. Introduction of Module 12: Financials & CSES on Financials and CSES - Quiz answers extensively reviewed.
	Day 4	Module 4: Case Initiation This session examines how a case is received in the child support office and the steps involved in creating a case file, updating systems, and determining the steps that need to be taken to move a case forward. Module 5: Locate This module includes a review of locate policies and procedures and how the Maryland computer systems are used for casework and locate activities.	Module 13: Review and Adjustment review and modification of support orders, CSES functionality. on Review and Adjustment, CSES - Quiz answers extensively reviewed. Introduction of Module 13: Review and Adjustment Continue review and modification, working with examples and issues. Module 14: Case Closure closure issues, problems, etc. on Review and Adjustment and Case Closure - Quiz answers reviewed.
Week 2	Day 1	Module 6: Establishment This session focuses on the establishment of paternity and child support/medical support obligations and includes a look at the history of the program, background, and issues surrounding paternity and order establishment.	Module 15: Review Child Support Modules review module on all aspects of child support. Module 16: Modification on Maryland statutes and policy regarding review and adjustment and video based instruction including CSES data entry, support calculation, the full process, and activities to demonstrate our approach.
	Day 2	Module 7: Enforcement This module includes a study of enforcement techniques (wage withholding, liens, other actions); judicial order processing; and history, background, and enforcement issues. *Review and adjustment covered later.	Introduction of above. Module 17: CSES fundamentals of and an introduction to CSES screens, with special emphasis on steps required in the Review and Adjustment process. Introduction of CSES module focuses on specific screens within CSES to complete each step in review and adjustment process. Review and adjustment requests module provides each trainee with different review and adjustment request scenarios to show the ability to maneuver through CSES, calculate support, determine if a modification is appropriate, draft legal pleadings, and document steps in CSES.

ONGOING TRAINING

Our ongoing and refresher training program for the WV BCSE Payment Processing Center will ensure employees are familiar with the child support program, OSCAR, and Y-Trac – Payment Processing. We will identify and update training needs based on our QA reviews.

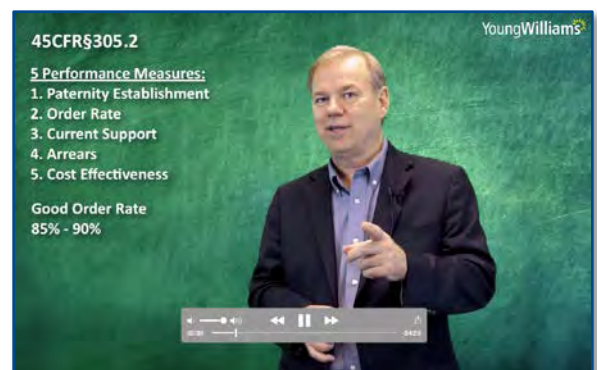
NEW SUBJECT TRAINING

Our Project Manager will attend all new training delivered by BCSE and ensure the WV BCSE Payment Processing Center staff are trained on new material accordingly.

REFRESHER TRAINING

To keep employee skills sharp and up-to-date, refresher training will be available throughout the life cycle of the Contract. Employees will always have access to the training materials they received during initial training in addition to new, updated, or modified training curricula. When time permits, employees can strengthen and deepen their child support knowledge and their skills to provide superior service.

Periodic refresher courses for our staff members ensure conformity to proper procedures, superior job performance, and enhanced customer satisfaction. Employees who can advance their skills have greater job satisfaction, which leads to reduced absenteeism, tardiness, and turnover.



TRAINING SUPPORT

We will support the WV BCSE Payment Processing Center with YoungWilliams trainers across the nation that are connected through GoToMeeting and GoToWebinar. This cross-country connection allows our trainers to communicate, brainstorm, and advise each other on training topics, issues, and methods. We have child support professionals throughout our projects around the country who have conducted local and national training, conferences, and seminars who can assist our WV BCSE Payment Processing Center Team with its training needs.

TRAINING RESOURCES

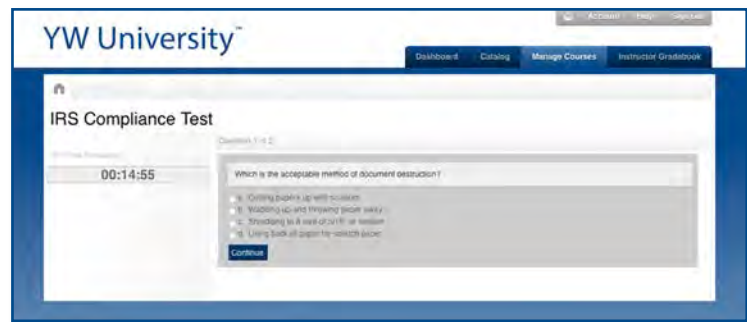
Our extensive training resources support all our ongoing and refresher training. In addition to the extensive training materials we have developed for our projects, we will also employ training materials and resources the State has produced. To assist our employees through the training process, we use the following tools:

1. Instructor Guide: Instructor Guides include step-by-step processes and present real-life scenarios to enhance learning. Each training module has an instructor guide that provides points to be covered, additional materials, and resources to make the training sessions interactive and effective.

2. Training File: We keep a training file on each employee as a means of evaluating progress. We maintain all quiz results, test results, and evaluations in these files.

3. Training Manual: We have developed training manuals for our projects and maintain updates as needed.

4. YW University: Each online course thoroughly details all aspects of the subject matter and culminates with a quiz. For instance, the following is a screenshot of a sample test question in the IRS Compliance course in our professional learning center. The testing function of the learning management system can be set up so that trainees must correctly answer a specified percentage of questions to pass the course.




5. PowerPoint Presentations: We have worked diligently to make our PowerPoint presentations exciting and engaging. The slides combine text with graphs, diagrams, images, and charts to keep the class stimulating

We evaluate our training curriculum and its delivery on a regular basis and in the following ways:

Self-Evaluation: Managers can spend a lot of time figuring out their staff's weaknesses and training needs, but we believe that the first step in training analysis is **asking staff members about their needs**. Therefore, we have created a self-evaluation form that asks employees to reflect on their own knowledge levels for all aspects of their job duties. The staff members rate themselves on such things as their level of knowledge on a particular topic or whether they are comfortable enough with a subject to teach others. We use these forms while developing our training plans, during our training sessions, during quarterly or annual reviews, and during coaching or disciplinary phases.

Training Evaluation Form: YoungWilliams has developed training evaluation forms. The following screenshot shows part of an evaluation that is completed by staff members halfway through and at the end of their training programs. The forms include questions regarding knowledge of each of the training areas. The trainer then uses these evaluation forms, along with his or her observations, to determine if there is a need to return to a particular topic or session as a group or individual. This ensures everyone has the opportunity to learn all material.

WV BCSE Payment Processing Center
Training Evaluation



Course Name _____ Instructor Name _____ Date _____

Please rate the instructor(s), course, and materials. 1 means you **disagree** completely with the evaluation statement, 5 means you **agree** completely.

Instructor	Disagree					Agree				
The instructor knew the material.	1	2	3	4	5					
The level of instruction was appropriate.	1	2	3	4	5					
The instructor was enthusiastic.	1	2	3	4	5					
The instructor encouraged communication.	1	2	3	4	5					

Course	Disagree					Agree				
The session objectives were clear.	1	2	3	4	5					
The level of the course was appropriate.	1	2	3	4	5					
The pacing of the course was appropriate.	1	2	3	4	5					

Trainer Evaluation Notes: YoungWilliams invests a great deal of time with new staff members and gets to know each one through careful observation, testing, and interaction. Throughout the new hire training period, the Project Manager will keep detailed notes about their observations. These notes may include information about new staff members’ learning styles, their strengths and weaknesses, or suggestions for future educational sessions. We have found this detailed approach has increased performance levels of new employees and facilitated a smooth transition from training to working.

SUMMARY

In Section 3, *Qualifications*, we have defined the qualifications of the YoungWilliams Team to deliver on all commitments and requirements as defined by BCSE. Additionally, we have highlighted the outstanding credentials and experience of our team members who will be dedicated to collecting and disbursing child support payments to families in a timely and accurate manner. We have the people, processes and methodologies in place to delight BCSE during the operation of this Contract and look forward to demonstrating our full commitment to the West Virginia CSE program every day.

**WEST
VIRGINIA**





TECHNICAL PROPOSAL

Response to Request for Quotation for
Open-End Child Support Collecting, Tracking
& Disbursement

Prepared for the State of West Virginia
Department of Health and Human Resources
Bureau for Child Support Enforcement

RFQ # CRFQ CSE1800000001

Due: July 30, 2018

Time: 1:30 p.m. EST

Digital Copy

Part 2 of 3

4. MANDATORY REQUIREMENTS

The YoungWilliams Team combines the existing banking relationship, web and phone payment options, and debit card already familiar to BCSE and West Virginia families with efficient and effective payment processing software to create a solution that will not disrupt public-facing activities for BCSE's customers.

In this section, we respond to the mandatory requirements for WV BCSE Payment Processing Center as outlined in Section 4 of the RFQ.

4.1 MANDATORY CONTRACT SERVICES REQUIREMENTS AND DELIVERABLES

RFQ Section 4.1: Mandatory Contract Services Requirements and Deliverables: Contract Services must meet or exceed the mandatory requirements listed below.

YoungWilliams understands and agrees to Mandatory Contract Services Requirements and Deliverables, and our Contract Services will meet or exceed the mandatory requirements listed in the RFQ.

4.1.1 VENDOR

RFQ Section 4.1.1: The Vendor

YoungWilliams understands and agrees to the requirements of RFQ Section 4.1.1, *Vendor* as outlined in the following sections.

4.1.1.1 COST OF ACTIVITIES

RFQ Section 4.1.1.1: Shall assume full and complete responsibility for the cost of all activities and duties required by this RFQ.

YoungWilliams understands and agrees to assume full and complete responsibility for the cost of all activities and duties required by the RFQ.

4.1.1.2 PERSONNEL CHANGES

RFQ Section 4.1.1.2: Shall notify the Agency in writing within 48 hours of any personnel changes in The Vendor's management hierarchy that would be related to the operation of the contract resulting from this RFQ.

YoungWilliams understands and agrees to notify BCSE in writing within 48 hours of any personnel changes in the YoungWilliams Team's management hierarchy that would be related to the operation of the Contract resulting from the RFQ.

4.1.1.3 CONTRACT PERFORMANCE

RFQ 4.1.1.3: Shall agree that no aspect of its performance under the contract will be contingent upon the Agency's personnel or the availability of the Agency's resources, except for access to the OSCAR system and the training required to perform the contract.

YoungWilliams understands and agrees no aspect of our performance under the Contract will be contingent upon BCSE's personnel or the availability of BCSE's resources, except for access to the OSCAR system and the training required to perform the Contract.

4.1.1.4 INABILITY TO PROCESS & DISTRIBUTE COLLECTIONS

RFQ Section 4.1.1.4: Shall submit in writing to the Agency immediately upon learning of any situation which could reasonably be expected to adversely affect the collection and distribution process (the inability to process and distribute collections in two (2) business days as required by law) a detailed account of the situation, including a recommendation for resolution which BCSE shall approve whenever possible.

In the unlikely event a situation arises where collection and disbursement of payments cannot be processed as required, YoungWilliams understands and agrees to submit in writing to BCSE immediately upon learning of any situation which could reasonably be expected to adversely affect the collection and distribution process (the inability to process and distribute collections in two business days as required by law) a detailed account of the situation, including a recommendation for resolution, which BCSE will approve whenever possible.

Contingency planning is present across all our projects and programs, and we will bring this disciplined methodology to the WV BCSE Payment Processing Center to minimize the risk of any disruption of service. We routinely and proactively assess all aspects of our solution and work to identify potential areas of concern, develop a plan to remediate, execute the plan (in collaboration with BCSE, where possible) to ensure service continuity. For details on our Disaster Recovery and Business Continuity Plan, please see Section 4.2.2.6.13.6, *Disaster Plan*, and 4.2.2.6.13.7, *Continuity of Operations*.

4.1.1.5 KNOWLEDGEABLE OF LAW

RFQ Section 4.1.1.5: Shall be responsible for and have full knowledge of current and detailed Federal and West Virginia laws, regulations, and guidelines promulgated thereunder which are pertinent to the child support collection and distribution process (Code of Federal Regulations, Chapter 45; WV Code, Title 48; Social Security Act 42 U.S.C., Chapter 7), as well as to the tasks and responsibilities outlined within this RFQ.

With our deep expertise in all aspects of child support programs, we will leverage this knowledge and the experience of our child support professionals to operate the WV BCSE Payment Processing Center in full compliance with all current legal requirements. YoungWilliams understands and agrees to be responsible for and have full knowledge of current and detailed federal and West Virginia laws, regulations, and guidelines promulgated, which are pertinent to the child support collection and distribution process (Code of Federal Regulations, Chapter 45; WV Code, Title 48; Social Security Act 42 U.S.C., Chapter 7), as well as to the tasks and responsibilities outlined within the RFQ.

4.1.1.6 COOPERATION

RFQ Section 4.1.1.6: Shall cooperate fully with any other Vendor/contractors that may be engaged by the Agency to work on the activities related to the collection and distribution process.

The YoungWilliams Team has successfully engaged with multiple vendors/contractors across the spectrum of child support programs across the country. Whether it be during transitional activities or working with state-selected providers to upgrade/enhance infrastructure, program functionality or any other facet of the program, we will actively and professionally engage in whatever appropriate activities and collaborations that may be required. YoungWilliams understands and agrees to cooperate fully with any other vendor and contractors that may be engaged by BCSE to work on the activities related to the collection and distribution process.

4.1.1.7 WORK OUTSIDE SCOPE OF RFQ/CONTRACT

RFQ Section 4.1.1.7: Shall recognize and agree that all work performed outside the scope of this RFQ/Contract or without approved change orders and/or approved delivery orders shall be at no cost to the agency.

YoungWilliams understands and agrees all work performed outside the scope of the RFQ, Contract, or without approved change orders and/or approved delivery orders will be at no cost to BCSE.

4.1.1.8 IMPROPERLY DISBURSED PAYMENTS

RFQ Section 4.1.1.8: Shall be liable for any improperly disbursed support payments when such improper payments occur as the result of normal day to day processing errors made by The Vendor or are otherwise attributable to the negligent or willful failure of The Vendor to adhere to the collection, this RFQ/Contract, or State and Federal laws and regulations. The Vendor shall reimburse the Agency for any funds distributed to a wrong party and for any other costs incurred by the Agency from personal injuries and/or litigation arising from such wrongful distribution. Said funds will be immediately reimbursed upon presentation of documentation verifying the error, even if The Vendor has been unsuccessful with attempts to recover said funds.

Ongoing focus on quality, assessing and training staff, and establishing program specific metrics are the cornerstones upon which a high performing program is created. The YoungWilliams Team is committed to operating the WV BCSE Payment Processing Center for BCSE in a manner that meets or exceeds quality expectations. We understand the criticality of collecting and disbursing payments to families in a timely and accurate manner and will take all possible steps to ensure this occurs every day. As discussed in Section 3.1.3.1, *Project Organization*, from the time an employee is hired, our employees will understand the responsibilities of the work they do and how their contributions impact the lives of tens of thousands of families. We hold ourselves to extremely high standards and will bring our passion for excellence to the WV BCSE Payment Processing Center.

Should an inadvertent error occur, YoungWilliams understands and agrees to be liable for any improperly disbursed support payments when such improper payments occur as the result of normal day-to-day processing errors made by YoungWilliams or are otherwise attributable to the negligent or willful failure of YoungWilliams to adhere to the collection, the RFQ or Contract, or State and federal laws and regulations. YoungWilliams will reimburse BCSE for any funds distributed to a wrong party and for any other costs incurred by BCSE from personal injuries and/or litigation arising from such wrongful distribution. These funds will be

immediately reimbursed upon presentation of documentation verifying the error, even if YoungWilliams has been unsuccessful with attempts to recover the funds.

4.1.1.9 DEBIT CARD PROGRAM

RFQ Section 4.1.1.9: Shall manage the debit card program for the disbursement of child support to obligees or child support refunds to obligors. Vendor shall maintain Web-based and telephonic payment options which must be user friendly and accessible by custodial parents, noncustodial parents, employers, etc. with credit card, debit card and ACH initiated payment options available. The Agency shall send The Vendor a daily Web-based pre-registration file. The Vendor shall send the Agency the following daily files: Web-based payment responses, Electronic Funds Transfer (EFT) outgoing returns, and Web-based ACH and credit card payments and receipts/returns.



Receiving child support payments in a timely and accurate manner, in the method of their choice, is a critical source of income for families served by the WV BCSE Payment Processing Center. The current debit card program, operated by our partner, Key, currently provides West Virginia child support receipts with a high-quality debit card program, which is easy to use, informative to the CP receiving the payment, and provides excellent service. We are proud to continue to offer this service to BCSE in its current form as well as continue to provide enhancements and innovations to West Virginia families through this payment type as they become available throughout the term of this Contract, at no cost to the State.

The YoungWilliams Team understands and agrees to manage the debit card program for the disbursement of child support to obligees/CPs or child support refunds to obligors/NCPs.

YoungWilliams will maintain web-based and telephonic payment options, which will be user-friendly and accessible by CPs, NCPs, employers, etc. with credit card, debit card and ACH initiated payment options available. We understand BCSE will send YoungWilliams a daily web-based pre-registration file. YoungWilliams will send BCSE the following daily files: web-based payment responses, Electronic Funds Transfer (EFT) outgoing returns, and web-based ACH and credit card payments and receipts/returns. To fulfill this requirement, our partner, J.P. Morgan, will continue to provide web- and phone-based payment services to all stakeholders that are in place today. As external stakeholders have been successfully utilizing this service within the current BCSE program, no transition, re-education or outreach communication will be necessary, further minimizing transitional activities.

4.1.1.10 ATM WITHDRAWALS

RFQ Section 4.1.1.10: The Vendor shall allow for a minimum of four (4) Automated Teller Machine (ATM) withdrawals per month per customer from the financial institution's ATM network at no cost to the debit card holder.

YoungWilliams understands BCSE's desire to provide cardholders the most cost-effective means to access their funds, and to that end we are pleased **exceed the State's requirement and allow unlimited fee- and surcharge-free access at all in-network ATMs**. Through KeyBank's Key2Benefits platform, cardholders will enjoy no-cost access at more than 300 ATM locations within the State of West Virginia and more than 42,000 ATM locations nationwide. Key's in-network offering of KeyBank, Allpoint, and Wesbaco branch ATMs allows cardholders to access their cash in the most convenient locations at home or on the road.

4.1.1.11 MAINTAIN 24/7 DEBIT CARD CUSTOMER SERVICE

RFQ Section 4.1.1.11: The Vendor shall maintain a 24/7 toll-free debit card customer service line and internet site with no cost to the customers for the purposes of:

4.1.1.11.1 Choosing or changing a Personal Identification Number (PIN);

4.1.1.11.2 Reporting lost or stolen cards;

4.1.1.11.3 Requesting replacement cards;

4.1.1.11.4 Checking remaining account balances;

4.1.1.11.5 Locating the nearest network ATM; and

4.1.1.11.6 Resolving any other question/issues regarding use of the card.

The YoungWilliams Team understands and agrees to maintain a 24/7 toll-free debit card customer service line and internet site with no cost to the customers for the purposes of:

- Choosing or changing a Personal Identification Number (PIN);
- Reporting lost or stolen cards;
- Requesting replacement cards;
- Checking remaining account balances;
- Locating the nearest network ATM; and
- Resolving any other question/issues regarding use of the card.

Critical to the success of BCSE's prepaid program, cardholders will manage their prepaid account via multiple channels. Key will continue to provide access to a toll-free IVR system, customer service-oriented call centers and a bank website, available 24 hours per day, 365 days per year with multi-language capabilities. Cardholders will continue to enjoy the use of these services without ever incurring a fee.

INTERACTIVE VOICE RESPONSE (IVR)

Accessible via a toll-free number, all calls received into Key's domestic call centers are first answered by IVR. Callers are then prompted to enter a language preference, card number, and authentication information. Once the caller's identity is authenticated, they will be able to perform a variety of functions such as activating a new or replacement card, reporting a card lost or stolen, selecting or changing a PIN, accessing a real-time available account balance, reviewing transaction history, and requesting to speak to a live CSR.

CALL CENTERS

When callers select an IVR menu option to speak to a live representative, they will be transferred to one of two domestic call centers (staffed 24/7/365) that will support the WV BCSE prepaid program. Each site will be fully trained to handle calls for this program and will serve as a backup site to each other if necessary. CSRs can assist cardholders with the following:

- Card activation;
- Real-time account balance inquiry;

- Reviewing transaction history;
- Setting or changing a PIN;
- Mailed monthly statement requests;
- Reporting a lost/stolen card;
- Card replacement requests;
- Reporting unauthorized card use; and
- Other card related information.

Key understands that not all cardholders in the United States speak English or Spanish as their first language, and some cardholders have special needs for customer service such as TTY/TTD support. Our CSRs are trained to listen closely for these situations to provide an appropriate level of service for all calls routed into the call center. The call center is equipped to handle any relay call, such as Text Telephone (TTY) or translation. Callers needing support in a language other than English and Spanish can utilize translation services which are available in nearly 200 languages and dialects and listed as follows:

Acholi	Chin Mara	Georgian	Kaba	Maninka	Portuguese, Cape Verdean
Afar	Chin Matu	German	Kamba	Manobo	Pugliese
Afrikaans	Chin Senthang	German Pennsylvania	Kanjolal	Marathi	Pulaar
Akan	Chin Tedim	Dutch	Kannada	Marka	Quechua
Akateko	Chipewyan	Gheg	Karen	Marshallese	Quichua
Albanian	Chuukese	Gokana	Kashmiri	Mbay	Rade
Amharic	Cree	Greek	Kayah	Mien	Rakhine
Anuak	Croatian	Gujarati	Kazakh	Mirpuri	Rohingya
Apache	Czech	Gulay	Kham	Mixteco	Romanian
Arabic	Danish	Gurani	Khana	Mizo	Rundi
Armenian	Dari	Haitian Creole	Khmer	Mnong	Russian
Assyrian	Dewoin	Hakka-China	K'iché	Mongolian	Rwanda
Azerbaijani	Dinka	Hakka-Taiwan	Kikuyu	Moroccan Arabic	Samoan
Bahasa	Duala	Hassaniyya	Kimiiru	Mortlockese	Sango
Bahdini	Dutch	Hausa	Koho	Napoleto	Seraiki
Bahnar	Dzongkha	Hebrew	Korean	Navajo	Serbian
Bambara	Edo	Hiligaynon	Kpelle	Nepali	Shanghainese
Bantu	English	Hindi	Krahn	Ngambay	
Barese	Estonian	Hmong	Kiro	Nigerian Pidgin	
Basque	Ewe	Hunanes	Kunama	Norwegian	
Bassa	Farsi	Hungarian	Kurmanji	Nuer	
Belorussian	Fijian	Icelandic	Laotian	Nupe	
Bemba	Fijian Hindi	Igbo	Latvian	Nyanja	
Benaadir	Finnish	Ilocano	Liberian Pidgin English	Nyoro	
Bengali	Flemish	Inuktitut	Lingala	Ojibway	
Berber	French	Indonesian	Lithuanian	Oromo	
Bosnian	French Canadian	Italian	Luba-Kasai	Palauan	
Bulgarian	Fukienese	Jakartanese	Luganda	Pampangan	
Burmese	Fulani	Jamaican Patois	Luo	Panjabi	
Cantonese	Fuzhou	Japanese	Maay	Papiamento	
Cebuano	Ga	Jarai	Macedonian	Pashto	
Chaldean	Gaddang	Javanese	Malay	Plautdietsch	
Chamorro	Gaelic-Irish	Jingpho	Malayalam	Pohnpeian	
Chaochow	Gaelic-Scottish	Jinyu	Mam	Polish	
Chin Falam	Garre	Juba Arabic	Mandarin	Portuguese	
Chin Hakha	Gen	Jula	Mandinka	Portuguese, Brazilian	

CARDHOLDER WEBSITE

In addition to the IVR and Call Centers, Key will continue to provide cardholders access to the secure Key2Benefits cardholder website, www.Key2Benefits.com, available 24/7/365 from any internet connection. Once logged in, cardholders can access a variety of features and functions to actively manage their prepaid account, including:

- Viewing account balance in real time;
- Changing a PIN;
- Reviewing transaction history;
- Accessing monthly account statements;
- Requesting to receive account statements in the mail;
- Transferring funds to a personal bank account;
- Initiating online bill payment transactions (including setting up recurring payments); and
- Registering for a robust suite of account alerts (text and/or email).

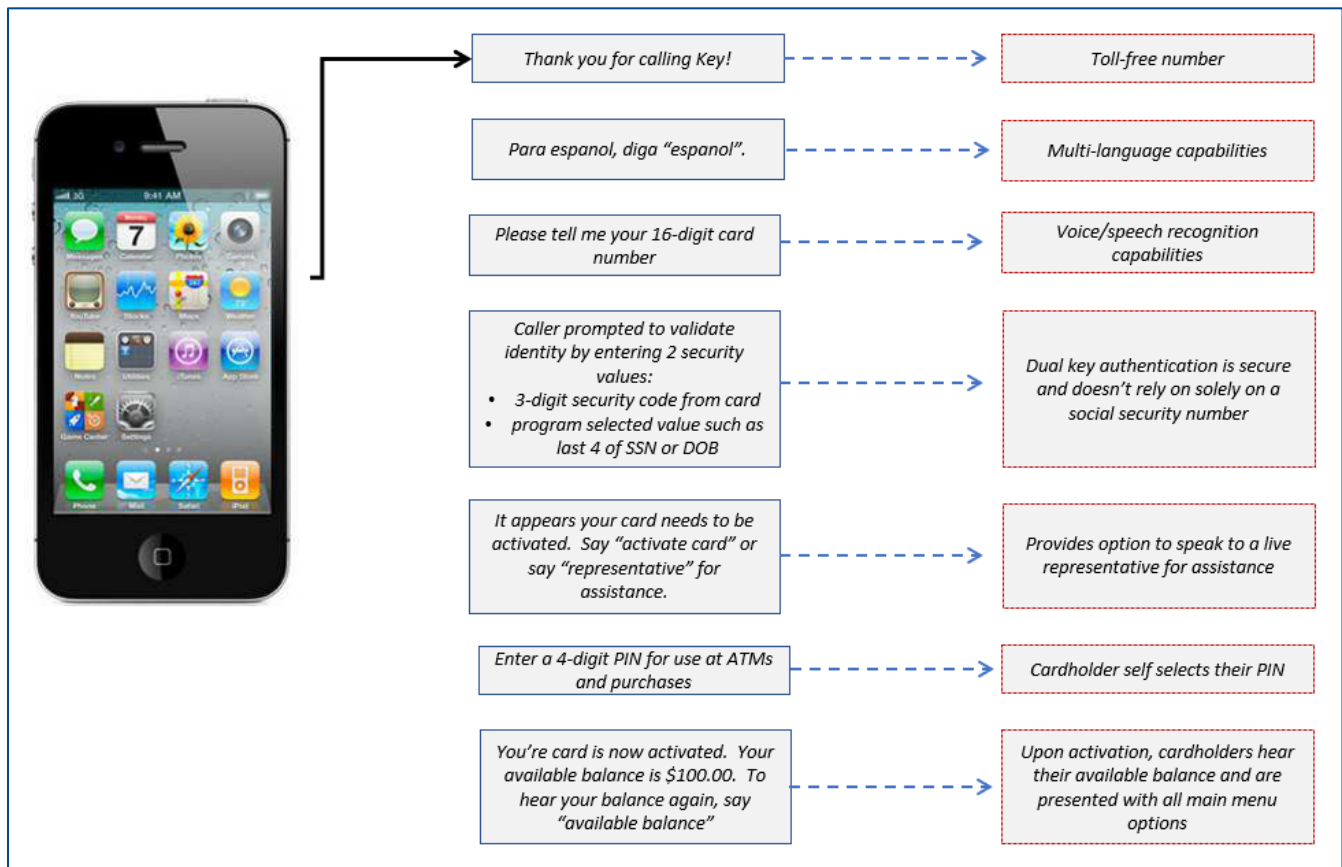
The Key2Benefits cardholder website is mobile-enabled for easy login and access from any smart device with internet capability (including tablets).

4.1.1.11.1 CHOOSING OR CHANGING A PERSONAL IDENTIFICATION NUMBER (PIN)

Cardholders will continue to have the ability to self-select their Personal Identification Number (PIN) at the time of card activation. This allows the cardholder to choose a value that will be easy for them to remember.

All prepaid cards (initial cards and replacement cards) are mailed in an “inactive” status, and cardholders are required to activate their card upon receipt. The instructional materials that accompany the card direct CPs to call Key’s toll-free domestic Customer Service line. Calls received are immediately answered by the Interactive Voice Response (IVR) system which prompts the caller to select their preferred language and provide the 16-digit card number found on the face of their plastic. The IVR will immediately recognize that the card requires activation and will take the cardholder down the path of validating their identity and self-selecting a 4-digit PIN.

First, the caller is required to authenticate his or her identity by entering two security keys. As a standard, one of the security keys used to authenticate a cardholder is the 3-digit CVV security code found on the back of the card. The second key, which is defined at the program level, can be either the last 4-digits of the cardholder’s social security number or the month and day of the cardholder’s date of birth. This information is compared to the value passed to Key as part of the enrollment process. Once the security keys have been authenticated, the caller is then prompted to select a 4-digit PIN for use at ATMs and for PIN-based POS transactions. The following image depicts the steps for card activation and PIN selection via the IVR.



Should a cardholder wish to change his or her PIN at any point after activation, the cardholder may do so at any time by calling the IVR. When using the IVR, the PIN change process is similar to the steps used in establishing the initial PIN. The cardholder simply calls the toll-free IVR number on the back of the card, provides the 16-digit card number and two security keys. Once the security keys have been validated, the caller is presented with the IVR main menu, which includes the option to change a PIN.

Cardholders also can set a new PIN via the secure Key2Benefits cardholder website. After logging on to the site, the main menu includes a "Change PIN" option, as shown in the following screenshot. To change a PIN online, the cardholder must know the existing PIN as part of the process.

Card Number: *****6259		Balance: \$ 6.06	
Name on Account: TRACEY FERRARA		Last Login: 11/18/2016 13:52 CST	

Card Information Card Activity Change PIN Paper Transaction History Bill Pay Card to Account Transfer Alerts Logout	<div>Change PIN</div> <div> Old PIN <input type="text"/> New PIN <input type="text"/> Confirm New PIN <input type="text"/> </div> <div> Cancel Submit </div>
--	--

All PIN selections, regardless of channel used, are made in real time, and the new PIN is effective immediately.

4.1.1.11.2 REPORTING LOST OR STOLEN CARDS

In the event a CP needs to report a card lost or stolen, (s)he simply contacts the toll-free customer service number. The call is immediately answered by the IVR, and the caller selects the option to speak to a live agent. The call is transferred to a CSR who can identify the caller's account and block the existing card to prevent unauthorized use. The CSR will also review any recent transaction history to confirm that no unauthorized use has taken place before blocking. If there are transactions present that were not conducted by the intended cardholder, the CSR will assist the caller in starting the claims process. Lost or stolen card notifications typically also involve the caller requesting a replacement card. The method for fulfilling replacement card requests is outlined in Section 4.1.1.11.3, *Requesting Replacement Cards*.

4.1.1.11.3 REQUESTING REPLACEMENT CARDS

If a CP needs to request a replacement card, (s)he can contact the toll-free customer service number. The caller selects the option in the IVR to report a card lost or stolen, and the call is transferred to a CSR. The CSR will immediately cancel the existing card to prevent unauthorized card use. As part of the replacement process, the CSR will authenticate the caller by validating their social security number, date of birth, and mailing address on file. Once validated, the CSR will process the replacement card request, and a new card will be mailed via first class mail to the custodial parent. Replacement cards are typically received within five to seven business days of the replacement request. The option for expedited delivery, via UPS, is available and can be requested as part of the replacement request. Expedited cards are typically received within two to three business days of the replacement request.



Our current process for the WV BCSE Payment Processing Center allows cardholders to make address updates directly with the prepaid call center, and we are happy to continue this process if BCSE so requires. Per the Red Flags rule of the Fair and Accurate Credit Transactions Act of 2003 (FACTA), if the address on file has been changed in the previous 30 days, or the account has been opened for less than 30 days, the CP will be required to provide proof of address. This ensures the card is mailed to its intended recipient. The CP can email or fax this information directly to Key2Benefits Customer Service Center. Upon receipt, the information will be validated, the replacement card will be requested, and a courtesy call to the CP will be made to confirm the replacement has been processed. Acceptable proof of address is evidenced by one of the following artifacts:

- Utility bill or phone bill;
- Auto insurance bill (showing cardholder name and new address only);
- Letter from state/government agency;
- US Post Office forwarding address label;
- Letter from shelter or half-way house stating that is the cardholder's current residence; and
- House Lease/Apartment Rental Agreement (without any account number or bank account information).

4.1.1.11.4 CHECKING REMAINING ACCOUNT BALANCES

Cardholders will continue to have the ability to obtain a real-time account balance via the IVR, customer service call center, and the secure cardholder website.

When using the IVR, cardholders can access an available balance by simply entering their 16-digit card number found on the face of the card, the 3-digit CVV code on the back of the card, and a security key (typically last 4 digits of the social security number or the month and day of date of birth). Once the system authenticates the caller, the IVR will immediately present the current available balance in the prepaid account. The main menu also offers the option to hear the available balance if the caller requires obtaining this information a second time.

CSRs also can provide an available account balance to a caller. The CSR will authenticate the caller by requesting their social security number and date of birth. If the security information matches the values on the cardholder record stored on the prepaid database, the CSR will provide the available account balance and will discuss all aspects of the prepaid account, including a review of transaction and deposit history if the caller feels the available balance is not correct.

Cardholders may also opt to use the secure cardholder website, www.Key2Benefits.com, to view their account balance. Once logged in to the site, every page will display the available balance in the upper righthand side of the screen, as shown in the following screenshot.

Card Number: *****6259		Balance: \$ 6.06	
Name on Account: TRACEY FERRARA		Last Login: 11/18/2016 13:52 CST	

Card Information Card Activity Change PIN Paper Transaction History Bill Pay Card to Account Transfer Alerts Logout	<div> Cardholder Information Click Update to enter your name, address and contact information. TRACEY FERRARA 127 PUBLIC SQUARE OH 01 27 0529 CLEVELAND, OH 44114 USA </div> <div> Contact Information Email Address Home Phone 216-689-7782 Business Phone 000-000-0000 Cell Phone 000-000-0000 </div> <div>Update</div>
	<div> Card Information Status ACTIVE Last Used 11/16/2016 </div>
	<div> Paper Transaction History Information I would like to receive monthly Paper Transaction Histories in the mail. Yes <input checked="" type="radio"/> No <input type="radio"/> *Additional fees may apply. Please consult the fee schedule for further details. </div>

Regardless of the channel used (IVR, customer service, or cardholder website), the balance is provided in real-time and will reflect any recent transaction holds and same-day deposits.

4.1.1.11.5 LOCATING THE NEAREST NETWORK ATM

Cardholders will continue to have a variety of ways to locate the nearest in-network ATM.

If a cardholder does not have access to a computer with internet access or a smart device, they may contact the Key2Benefits Customer Service Line. Because the line is staffed 24/7/365, a live CSR can look up the nearest in-network ATM on behalf of the cardholder.

Additionally, Key, Allpoint and WesBanco have online tools which allow cardholders to locate the closest in-network ATM. The cardholder simply enters an address, city, or zip code, and the locator will provide a listing of the closest locations (with a map). The training materials that accompany the card reference these locators and provide the following URLs:

- www.key.com/locator;
- www.allpointnetwork.com/atm-locators.aspx.com; and
- www.wesbanco.com/locator

Users of an iOS or Android smart device can download the KeyBank, Allpoint, and WesBanco apps. Both include a locator option that works similarly to the online locator tools. By entering an address, city, or zip code, users are presented with a listing and map of the closest in-network ATMs.

4.1.1.11.6 RESOLVING ANY OTHER QUESTION/ISSUES REGARDING USE OF THE CARD

Key's CSRs are well trained and coached to resolve as many customer concerns as possible on the first call. Their CSRs are available 24/7/365 and can acknowledge and address cardholder concerns such as alleged discrimination or abusive practices, contacting the Better Business Bureau or third-party advocate, cardholders requesting to file a complaint, or cardholders threatening legal action. These types of calls will be resolved within 24 hours.

In cases where additional research is required, Key's customer service team will contact the customer to provide an update and expected resolution within the previously stated 24-hour period. Additionally, Key maintains an extensive Research and Adjustment Unit consisting of highly trained individuals who understand transaction processing and exception items such as account adjustments and ATM mis-dispense to determine whether provisional credit can be issued within ten business days.

The following is a list of the most common inquiries the Key Call Center receives with the typical time for resolution:

Common Inquiries			
Issue	Sample Cardholder Question or Statement	Timeframe for Resolution	Resolution
Card Replacement	"I never received my card." "I lost my card and need a new one."	Immediate – same call	The CSR will replace the card if the caller can authenticate themselves and if the address on the system is correct. If the address on the system is incorrect our CSRs will update the address accordingly upon receipt of proof of address and replace the card.
Activation	"I'm trying to activate my card and am having problems; can you help me?"	Immediate – same call	The CSR will review the activation process with the cardholder.
Transaction History Review	"I don't understand why my balance is what the IVR states it is." "I may have fraud on my card." "Why was my transaction denied?"	Immediate – same call	The CSR will review transaction history with the cardholder and address why any denials may have occurred. If unauthorized transactions are identified, the CSR will assist the cardholder in beginning the claims process.
Balance Review	"What is my balance?" "Did I get paid today?"	Immediate – same call	The CSR will confirm the current available balance in

Common Inquiries			
Issue	Sample Cardholder Question or Statement	Timeframe for Resolution	Resolution
			the cardholder's account and review any recent deposits that have been made.
PIN Related	"I can't remember what my PIN is." "Why doesn't my PIN work?"	Immediate – same call	The CSR will review the PIN change process with the cardholder. If the PIN has been locked, the cardholder will be authenticated, and the CSR can remove the block.
Claim Filing	"I have transactions on my account that I didn't authorize	Claim Filing – same call, follow-up may be needed to research the claim.	The CSR will review the transaction history with the cardholder to identify the unauthorized transactions and assist the cardholder in filing a claim. If required, the CSR can also replace the card.
Cash Access	"What ATMs can I use?" "Where can I use my card?" "Can I make a purchase with my card?"	Immediate – same call	The CSR will cite in-network ATM providers and assist in locating the ATM closest to the cardholder. The CSR will also review the types of transaction sets available to the cardholder.
Web Site Access	"Can I transfer my money to a checking account?" "How can I pay bills online?" "Can I check my balance or see transaction history online?" "Can I be notified when I get a deposit?"	Immediate – same call	The CSR will refer cardholders to the cardholder website (www.Key2Benefits.com) for ongoing access to balance information, Online Bill Pay, transaction history review, account alerts.

4.1.1.12 MONTHLY REPORTS

RFQ Section 4.1.1.12, **as amended by Addendum No. 2**: The Vendor shall submit a monthly report on the first business day of the following month for the preceding month, which provides debit card information for the preceding month's activities, including but not limited to:

4.1.1.12.1 The total number of cards issued;

4.1.1.12.2 The total number of cards cancelled;

4.1.1.12.3 A list of accounts with balances having no customer usage during the preceding six month period; and

4.1.1.12.4 A list showing debit cards mailed but not activated.

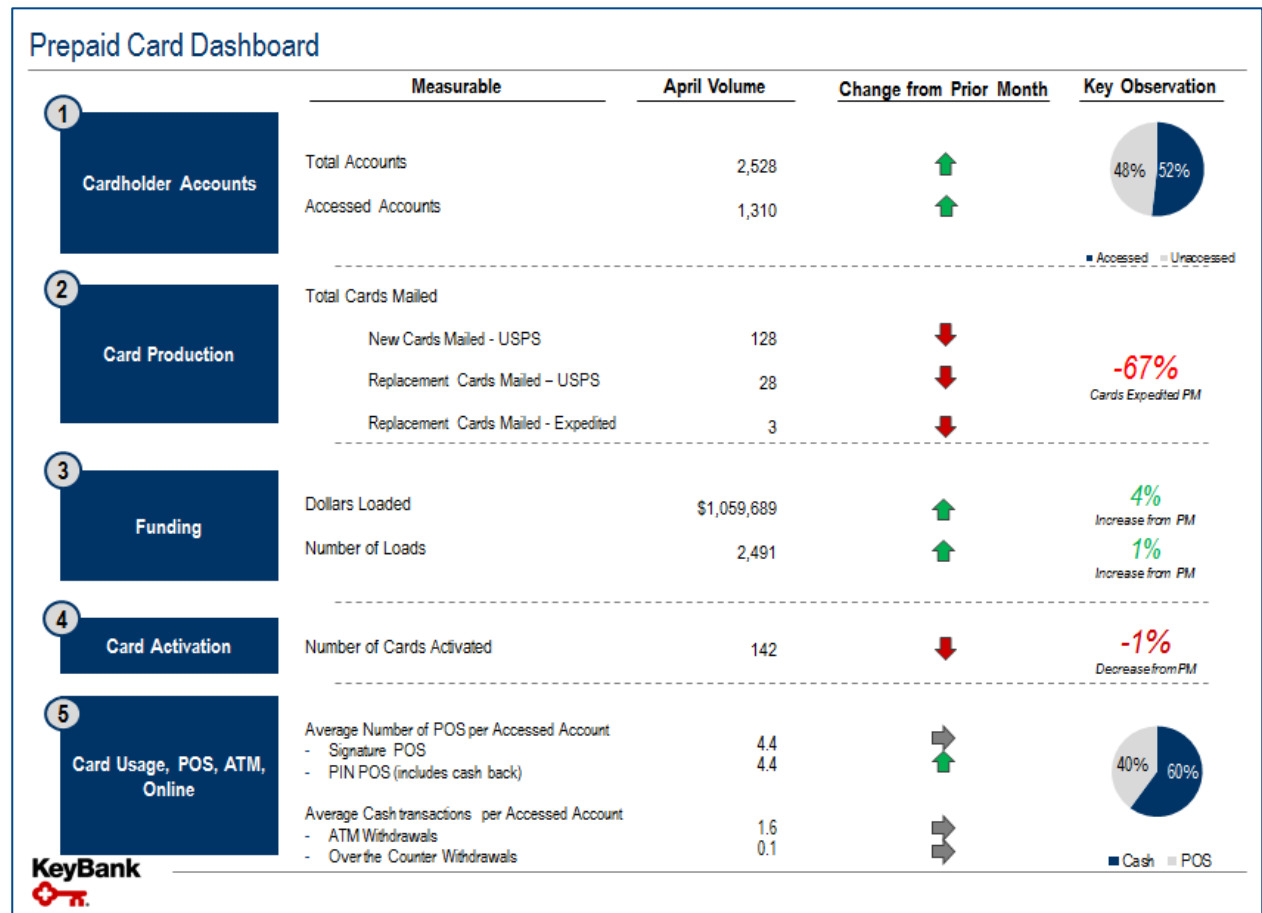
4.1.1.12.5 [If necessary, other reports may be added during the transition phase of the project as required by the Agency.]

YoungWilliams understands and agrees to submit a monthly report on the 5th business day of the following month for the preceding month, which provides debit card information for the previous month's activities, including but not limited to:

- The total number of cards issued;
- The total number of cards canceled;
- A list showing debit cards mailed but not activated.

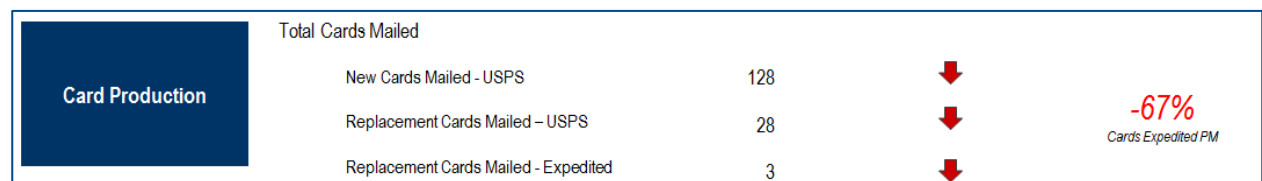
If necessary, other reports may be added during the transition phase of the project as required by BCSE.

Key understands BCSE's desire to have reporting that reflects the performance of the prepaid card program. To that end, our Key2Benefits solution offers a robust suite of reports that illustrate a broad range of information regarding program enrollment, issuance, funding, card blocking, and replacement and transaction activities. Additionally, Key can produce monthly "dashboard" reporting that outlines various performance measures for a given month and compares them to the previous six months. The following graphic is a sample prepaid card dashboard report.



4.1.1.12.1 TOTAL NUMBER OF CARDS ISSUED

Key's monthly dashboard reporting will always include the total number of cards that were issued in the previous month. They provide the totals for newly issued cards (as a result of an account opening), replacement cards mailed via standard mail, and replacement cards mailed with expedited delivery.



4.1.1.12.2 TOTAL NUMBER OF CARDS CANCELLED

The Key2Benefits standard report suite includes card status reporting, including those statuses that cancel or block a card. The Hot Card Status Report, which is produced on a daily, weekly, and monthly basis, reflect a listing of cards that were canceled for the given time period. The following image is a sample hot card status report.

HOT CARD STATUS REPORT								
PROGRAM NAME :			KEYBANK PROJECT TEAM			REPORT FROM :		
PROGRAM PREFIX :			156511510			REPORT TO :		
DIVISION ID :						PAGE :		
						04/06/2015		
						04/06/2015		
						2		
CARD STATUS	ACCOUNT REF NUMBER	CARDHOLDER NUMBER	CARDHOLDER NAME	REASON CODE	FEE	ACCOUNT OPEN DATE	LAST TRANS DATE	LAST MODIFIED DATE
HOT	24510002025633051	6564405115115023	HQODY KUTRYID	Lost			04/12/2015	04/06/2015
HOT	24510002025633051	6564405115115023	HQODY KUTRYID	Lost			04/13/2015	04/06/2015
HOT	24510002025633051	6564405115115023	HQODY KUTRYID	Lost			04/17/2015	04/06/2015
HOT	24510002025633051	6564405115115023	HQODY KUTRYID	Lost			04/21/2015	04/06/2015
HOT	24510002025633051	6564405115115023	HQODY KUTRYID	Lost			04/28/2015	04/06/2015
HOT	24510002025633051	6564405115115023	HQODY KUTRYID	Lost			05/05/2015	04/06/2015
HOT	24510002025633051	6564405115115023	HQODY KUTRYID	Lost			05/15/2015	04/06/2015
HOT	24510002025633051	6564405115115023	HQODY KUTRYID	Lost			05/25/2015	04/06/2015
HOT	24510002025633051	6564405115115023	HQODY KUTRYID	Lost			06/14/2015	04/06/2015
HOT	24510003032234851	6539075115115782	QISOQ GIQY	Lost				04/06/2015
TOTAL ACCOUNTS								
22								

The Hot Card Status Report, like all reports in the Key2Benefits standard report suite, is accessible via the 24-hour internet-based delivery channel – KeyNavigator. Authorized personnel will have the ability to retrieve reports in either a PDF format or a “sortable” CSV format, and they can be viewed online and/or downloaded.

4.1.1.12.3 ACCOUNTS WITH BALANCES & NO CUSTOMER USAGE DURING PRECEDING SIX MONTHS

Based upon Attachment A, CRFQ CSE1800000001 Addendum No. 2, this section is removed from the specifications.

In lieu of reporting that simply reflects cards that have not had activity during the preceding six months, Key would be happy to provide BCSE with a monthly report that reflects cards that have received a balance but have never been activated. The Cards Funded Unpinned report will identify any account that has a balance greater than \$0 and has never had an activated card associated with the account. The report will include the following information:

- Prepaid Account Number;
- BCSE- Assigned OSCAR Number;

- Cardholder Name;
- Cardholder Address;
- Card Issuance Date;
- Current Account Balance; and
- First Funding Date.

The following image is a sample Cards Funded Unpinned report.

Account_Number	OSCAR_Number	Name	Address_line1	Address_line2	City	State	Zip_code	Date_Card_issued	Ending_Balance	First_funded_date
07342453500000000	10101	LUCY LOVE	122 MAIN STREET		CHARLESTON	WV	12345	2017-05-22	\$0.00	20170630
07342453500000002	20202	BOB SMITH	500 HAPPY PLACE		CHARLESTON	WV	12345	2017-05-22	\$0.00	20170625
07342453500000003	30303	MARY JONES	32 LOVERS LANE	APT 2	CHARLESTON	WV	12345	2017-05-22	\$0.00	20170701
07342453500000004	40404	SALLY FOSTER	709 SESAME STREET	SUITE 1A	CHARLESTON	WV	12345	2017-05-22	\$0.00	20170701
07342453500000005	50505	BILL THOMAS	86 WASHINGTON BLVD		CHARLESTON	WV	12345	2017-05-22	\$0.00	20170701

The Cards Funded Unpinned Report is provided in a CSV format which allows for easy sorting and the ability to merge data.

4.1.1.12.4 LIST SHOWING DEBIT CARDS MAILED BUT NOT ACTIVATED

As part of the monthly report package, Key would be happy to provide a report that reflects all cards that have been mailed but have yet to be activated. The Cards Not Activated report will reflect any account where the initial card has been mailed but not yet activated. This report includes the following information:

- Prepaid account number;
- BCSE-assigned OSCAR number;
- Cardholder name;
- Cardholder address;
- Card issuance date; and
- Current account balance.

Account_Number	OSCAR_Number	Name	Address_line1	Address_line2	City	State	Zip_code	Date_Card_issued	Ending_Balance
07342453500000100	99999	BILLY BUD	400 PARK AVE		CHARLESTON	WV	12345	2017-05-22	\$0.00
07342453500000200	88888	MINNIE MOUSE	656 MLK BLVD	APT 4B	CHARLESTON	WV	12345	2017-05-22	\$0.00
07342453500000300	77777	DONLAD DUCK	10 PORTER ST #A		CHARLESTON	WV	12345	2017-05-22	\$0.00
07342453500000400	66666	CAPTAIN AMERICA	12 BRAVERY COURT	2ND FLOOR	CHARLESTON	WV	12345	2017-05-22	\$0.00
07342453500000500	55555	BETTY BOOP	867A 8TH STREET		CHARLESTON	WV	12345	2017-05-22	\$0.00

The Cards Not Activated report is provided in a CSV format which allows for easy sorting and the ability to merge data.

4.1.1.12.5 OTHER REPORTS AS NECESSARY

Key understands BCSE may require information on a one-time basis, or longer term, that our standard report suite or monthly dashboard reporting may not satisfy. To that end, we are committed to working with BCSE to fulfill ad hoc and customized reporting requests promptly.

4.1.1.13 ONE NETWORK ATM

RFQ Section 4.1.1.13: The Vendor will provide a minimum of one network A TM in each of West Virginia's 55 counties.

The YoungWilliams Team understands BCSE's desire to ensure that CPs located throughout the state, and nationwide, have the greatest number of fee-free options to access to their funds. The geography of the State of West Virginia is unique and there is a handful of counties where ATM access can be difficult. However, we believe the Key2Benefits solution offers the greatest amount of unlimited free access, regardless of a cardholder's location. Cardholders will enjoy the convenience of:

- **Unlimited fee-free and surcharge-free access** at in-network ATMs – KeyBank, Allpoint and WesBanco branch ATMs located in 53 counties across the state (more than 42,000 locations nationwide);
- **Unlimited free cash-back options** when performing PIN-based point of sale transactions at participating retailers;
- **Unlimited free teller withdrawals** at any one of the more than 600 Mastercard affiliated financial institutions across the state (more than 96,800 locations nationwide);
- **Unlimited free online bill payments**; and
- **Unlimited free online transfer of funds** to a personal checking or savings account.

4.1.1.14 WEB-BASED PAYMENT & TELEPHONIC OPTIONS

RFQ Section 4.1.1.14: The Vendor shall maintain both a Web-based payment and a telephonic option for non-custodial parents and third parties to initiate the payment of child support through a Web site or toll-free telephone number by use of, at a minimum, a Visa, Discover, American Express, Master Card, Debit Card, or through the ACH network, to be supported by a toll-free customer service line with automated assistance available 24/7 and live customer service representatives available during standard hours of operation from 7 a.m. to 2 a.m. Eastern Time, Monday through Sunday, and a 24/7 internet customer service website, both to be operated with no cost to the customers.

YoungWilliams understands and agrees to maintain both a web-based payment and a telephonic option for NCPs and third parties to initiate the payment of child support through a website or toll-free telephone number by use of, at a minimum, a Visa, Discover, American Express, Master Card, Debit Card, or through the ACH network, to be supported by a toll-free customer service line with automated assistance available 24/7 and live customer service representatives available during standard hours of operation from 7 a.m. to 2 p.m. Eastern Time, Monday through Sunday, and a 24/7 internet customer service website, both to be operated at no cost to the customers.

Integrated Receivables Connect is a secure, highly-available, multi-channel e-payment platform that is fully-bank-hosted. Connect is PCI-DSS and NACHA-compliant. It supports credit card, debit card, and eCheck/ACH payment method options.

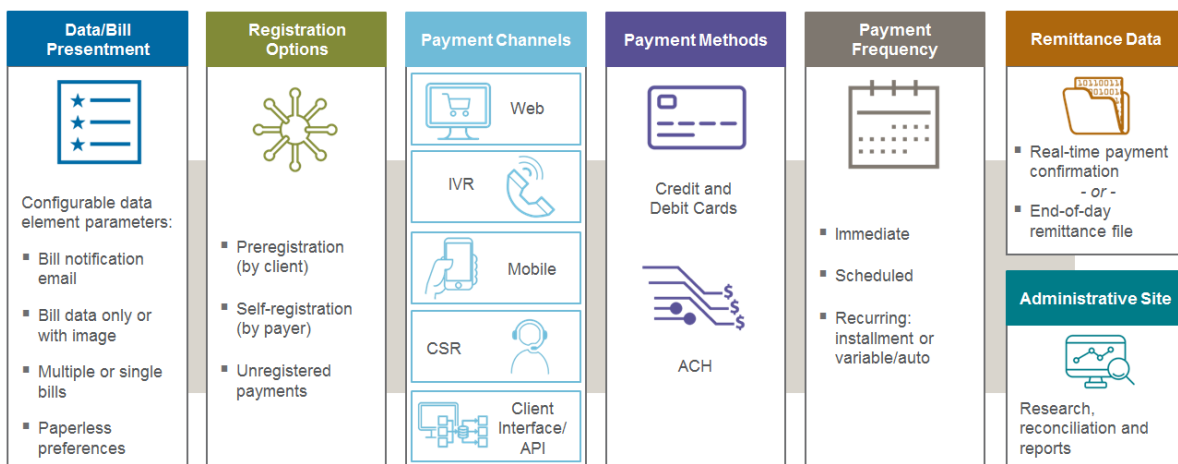
The highly configurable Connect platform and functionality currently provides, and will continue to provide, the WV BCSE Payment Processing Center with a rich menu of feature options to choose from. A summary of available features includes:

- Payment initiation via standard or mobile web browser, interactive voice response (IVR) via phone, customer service representative (CSR), point of sale (POS), as well as Web Services API-based system interfaces that will be integrated with WV BCSE Payment Processing Center systems/application.
- NCP-facing payment channels and emails that can optionally support the NCP's preferred language, whether English or Spanish.
- Single, one-time payments, whether immediate or future dated.
- Recurring payments, which can be:
 - Installment payments with a fixed amount on a fixed frequency; or,
 - Variable recurring/auto payments, where the amount and/or timing of each payment vary per billing data provided by WV BCSE Payment Processing Center.
- Convenience fee management, if applicable (e.g., applying the appropriate convenience fee to the main payment, presenting notification to the NCP and obtaining authorization).

- Efficient payment processing and settlement by J.P. Morgan.
- Instant credit and debit card authorization with J.P. Morgan serving as the merchant processor.
- eCheck/ACH debit transactions processed in batch, per NACHA guidelines, with J.P. Morgan serving as the Originating Depository Financial Institution (ODFI).
- Funds settlement to WV BCSE Payment Processing Center's demand deposit account held at J.P. Morgan.
- Pre-registration of the NCP by the WV BCSE Payment Processing Center, NCP self-registration and/or unregistered payments.
- BCSE configurable data elements and business rules to associate valid data with the payment facilitating automated "straight through processing" of remittance data payment posting and cash application.
- Bill presentment, notification, and paperless billing capabilities.
- Batch and real-time interface options.
- Extensive suite of administrative functions via secure web site supporting the NCP service, research, inquiry, and reporting.
- Branding with BCSE's logo and banner graphics or optional co-branding with the Chase logo.
- WV BCSE Payment Processing Center configurable labels and content.
- Secure platform with primary and secondary data centers.
- Modularly expandable hierarchical structure to support multiple business units and/or payment types.
- World-class data security, system stability and business resiliency of a leading global financial institution.

As BCSE is currently utilizing this functionality within the West Virginia CSE program, operations can continue with no disruption to the NCPs and third parties currently enjoying this payment alternative. As J.P. Morgan provides functionality, service, and support, the WV BCSE Payment Processing Center will be able to achieve BCSE's e-payment objectives now and as they evolve in the future.

Connect can be supplemented by a convenience fee funded solution for on-site credit and debit card payment initiation at the point of payment, should BCSE wish to do so. We currently offer MasterCard and Visa credit card and debit card payment options for BCSE. We can also add American Express card payments upon BCSE's request.



Please see Appendix F, *Banking Agreements*, for J.P. Morgan's sample integrated receivables and payables connect service terms, supplemental service terms for American Express card acceptance for integrated receivables and payables connect service with convenience fees, and integrated receivables and payables – connect/point of sale public sector merchant card processing instructions, terms, and conditions.

4.1.1.15 MAINTAINING RECORDS

RFP Section 4.1.1.15: The Vendor shall maintain such records a minimum of five (5) years and make available all records to Agency personnel at Vendor's location during normal business hours upon written request by Agency within 10 business days after receipt of the request.

YoungWilliams understands and agrees to maintain records for a minimum of 5 years and make available all records to BCSE personnel at YoungWilliams' location during normal business hours upon written request by BCSE within 10 business days after receipt of the request. In many instances, documentation/records will be available through our image archive where authorized BCSE personnel can authenticate through the portal and using the extensive search fields available, view the desired record within seconds.

4.1.1.16 HARDWARE & SOFTWARE LICENSING & SUPPORT CONDITIONS

RFP Section 4.1.1.16: Vendor should provide with their bid a copy of any hardware or software licensing and/or support terms and conditions to which the State of West Virginia or the Agency must agree to or accept, either in writing or digitally, in order to order and receive the commodities or services offered as part of this contract. Written terms will be required prior to the award of any contract resulting from this solicitation, Failure to provide additional terms and conditions may result in disqualification of The Vendor's bid.

YoungWilliams will not ask the State of West Virginia or BCSE to agree to or accept any hardware or software licensing and/or support terms and conditions. We understand and agree written terms will be required prior to the award of any Contract resulting from the solicitation and that failure to provide additional terms and conditions may result in disqualification of our bid.

YoungWilliams will not ask the State of West Virginia or BCSE to agree to or accept any hardware or software licensing and or support terms and conditions.

4.1.2 ACCESS REQUIREMENTS

RFQ Section 4.1.2: Access Requirements:

4.1.2.1 To insure compliance with the contract and for any other reason the Agency deems appropriate for the effective and continuing operation of the centralized collection and distribution process, the Agency and its authorized representatives and designees shall at all times have the right to enter any premises of The Vendor used in the performance of the contract, including the centralized collection and distribution operations site, or such other place where duties of the contract are being performed. The Agency's right of access shall be exercised in order to inspect, monitor, or otherwise evaluate the work performed or being performed therein, or to elicit information concerning the operation of the centralized collection and distribution function. All such instances of access shall be undertaken in such a manner that will not unduly disrupt The Vendor's operations or performance under the contract, and shall be coordinated through the responsible Vendor representative and account officer.

YoungWilliams understands and agrees to ensure compliance with the Contract, and for any other reason BCSE deems appropriate for the effective and continuous operation of the centralized collection and distribution process, BCSE and its authorized representatives and designees will, at all times, have the right to enter any premises of YoungWilliams used in the performance of the Contract, including the centralized collection and distribution operations site, or such other place where duties of the Contract are being performed. BCSE's right of access will be exercised to inspect, monitor, or otherwise evaluate the work performed or being performed within the Contract, or to elicit information concerning the operation of the centralized collection and distribution function. All such instances of access will be undertaken in such a manner that will not unduly disrupt YoungWilliams' operations or performance under the Contract and will be coordinated through the responsible YoungWilliams representative and account officer.

In our Kansas Payment Center, our team works closely with State representatives from both the Department of Children and Families and the Courts. We understand and agree that it is incumbent upon BCSE staff to have a complete understanding of the ongoing payment processing operations as well as the responsibility and accountability to ensure all Contract requirements and deliverables are met. We welcome the opportunity to engage with BCSE as it deems appropriate.

4.1.3 CONFIDENTIALITY OF RESPONDENT & CLIENT INFORMATION

RFQ Section 4.1.3: Confidentiality of respondent and client information

4.1.3.1: The Vendor, its officers, agents, employees, and subcontractors shall treat all information and must adhere to all requirements listed, including Federal and State tax information, with particular emphasis on information relating to customers and litigants, which is obtained through performance under the contract, as confidential information to the extent required by the laws of the State of West Virginia and of the United States, as well as any regulations promulgated thereunder (WV Code Chapter 48-18-131; 45 CFR 303.21; and IRS Publication 1075.)

4.1.3.1.1 All personal identifiable information relating to any customer and litigant shall be held confidential and shall not be disclosed by The Vendor, its officers, agents, employees, or contractors without the prior written approval of the Secretary of the Department of Health and Human Resources or his/her designee.

4.1.3.1.2 The Vendor may not at any time furnish case file information or documentation to any requesting customer or litigant.

4.1.3.1.3 The use of information obtained by The Vendor in the performance of its duties under any contract resulting from this RFQ shall be limited to those purposes directly connected with such duties.

4.1.3.1.4 The Vendor shall advise the Agency within 48 hours of any and all requests received for information described in this RFQ.

4.1.3.2 The Vendor shall be responsible for assuring that any agreement between itself and any of its officers, agents, employees, or subcontractors contains a provision which strictly adheres to the provisions of confidentiality as described in this section.

YoungWilliams understands and agrees that YoungWilliams, its officers, agents, employees, and subcontractors will treat all information and adhere to all requirements listed, including Federal and State tax information, with particular emphasis on information relating to customers and litigants, which is obtained through performance under the Contract, as confidential information to the extent required by the laws of the State of West Virginia and of the United States, as well as any regulations promulgated (WV Code Chapter 48-18-131; 45 CFR 303.21; and IRS Publication 1075).

YoungWilliams understands and agrees all personal identifiable information relating to any customer and litigant will be held confidential and will not be disclosed by YoungWilliams, its officers, agents, employees, or contractors without the prior written approval of the Secretary of the DHHR or his or her designee.

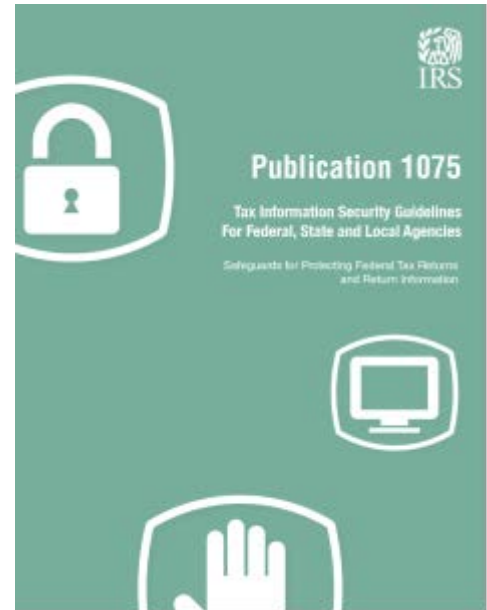
YoungWilliams will not at any time furnish case file information or documentation to any requesting customer or litigant.

YoungWilliams understands and agrees the use of information obtained by YoungWilliams in the performance of its duties under any Contract resulting from the RFQ will be limited to those purposes directly connected with such duties.

YoungWilliams understands and agrees to advise BCSE within 48 hours of all requests received for information described in the RFQ.

YoungWilliams understands and agrees to be responsible for assuring that any agreement between itself and any of its officers, agents, employees, or subcontractors contains a provision which strictly adheres to the provisions of confidentiality as described in this section.

It has been our corporate policy that before YoungWilliams representatives use State or proprietary systems that the individual is well-trained and fully understands when and to whom confidentiality information may be disclosed. We also educate all our employees on the civil and criminal penalties for an unlawful or inappropriate disclosure as outlined *IRS Publication 1075: Tax Information Security Guidelines for Federal, State, and Local Agencies* (IRS Publication 1075). We employ double barriers for all case files, data, and confidential information. Finally, our online training system, YW University, allows us to provide initial and ongoing training, which includes confidentiality and safeguarding information.



4.1.4 PAYMENT PROCESSING

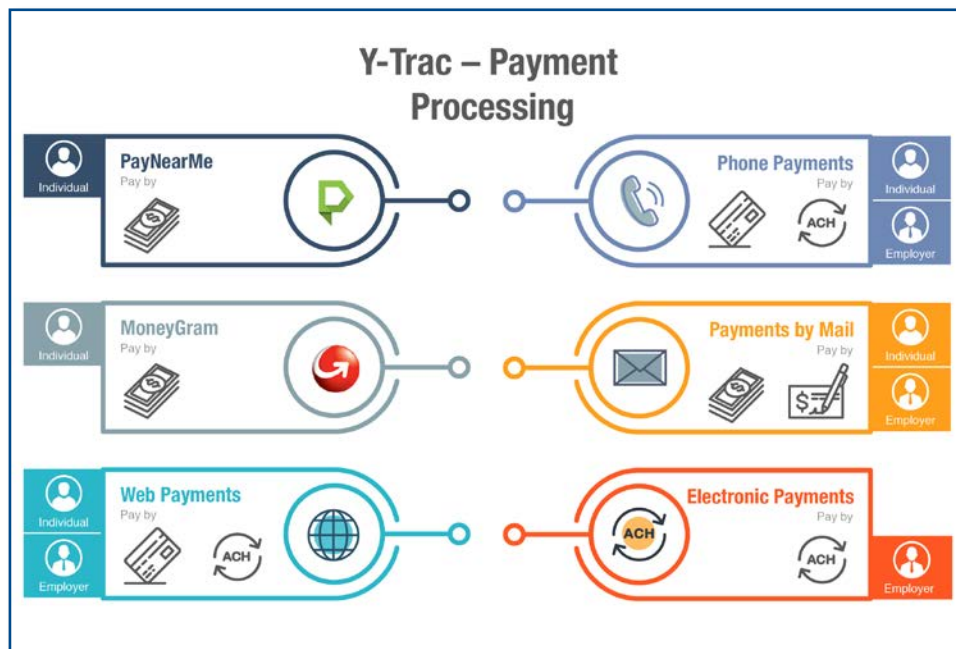
RFQ Section 4.1.4: Payment Processing

The Vendor shall provide the following services in relation to processing payments, which are received by mail, electronically through the ACH network, through the Web-based payment option, or through any other means or medium.

Using Y-Trac – Payment Processing, powered by Protech to process all payments received, YoungWilliams will create the most efficient payment processing environment for the WV BCSE Payment Processing Center

possible. We will provide payment processing services for all IV-D and non-IV-D cases, regardless of payment method. These payments will be processed regardless of the payor's state of residence, or amount of payment, and will meet the timeframes specified in the RFQ.

Our proposal details how payments are received, imaged and entered into our Y-Trac – Payment Processing system. As shown in the following graphic, our solution utilizes all available payment channels – including electronic payments, through the ACH Network, a web-based option, and paper payments received by mail or any other means or medium – enabling NCPs and/or employers to pay child support obligations in any way, at any time of their choosing.

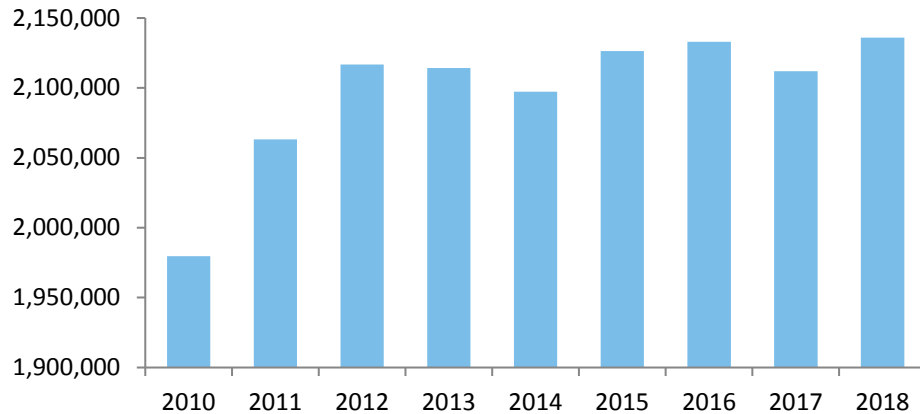


Our payment processing solution includes options for NCPs who wish to pay in cash, while at the same time reducing the amount of cash and money order transactions coming into the payment center. These innovations provide additional alternatives to make a child support payment, reduces risk and improves the accuracy of associating a payment to the correct child support holder. To accomplish this task, the WV BCSE Payment Processing Center will participate in programs, such as:

- PayNearMe, which allows NCPs to make their child support payments with cash at various participating retail locations nationwide, including 7-Eleven, Family Dollar, Casey's General Store, and ACE Cash Express; and
- MoneyGram, which allows NCPs to make their child support payments at any of the 40,000-plus MoneyGram agent locations in the United States.

Our experience and success in the Kansas Payment Center (KPC), along with our operating and Y-Trac – Payment Processing procedures will allow us to meet the demands of the RFQ by receipting payments, matching payors' payments with child support cases, and posting them accurately. The following chart shows the annual amount of receipts at the KPC since 2010, which increased from 1,979,609 to 2,136,010 in 2018 (2018 statistics projected from YTD May 2018).

KPC Annual Receipts



AUDIT TRAIL

The YoungWilliams Team's Y-Trac – Payment Processing system utilizes procedures to ensure the validity and accuracy of all collections using standard accounting control measures, such as batch and sequence numbers (e.g., control numbers). As items are introduced into the mail stream, each payment transaction is assigned unique control numbers which remain with the transaction in the internal database indefinitely. Because these control numbers are associated with each envelope, and all its contents, Y-Trac – Payment Processing imaging ensures:

- All transactions are accounted for and accurately applied to the correct accounts;
- Debits and credits agree; and
- An audit trail exists for detailed reconciliation purposes.

PROCESSING TIMEFRAMES

YoungWilliams will open all incoming mail and process all identifiable payments on the same day in which they are received. Pursuant to Federal mandate, daily receipts will be credited to BCSE's account on the same day they are received. See Section 4.1.4.4.1, *Payment Deposits*, for more detail on the YoungWilliams Team's protocol for processing payments.

In our KPC, there are very specific time windows that must be adhered to each day, as there are many different systems involved in completing a daily child support payment cycle. Our processes have been defined to meet these goals each day, and we will bring the same disciplines and methodologies to the WV BCSE Payment Processing Center.

PAYMENT RECORDS

The Y-Trac – Payment Processing image repository provides the ability to store and access data and images for all processed transactions. We propose access to this browser-based application to approved State staff for viewing scanned images.

Our Payment Processors will also have the ability to access data and payment images for review and decision-making. The Processors will archive all imaged documents according to State specifications and make these documents available to YoungWilliams Processors and State officials as needed for a period no less than five years. At the end of the Contract, we will turn over all payment records to the State. Five years after receipt, YoungWilliams will return the payment records to BCSE on an easily-transferable electronic medium in a PDF format searchable by the following data sources in whole or individually:

- Payor name;
- Date of payment;
- Payment amount;
- Check number;
- BCSE case number; and
- Payor Social Security number (SSN).

Through the secure, online portal, authorized users will have the ability to access images, search for specific queries, view the results, and download a local copy in a variety of report formats. For additional information on this archiving solution, please see Section 4.1.4.3, *Document Imaging & Retrieval*.

SCREENING

Mailroom Associates review all incoming mail at multiple points to identify any items that qualify as exceptions. Additionally, a Mailroom Associate screens all payment items and payment identification documents for completeness and accuracy before processing.

In conjunction with the State and as shown in the following table, we will develop a comprehensive screening procedure that will identify, at a minimum, the following:

Screening Checklist	
✓ Agreement of numeric and written check amounts	✓ Payment without remittance bill or employer listing
✓ Postdated payment instruments	✓ Altered dollar amounts
✓ Stale dated payment instruments;	✓ Non-personalized (temporary, starter, or counter) checks
✓ Personal or employer checks with no signature	✓ Interstate collections
✓ Blank or incorrect payee line on negotiable document	✓ Collections of cash and/or money orders, with or without billing statements or account numbers
✓ Blank or incorrect SSN or case number	✓ Unidentified collections
✓ Missing check or money order number	✓ Checks made payable to multiple payees
✓ Dollar amount discrepancy between check and source document	✓ Items with a history of Bank Return Items (BRIs)

Screening Checklist	
✓ Remittance bill or employer listing with no payment	✓ Items with special instructions received from the State
✓ Foreign payments	

RESTRICTIVE ENDORSEMENT

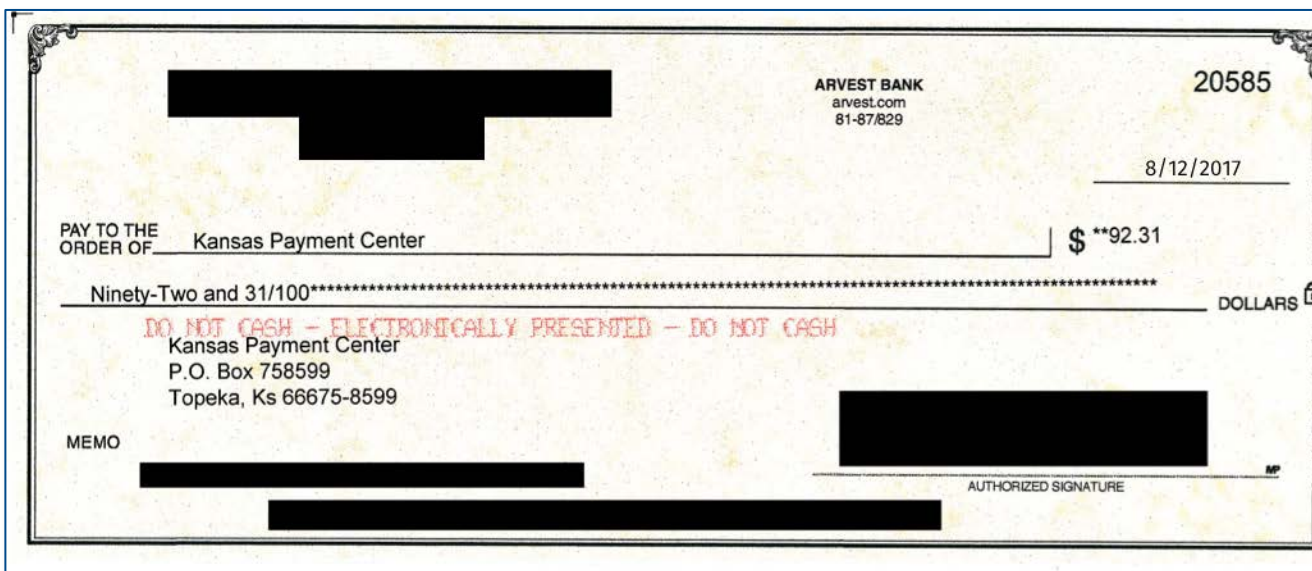
While payments are processed utilizing the images created by scanning, a complete process ensures the hard copy instruments are handled safely and securely. At the point each negotiable instrument enters the work stream, our system prints a restrictive endorsement on all negotiable instruments. We will develop the specific language in concert with the State.

To ensure the highest level of integrity, we will:

- 1. Print the restrictive endorsement on both sides of each check.** This procedure acts as fraud protection because we do not send the physical checks to a different location, but instead, we temporarily store them in the WV BCSE Payment Processing Center operation site within our secure check vault until they have been approved for destruction.
- 2. Include a restrictive endorsement message as part of the data file accompanying each check image included in the ICL deposit.** This process replaces the traditional check encoding process and associated expense and ensures that a check clearing activity is not inadvertently duplicated. We will work collaboratively with BCSE to determine the exact messaging to be included in the data file transmission.

The following graphics show the restrictive endorsements presently in use in our Kansas Payment Center.

Front of Check Endorsement



Back of Check Endorsement

For Deposit Only-KPC-PEG-IRD 09:18 20170812-33001863-64

Finally, we will reconcile all source documents (e.g., transmittals, deposits, etc.) and checks. For more information about our reconciling activities, please see Section 4.1.4, *Payment Processing, Deposits/Balancing/Reconciliation*.

PAYMENT POSTING

During the payment receipting and identification process, which occurs automatically within Y-Trac – Payment Processing, the system will use data fields, agreed upon by the State, to accurately associate a payment to a specific payor. Our payment identification methodology is described in the following paragraphs.

We propose the use of the following primary identifiers:

- Participant's SSN;
- BCSE case number;
- Financial institution transit and routing number; and/or
- Financial institution account number of payor.

The following optional fields can be used to increase the percentage of successful first-time postings:

- Amount of payment;
- Address;
- Payor name;
- Court order number;
- Case type; and/or
- Secondary case ID.

Payments the system identifies to a specific payor during the payment receipting and identification process will be automatically linked to the payor, and the system will prefill all data fields for Payment Processors to facilitate receipt posting. If the system finds no match automatically, Payment Processors receive the payments and can view the images of the payment instrument and documents and query Y-Trac – Payment Processing for all optional fields to determine a match. The following screenshot provides a screen print of this process.

The next screen capture provides a sample Y-Trac – Payment Processing inquiry screen. This screen can act as a stand-alone application or a pop-up screen for users, allowing them to search and verify payments and post receipts. Y-Trac – Payment Processing has the capability to search various fields for identification purposes. For example:

- Payment Processor selects SSN as identifying field;
- Y-Trac – Payment Processing compares selected information against the reference file supplied by the State to determine if a match is available;
- If a positive match is found, Y-Trac – Payment Processing will prompt the Payment Processor to look for an additional identifying information field;
- Assuming the second identifier is “matched” with the SSN on file, the Payment Processor will post the payment as identified; and
- Should a Payment Processor use a secondary identifying field which produces a common result (such as a common name), the Payment Processor may use a different identifier such as address to ensure the posting of the payment accurately.

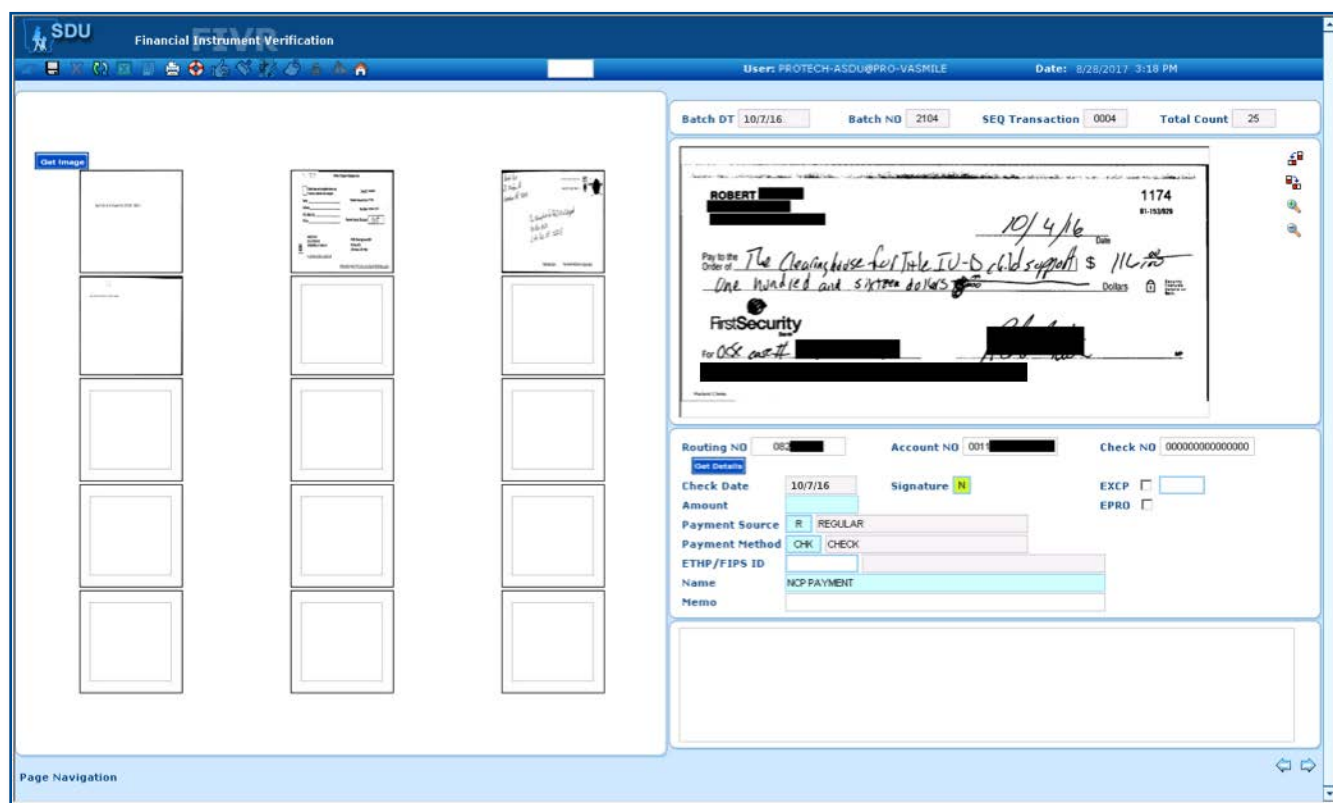
[illegible]4. Mandatory Requirements
Page 29

through research, the Payment Processor will review the payment details and any correspondence the WV BCSE Payment Processing Center receives and override cases if instructed by the payor.

FINAL SCREENING

At this point in the process, Payment Processors will have the ability to view the images of the payment instrument and all supporting documents and conduct the most comprehensive and final level of screening. The following screenshot provides a view of the Y-Trac – Payment Processing screen containing all associated images for a specific payment that payment screening will utilize.

Throughout the day, as issues arise, Y-Trac – Payment Processing identifies and queues any exceptional items which require operator input or clarification.



Processors will evaluate payments utilizing procedures agreed upon by the State and handle non-compliant payments as proposed in the following table.

Payment Screening	
Screening Outcome	Procedure
Agreement of numeric and written check amounts	Process the payment if the verification process determines the written amount is the correct amount. Otherwise, the transaction will be routed through the system to the Exceptions process where the financial transaction and payment identification documentation will be voided and prepared for return to the payor with an appropriate form letter requesting clarification.
Postdated/stale dated negotiable documents	Identify any invalid dates. Valid check dates are only those less than six months in the past and less than one week in the future from the date received. All others will be outsorted, and payment identification documentation will be prepared with an approved form letter and returned to the payor.
Personal or employer checks with no signature	Identify, outsort, and prepare the check and payment identification document for return to the payor/employer with an approved form letter when received without a signature.
Blank payee line on negotiable document	Identify any check with a blank payee field and stamp the payee line with the approved "Pay To" statement.
Incorrect, or multiple payee(s) on negotiable document	Identify, outsort, and prepare all checks and payment identification documentation for return to the payor with an approved form letter when received with an incorrect payee designation.
Blank or incorrect SSN or Case Number	Identify any blank or incorrect SSN or Case Number information. If identified, contact the payor to resolve the inconsistencies. As determined through research or specified and documented by the payor, post the payment.
Missing check or money order number	Identify any missing check or money order numbers. If identified, contact the payor to resolve the inconsistencies. As determined through research or specified and documented by the payor, post the payment.
Dollar amount discrepancy between check and source document	Identify any discrepancy between payment amount and accompanying information. If identified, contact the employer or out-of-state child support agency to resolve the inconsistencies. As specified and documented by the employer or out-of-state child support agency, post the amount for each obligor.
Remittance bill or employer listing without payment	Identify all employer listings received without a payment. If the documentation indicates that a payment is due, contact the employer and request remittance of payment.
Foreign payment	See details for foreign payments in Section 4.1.4, <i>Cash/Foreign Deposits and Foreign Checks</i> .
Payment without remittance bill or employer listing	Identify payments without remittance bill or employer listing. If identified, contact the payor to resolve the inconsistencies. As determine through research or specified and documented by the payor, post the payment.
Altered dollar amount	Identify, outsort, and prepare all checks and payment identification documentation for return to the payor with an approved form letter when received with an altered dollar amount.

Payment Screening	
Screening Outcome	Procedure
Non-personalized (temporary, starter, or counter) checks	Identify, outsort, and prepare all checks and payment identification documentation for return to the payor with an approved form letter when received with a non-personalized check or based on joint discussions between YoungWilliams and BCSE, checks are agreed to be held pending bank clearing before being processed.
Interstate collections	When the payment source is 'Interstate', an offset recovery field is automatically available to enter the applicable amount for the interstate offset recovery.
Collections of cash and/or money orders, with or without billing statements or account numbers	Identify collections of cash and/or money orders without billing statements or account numbers. If identified, contact the payor to resolve the inconsistencies. As determine through research or specified and documented by the payor, post the payment.
Unidentified collections	Post the payment as unidentified. Begin detailed research steps, and as determined through research or specified and documented by the payor, post the payment.
Items with a history of Bank Return Items (BRIs)	Identify, outsort, and prepare all checks and payment identification documentation for return to the payor with an approved form letter when received with from a payor with a BRI history.
Items with special instructions received from the State	Identify items with special instructions received from the State. Process the payment as outlined in the instructions provided.
Two case override payments	Identify two case override payments. Process the payment as outlined in the instructions provided.

SPECIAL POSTING

Our Y-Trac – Payment Processing solution is flexible and can be configured to meet the needs of the State. YoungWilliams will accommodate requests received from BCSE staff with special posting instructions that will include at least:

- County staff transmittals or correspondence; and
- Derog or alert instructions.

A derog is an internally created negative notation which requires additional operational interactions. An example of a derog would be a payor with a history of returned checks due to insufficient funds.

When a County office receives payments or correspondence and forwards them to the WV BCSE Payment Processing Center, we will identify and outsort these at the initial mail sort, and post payments or handle correspondence as instructed by BCSE staff.

Our system is set up to read the MICR line, so the Y-Trac – Payment Processing system automatically recognizes an obligor with a derog or alert, and automatically outsorts the payment into a queue for special handling. We customized our system to create derog and alerts based on the MICR line, Person Number, BCSE Case

Number, as well as employer and Interstate details. This functionality helps to ensure the system identifies payments requiring special posting before being processed and that any special posting instruction can be followed.

We look forward to working with BCSE on any special handling instructions.

DEPOSITS

Once the payment instruments have been imaged and validated, they are electronically transmitted to the BCSE bank account at J.P. Morgan. Our accounting solution will encompass both manually-created cash/foreign deposits, as well as electronic deposits utilizing the Image Cash Letters (ICL). Our Team's Y-Trac – Payment Processing system utilizes the latest innovations in payment processing, including the use of an ICL for deposits. As the financial industry continues to evolve from paper transactions to electronic transactions, our solution enables the State to take full advantage of the benefits of this approach. ICL enables the WV BCSE Payment Processing Center to use Check 21 substitute check functionality which decreases reliance on paper and increases the efficiency of funds processing within the WV BCSE Payment Processing Center. Because funds are more likely to clear when submitted electronically, this eliminates the need for encoding (and the associated costs) and accelerates the availability of funds to the State.

Each day we will send the check images (through an Image Replacement Document [IRD]) via the X9.37 file format to an account designated and maintained by J.P. Morgan.

The final steps within payment processing are:

- Lock the system batches within Y-Trac – Payment Processing;
- Gather daily receipts and deposits for reconciliation;
- Balance daily receipts and deposits;
- Transmit daily ICL file to the bank;
- Transmit daily receipt file to BCSE;
- Confirm successful file transfer; and
- Send any manual deposits to the bank.

These steps are fully explained in Section 4.2.2.6.13.3.1, *Normal Banking Functions*.

YoungWilliams will process all payments and accompanying payment-related documents with posting information and prepare the deposit for all payment instruments on the date received including cash, foreign currency, and foreign checks. For detailed process information on our cash and foreign handling procedures, see Section 4.1.4, *Payment Processing, Cash/Foreign Deposits*.

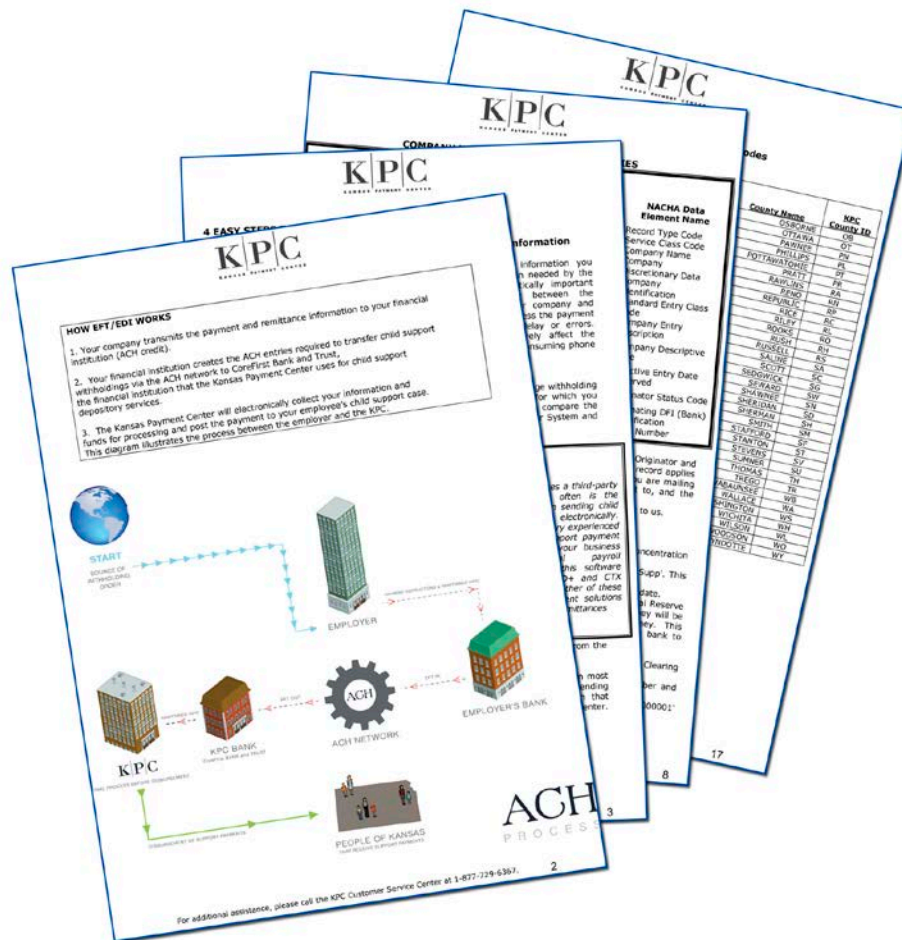
ELECTRONIC PAYMENTS

Electronic payments offer a variety of benefits, both to the State and to our stakeholders and customers:

- **Convenience:** Payors have the option of making payments by Debit/Credit card, ACH, or electronic check, and can set up the payment as a recurring deduction from an authorized checking/savings account or credit card.

- **Increased Collections:** By setting up automatic monthly payments, and by having several easy, secure payment solutions, NCPs will find it more convenient to make timely payments.
- **Service:** Payors are ensured more accurate and timely payment postings without the delays associated with issues encountered with paper checks. Payees receive electronic funds more quickly either through direct deposit into their own checking or savings account or via funds loaded onto a Debit card. Additionally, electronic payments have been shown to be a more reliable source of funds for CPs.
- **Reconciliation:** Electronic matching of payor and payee information, greater account details, and automated entries result in fewer opportunities for data corruption or transposition.
- **Savings:** No paper or postage and reduced storage expenses mean systemic cost savings.

YoungWilliams will have the ability to process all EFT payments the same day they are received. The YoungWilliams solution will be able to accept EFT files in compliance with NACHA rules and guidelines. The Y-Trac – Payment Processing system allows for the acceptance of CCD+ and CTX payment formats. The following graphic highlights our user manual and specifically addresses this convention, and we will work with employers, states or other paying entities that are planning to remit their payments electronically so they conform to this standard for child support.



While working with new remitters to set up payments via EFT/Electronic Data Interchange (EDI), our experienced Team will first provide an overview, and then guide the payor through the entire process. Before our Team sends an ACH file, we will work collaboratively with the payor and ensure payment record details are reconciled and tested. This work will help ensure records are complete and accurate before they arrive with funds that require immediate processing. All information exchanged with the payor will be handled securely to ensure Personal Identifiable Information (PII) is not compromised.

Upon completion of the payment detail reconciliation, we will provide the payor with the appropriate routing and account numbers for payment initiation. The remitter of the EFT/EDI transactions will then send its data to its bank for processing. The remitter's Originating Depository Financial Institution (ODFI) will send the transactions through the NACHA network targeting the appropriate routing and account number and will arrive at the bank for deposit. As required by federal regulation, all payments will be processed within two days of receipt. The bank will validate the data is in the proper format and that it conforms to all NACHA standards and forward the files for processing.

Our Team ensures all payor questions or issues regarding EFT/EDI payments are communicated efficiently. This is accomplished through the exchange of phone numbers and email addresses with the payor. Building solid partnerships with payors is a cornerstone of our approach.

As an experienced child support payment processing provider, the YoungWilliams Team is knowledgeable of and will comply with the NACHA network requirements. NCPs, employers, financial institutions, and State agencies will be able and encouraged to submit payments via this network, which will then route the payments to the bank account(s) established for processing.

WEB-BASED PAYMENTS

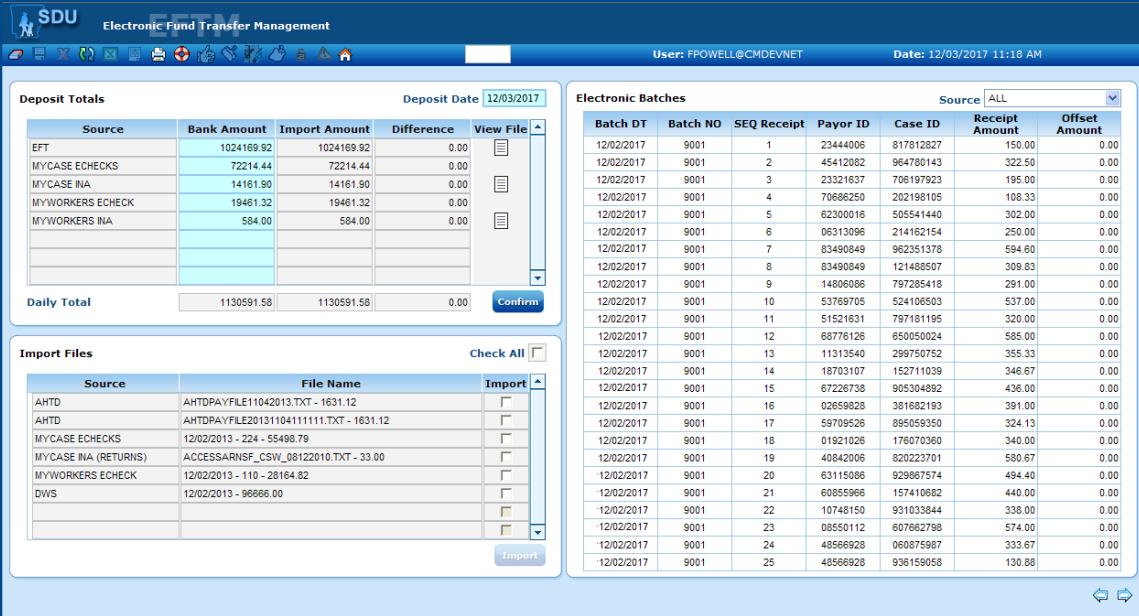
The WV BCSE Payment Processing Center's web-based payment process will enable NCPs and other third parties to make child support payments online through a secure website. YoungWilliams' front-end user interface is seamlessly coupled with the J.P. Morgan Integrated Receivables Connect application to allow users to finalize their online payments through the ACH or Credit Card network.

ELECTRONIC PAYMENT PROCESSING

The Y-Trac – Payment Processing ACH system will have the ability to handle the receipt, evaluation, and processing of both ACH files processed through NACHA and ACH-like files generated through web-based payments. This process consists of various modules. These modules perform evaluations of the data received, report significant errors to the operators for review and repair, and match records received to records in the Y-Trac – Payment Processing database based on data provided with the payment.

This Electronic Funds Transfer Management screen is the starting point for processing ACH files. The module automatically attempts to process the found file. The objective of this module is to ensure the file is a properly formatted ACH file and, if so, the file is imported into the ACH tables. If file format errors are encountered that are deemed "unacceptable," the import process is aborted, and an alert is provided to the operators. Batches in ACH files that qualify will be imported into the system and will then progress through subsequent evaluation modules before they are finalized in the Y-Trac – Payment Processing system.

When the ACH files are imported, file totals are generated and compared to the batch and file trailers to ensure the file reconciles. If the file is out of balance, an error message occurs and follow up research is conducted to determine the source of the issue. The following screenshots show Electronic Fund Transfer Management and a Research Entry Screen, showing ACH balancing functionality utilized in our Y-Trac – Payment Processing solution.



SDU Electronic Fund Transfer Management

User: FPOWELL@CMDEVNET Date: 12/03/2017 11:18 AM

Deposit Totals Deposit Date: 12/03/2017

Source	Bank Amount	Import Amount	Difference	View File
EFT	1024169.92	1024169.92	0.00	
MYCASE ECHECKS	72214.44	72214.44	0.00	
MYCASE INA	14161.90	14161.90	0.00	
MYWORKERS ECHECK	19461.32	19461.32	0.00	
MYWORKERS INA	584.00	584.00	0.00	
Daily Total	1130591.58	1130591.58	0.00	Confirm

Import Files Check All ☐

Source	File Name	Import
AHTD	AHTDPAYFILE11042013.TXT - 1631.12	<input type="checkbox"/>
AHTD	AHTDPAYFILE20131104111111.TXT - 1631.12	<input type="checkbox"/>
MYCASE ECHECKS	12/02/2013 - 224 - 55498.79	<input type="checkbox"/>
MYCASE INA (RETURNS)	ACCESSARNSF_CSW_08122010.TXT - 33.00	<input type="checkbox"/>
MYWORKERS ECHECK	12/02/2013 - 110 - 28164.82	<input type="checkbox"/>
DWS	12/02/2013 - 96666.00	<input type="checkbox"/>

Electronic Batches Source: ALL

Batch DT	Batch NO	SEQ Receipt	Payor ID	Case ID	Receipt Amount	Offset Amount
12/02/2017	9001	1	23444006	817812827	150.00	0.00
12/02/2017	9001	2	45412082	964780143	322.50	0.00
12/02/2017	9001	3	23321637	706197923	195.00	0.00
12/02/2017	9001	4	70686250	202198105	108.33	0.00
12/02/2017	9001	5	62300016	505541440	302.00	0.00
12/02/2017	9001	6	06313096	214162154	250.00	0.00
12/02/2017	9001	7	83490849	962351378	594.60	0.00
12/02/2017	9001	8	83490849	121488507	309.83	0.00
12/02/2017	9001	9	14806086	797285418	291.00	0.00
12/02/2017	9001	10	53769705	524106503	537.00	0.00
12/02/2017	9001	11	51521631	797181195	320.00	0.00
12/02/2017	9001	12	68776126	650050024	585.00	0.00
12/02/2017	9001	13	11313540	299750752	355.33	0.00
12/02/2017	9001	14	18703107	152711039	346.67	0.00
12/02/2017	9001	15	67226738	905304892	436.00	0.00
12/02/2017	9001	16	02659628	381682193	391.00	0.00
12/02/2017	9001	17	59709526	895059350	324.13	0.00
12/02/2017	9001	18	01921026	176070360	340.00	0.00
12/02/2017	9001	19	40842006	820223701	580.67	0.00
12/02/2017	9001	20	63115086	929867574	494.40	0.00
12/02/2017	9001	21	60855966	157410682	440.00	0.00
12/02/2017	9001	22	10748150	931033844	338.00	0.00
12/02/2017	9001	23	08550112	607662798	574.00	0.00
12/02/2017	9001	24	48566928	060875987	333.67	0.00
12/02/2017	9001	25	48566928	936159058	130.88	0.00

Y-Trac – Payment Processing's system ensures all individual transactions balance to the total ACH transaction because it is built into the import process. Electronic collections (EFT/ EDI) are reconciled by verifying the collections processed balance to the amount from the addenda records transmitted. When there is a mismatch, we will process the transaction amount. If that total does not match the receipt totals, we use the transaction amount and flag the transaction as research; we required it be corrected prior to distribution and disbursement. All imbalances are reported to system users as evidenced above.

Y-Trac – Payment Processing will generate a detailed listing and total dollar amount of the transaction data contained in the EFT files. A summary report is produced at the end of each day from the Electronic Fund Transfers Management screen to report the total ACH processed for the day. All reports will be reviewed with BCSE during the transition phase and can be modified to include any additional information required by BCSE. Once EFT payments complete all evaluation steps, they automatically link to a specific payor based on matching criteria agreed upon by the State.

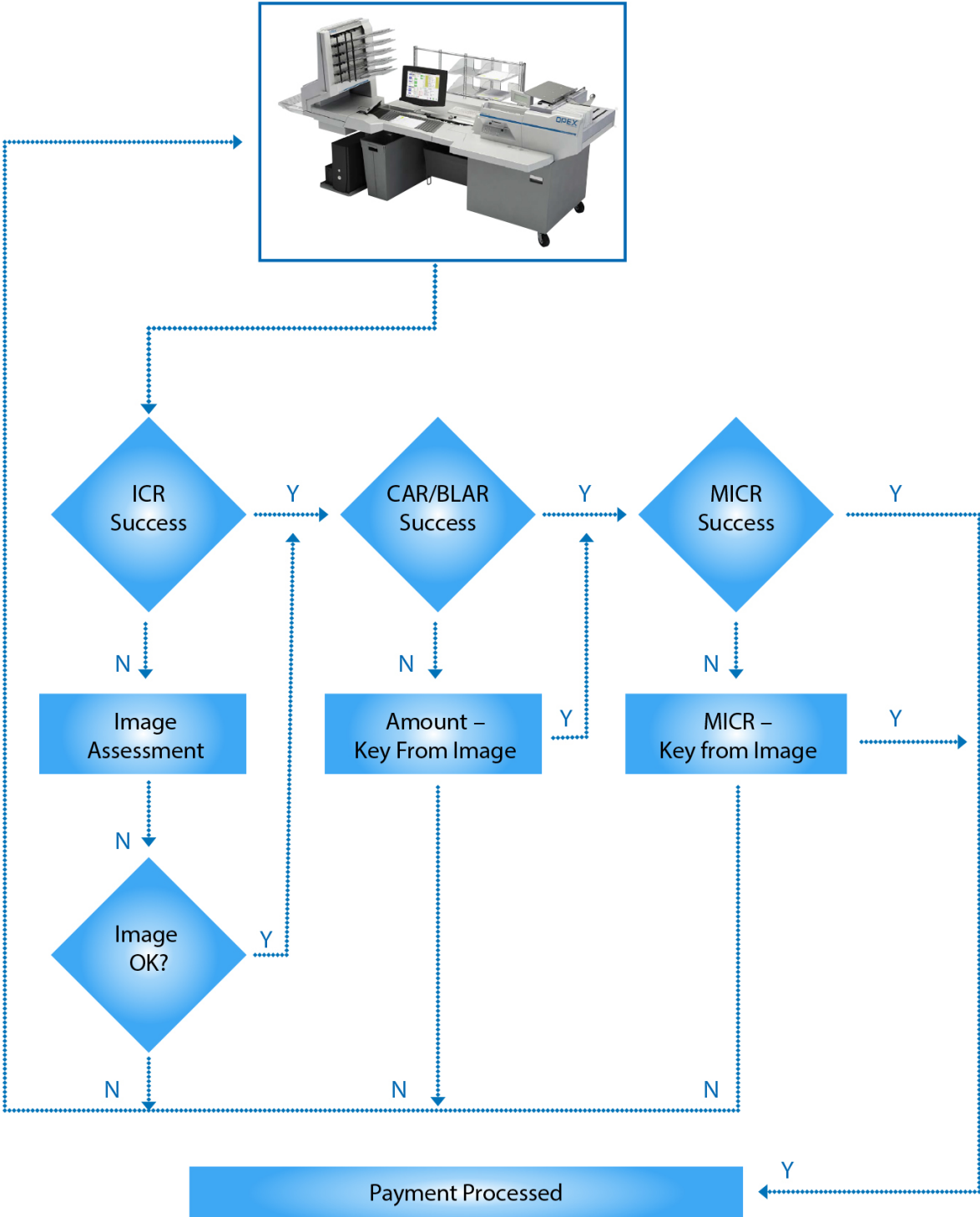
PAPER PAYMENTS

Electronic payments are the future of payment processing centers and will provide benefits to the State, stakeholders, and customers. Even as more payors transition from paper to electronic methods, we will continue to assist NCPs who choose to make payments using checks, money orders, and other hard copy negotiable instruments. Our solution includes all necessary hardware, software, and procedures to ensure these payments proceed through the system with the same level of sophistication and care as electronic payments.

PAPER VALIDATION

Once a payment is imaged, our solution includes several automated recognition engines that evaluate image quality, check amount, and Magnetic Ink Character Recognition (MICR) line information. Many items will be automatically processed through ICR, CAR, Business Legal Amount Recognition (BLAR), and OCR modules without the need for manual intervention. All items that require correction will be quickly and accurately corrected through our key-from-image workstations. The following graphic depicts our validation procedures.

Validation Processing



ICR

The first step in our automated validation process is the ICR. Once our Opex scanner creates the image, it examines that image for quality and readability. The ICR engine measures the quality of the captured image. Our state-of-the-art scanning solution produces outstanding image quality, and the ICR algorithm assures the readability of the components. In the rare scenario the image does not pass this initial engine, the scanner flags the image and sends it via the system to an exceptions worker to review and determine the applicable solution. If required, the exceptions worker can void the transaction in the system and rescan the original source documents.

CAR/BLAR

The next step in the process will be to further examine the payment amount by passing through A2iA software. This engine uses its own algorithm to determine the amount of the payment instrument by comparing the CAR and LAR amounts. This approach further increases the likelihood that the system captures the payment amount correctly.

Based on a probability algorithm that the dollar amount read is accurate, the payment will continue processing, and no manual intervention will be required. If the probability does not meet the level of accuracy required, an exceptions worker will manually key the checks one at a time and compare them against CAR/LAR results. If the keyed amount matches one of the CAR/LAR amounts, a second key-in is not required. The automation used within Y-Trac – Payment Processing matches the amount of the check at a much greater frequency which reduces opportunities for errors from manual data entry.

Within the A2iA process a character recognition process captures and validates the following items:

- Pay to name;
- Check date;
- Existence of a signature; and
- Memo line.

This approach provides the State with the highest level of innovation and automation possible, while also planning for appropriate human intervention, where warranted.

MICR

After the system has confirmed image's quality, pay to name, date, signature, memo, and payment amount, the Y-Trac – Payment Processing system reviews the MICR information to determine if it is a valid U.S. Routing Transit Number (RTN). If it passes this validity check, Y-Trac – Payment Processing changes the item's status to "validated."

The MICR line is also compared to the predefined outsort listing, which includes any account that has been previously marked derogatory. Such a list would ordinarily involve previously submitted checks the bank declined for insufficient funds or other accounts that BCSE has indicated should be noted as derogatory. Future occurrences involving that MICR line would be automatically outsourced.

If the routing/transit number does not pass this validity check, the payment is sent via the system to a worker assigned to handle exceptions for review and correction. The Payment Processor will review the MICR line from the image of the payment and make the necessary updates utilizing key-from-image workstation functionality.

If, however, the system determines the MICR is a foreign routing/transit number, the system changes the status to “foreign.” When the system detects a foreign check, it will automatically send the financial instrument via the system to a worker assigned to handle the foreign item; the system bases this assignment upon pre-defined business rules.

CURRENCY (U.S. & FOREIGN)

We have strict procedures for the handling of cash and foreign currency in accordance with the guidelines followed by major financial institutions. These procedures will be provided to the State for review and approval and will be compared to existing State internal control procedures to ensure all precautions necessary are taken to safeguard payments and staff responsible for processing cash and foreign currency, as outlined below.

We will generate payment instructions to the payor regarding proper remittance of future payments via money order, employer wage withholding, and/or cashier’s, certified or personal checks only.

We will accept and deposit foreign currency. Upon receipt of foreign currency, we will immediately initiate conversion to U.S. dollars. We will ensure that the day of receipt, i.e., the day the WV BCSE Payment Processing Center receives the instrument, is the date that the payment is converted to U.S. dollars. Our procedures will guarantee that the instrument is deposited timely for the exchange rate to remain accurate.

If a transaction contains cash or foreign currency, the Mailroom Associate will immediately alert the Project Manager. Our procedure for properly managing cash and foreign currency transactions will be followed carefully at all times by the Project Manager and one witness. The cash and/or foreign currency remain under dual control at all times and is locked in a safe until a mail courier arrives to pick-up the daily deposit. The table outlines our detailed step-by-step process for handling payments containing cash or foreign currency.

Cash and Foreign Currency Management Procedure	
Step Number	Procedure
Step 1	The Mailroom Associate alerts the Project Manager that cash or foreign currency has been received. Dual control is maintained at all times once cash or foreign currency is identified.
Step 2	The Project Manager witnesses the Mailroom Associate write his or her ID number, date, and indicate U.S. dollar amount or foreign currency amount received on the lower right-hand corner of envelope that was received from the payor.
Step 3	The Project Manager gets a “Cash Payment Equivalent” Document from the locked desk drawer. *** If the payment is foreign currency, steps 3-6 of the Foreign Checks procedure must be followed – the foreign exchange rate information is obtained before processing can occur.

Cash and Foreign Currency Management Procedure

Step Number	Procedure
Step 4	The Project Manager completes a Cash Payment Equivalent Document by filling in the date, amount of currency or coin in appropriate section, total cash in envelope, and signs the ticket. A second witness is present to verify that the date, amount of currency or coin, and total cash are correct. Two signatures are required to complete this step of the process.
Step 5	The Project Manager makes two copies of the Cash Payment Equivalent Document and the original Payment Equivalent Document and original supporting items are sent to the production floor to be processed by a Mailroom Associate.
Step 6	One copy of the Cash Payment Equivalent Document is given to the Project Manager to process with the deposit. The second copy is provided to a Mailroom Associate for follow up with the payor to discourage additional cash payments.
Step 7	The Project Manager accompanies the Mailroom Associate to the safe to witness that cash or foreign currency is placed in a locked bank bag and put into the safe. The Project Manager will complete the Safe Activity Log, and both the Project Manager and witness will sign it. A sample safe activity log is shown after the table.
Step 8	The Project Manager maintains possession of the key to the bank bag until the deposit is picked up by the mail courier.
Step 9	The Cash Deposit Sign will be placed on the door to the area where the safe is housed to alert the mail room that we have a cash and/or foreign currency deposit for the day. This helps to ensure that the deposit is not overlooked when the courier arrives.
Step 10	When the courier arrives, under dual control, the locked bank bag will be removed from the safe and the Safe Activity Log will be signed showing the cash deposit was removed from the safe.

Cash Payment Equivalent Document

NOTES _____

Date: _____ Courtesy Amount: \$ _____

Legal Amount: _____

NCP / CP Name _____

Court order _____

SSN _____

000000000000 123456789012 9999999999

Safe Activity Log							
Date INTO the Safe	Description	Signature #1	Signature #2	Date REMOVED from Safe	Signature #1	Signature #2	Reason

CASH/FOREIGN DEPOSITS

YoungWilliams will process all payments and accompanying payment-related documents with posting information and prepare the deposit for all payment instruments on the date received including cash, foreign currency, and foreign checks. During the processing day, cash and foreign currency deposits are prepared under dual control as explained in the following table. For our protocols and procedures for handling cash inside the WV BCSE Payment Processing Center, see Section 4.1.4.2.5, *Exceptions, Currency*.

Cash and Foreign Currency Deposits	
Step	Procedure
Step 1	The cash/foreign payment is prepared for deposit. <ul style="list-style-type: none"> One bank deposit ticket must be completed for each cash deposit. Each foreign check or money order must be stamped "For Deposit Only."
Step 2	Under dual control, the Project Manager completes a Deposit Ticket.
Step 3	Under dual control, the payment is put into in a key-locked, zippered bank bag with the deposit ticket and placed in the safe.
Step 4	The Project Manager completes the Safe Activity Log, and the Project Manager and witness sign the log.
Step 5	The key to the bank bag is removed from the mailroom and taken to the Project Manager's office. The Project Manager maintains possession of the key until the courier picks up the deposit.
Step 6	The cash deposit sign is placed on the safe door to alert mailroom staff that we have a cash deposit for the day and ensures that the cash deposit is not overlooked when the courier arrives.

Cash and Foreign Currency Deposits	
Step	Procedure
Step 7	When the courier arrives, the locked bank bag, under dual control, is removed from the safe. The Safe Activity Log is signed to show the cash deposit was removed from the safe.
Step 8	The locked bank bag containing the cash deposit is rubber banded with the other bank bags given to the courier.
Step 9	The deposits are picked up by the certified courier, who signs off for the deposits.

FOREIGN CHECKS

If a foreign check is found in a transaction, the Mailroom Associate will immediately alert the Project Manager. Foreign checks/money orders include those payable in U.S. funds but drawn on foreign institutions and those that are payable in foreign denominations such as pesos, euros, or Canadian dollars. We make sure our staff understands valid U.S. institution routing numbers are nine digits long and must start with a zero, one, two, or three. Any other routing number can be considered an invalid routing number or possibly from a foreign financial institution.

The procedures, as outlined below, must be followed by the Project Manager to handle the foreign check transaction properly.

Foreign Check Management Procedure	
Step Number	Procedure
Step 1	The Project Manager will obtain the appropriate exchange rate and determine the U.S. dollar equivalent based upon that exchange rate.
Step 2	*** If a foreign item is received on a Saturday, the foreign check will be processed on the next business day and logged on to the Exception Spreadsheet.
Step 3	The Project Manager completes a Foreign Payment or Transfer Document and makes a copy of the Document. The original Foreign Payment or Transfer Document, all original supporting items, and a copy of the exchange rate documentation is provided to the production floor to be processed by a Mailroom Associate.
Step 4	The copy of the Foreign Payment or Transfer Document is given to the Mailroom Associate to process with the foreign check deposit. The Project Manager will complete the Safe Activity Log and the foreign check deposit is placed in a locked bank bag and put into the safe until it is picked up by the courier.
Step 5	When the courier arrives, the locked bank bag will be removed from the safe and the Safe Activity Log will be signed showing the foreign check deposit was removed from the safe and transferred to the courier.

FOREIGN PAYMENT OR TRANSFER

TRANSFER #

CHECK #

REASON

Date:

Courtesy Amount: \$

Legal Amount:

NCP / CP Name

Court order

SSN

Notes

1:99999999 21:

99999999 11*

TRANSMISSION TO THE STATE'S FINANCIAL INSTITUTION

Once the payment instruments have been imaged and validated, they are electronically transmitted to J.P. Morgan.

ADDITIONAL PAYMENT PROCESSING FEATURES - IDENTIFICATION

During the payment receipting and identification process, which occurs automatically within Y-Trac – Payment Processing, the system will use data fields, agreed upon by the State, to accurately associate a payment to a specific payor. Our payment identification methodology is described in the following pages.

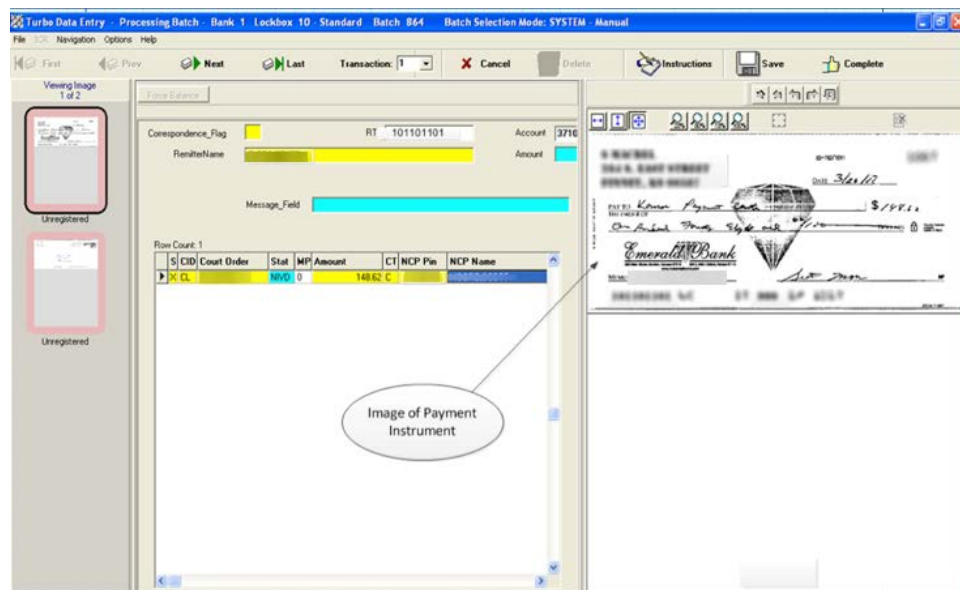
We propose the use of the following primary identifiers:

- Participant's SSN;
- BCSE case identification number;
- BCSE payor ID number;
- Financial institution transit and routing number; and
- Financial institution account number of payor.

The following optional fields can be used to increase the percentage of successful first-time postings:

- Amount of payment;
- Address;
- Payor name;
- Case type; and
- Secondary case identification number.

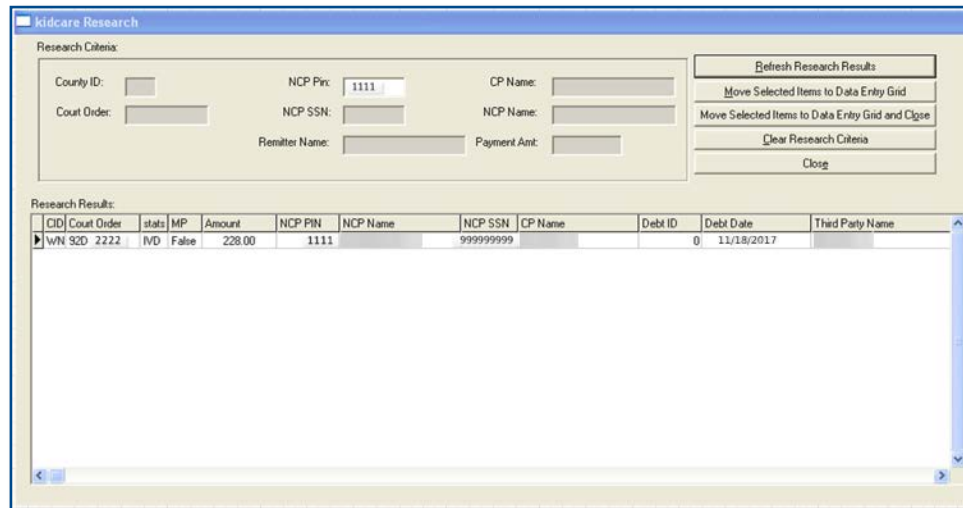
Payments that are identified to a specific payor during the payment receipting and identification process will be automatically linked to the payor, and all data fields will be prefilled for Payment Processors to facilitate receipt posting. If no match is found automatically, the payments will be presented to a Payment Processor who will have the ability to view the images of the payment instrument and documents, as shown in the following screenshot, and query Y-Trac – Payment Processing for all optional fields to determine a match.



Y-Trac – Payment Processing will list all other fields that may be used as identifying fields. For example:

- Payment Processor selects SSN as identifying field;
- Y-Trac – Payment Processing compares selected information against the reference file supplied by BCSE to determine if a match is available;
- If a match is found, Y-Trac – Payment Processing will prompt the Payment Processor to look for an additional identifying information field; and
- Assuming the second identifier is “matched” with the SSN on file, the Payment Processor will post the payment as identified.

Should a Payment Processor use a secondary identifying field which produces a common result (such as a common name), the Payment Processor may use a different identifier, such as an address, to ensure the payment is posted correctly.



CID	Court Order	state	MP	Amount	NCP PIN	NCP Name	NCP SSN	CP Name	Debt ID	Debt Date	Third Party Name
WN 920	2222	IVD	False	228.00	1111	99999999	0	11/18/2017			

Payment Processors will also utilize OSCAR to determine the appropriate case number. Whether the data fields are prefilled automatically by the system or if the user locates the payor manually through the research page, as shown in the screenshot, the Payment Processor must review the payment details, and any correspondence received. The Payment Processor can also select the appropriate collection type as follows:

- “Regular” payments that come directly from the NCP;
- “Wage” payments that come from employers through wage withholding orders;
- “Out of State” payments that come from other state child support agencies; and
- “Lien” payments that come from banks, insurance companies, and other sources and represent payment of liens placed on payors’ assets.

DEPOSITS/BALANCING/RECONCILIATION

Our payment processing routine is not complete until all the daily receipts and deposits balance, and the funds have been recorded and transmitted to the State and financial institution. The final steps are:

- Lock the system batches within Y-Trac – Payment Processing;
- Gather daily receipts and deposits for reconciliation;
- Balance daily receipts and deposits;
- Transmit daily ICL file to the bank;
- Transmit daily receipt file to BCSE;
- Confirm successful file transfer; and
- Send any manual deposits to the bank.

These steps are fully explained in Section 4.2.2.6.13.3.1, *Normal Banking Functions*.

QUALITY ASSURANCE

Our plan, outlined below, includes the following:

- Emphasis on QA to meet all Contract performance standards;
- Identifying complaints, errors, or mistakes;
- Tracking complaints received;
- Error corrections;
- Software/system problems; and
- Corrective Action.

YoungWilliams is committed to meeting all performance standards as provided for in the RFQ and as outlined in all other policies and procedures of BCSE. We are more than aware that our ability to deliver in accordance with performance standards has a direct impact on the children, families, and citizens of West Virginia, and we take this responsibility seriously.

We have implemented QA practices in all our projects to make sure our employees and project performance is in compliance with our contracts, and so our governmental partners do not have to be concerned with errors and deficiencies. We are proud of our record of accomplishment. YoungWilliams has never fallen short on any engagement we were contracted to perform. To minimize dissatisfaction on the part of BCSE, the YoungWilliams Team will use our best practices to ensure we exceed performance standards for the WV BCSE Payment Processing Center.

In the following paragraphs, we detail our commitment to ongoing QA and performance improvement. We are also aware BCSE wants to ensure there is a resolution strategy in place for correcting any deficiencies that may occur. We also include in this section our procedures for correcting any dissatisfaction BCSE may have.

YOUNG WILLIAMS APPROACH TO QUALITY ASSURANCE

The cornerstone of our project management approach is to continually ask ourselves, “How can we do it better?” YoungWilliams is both proactive and innovative, and we make sure each operational task gets the attention and focus it needs.

To ensure we accomplish excellence in the delivery of services, YoungWilliams continuously tracks and measures the quality of both overall and individual operations and performance. By using established and proven methodologies, we continuously strive to reduce errors and improve the efficiency of service delivery without compromising project quality levels. YoungWilliams project and corporate management analyze the results of our QA reviews on a monthly basis. We consider this reporting to be a key indicator in gauging the overall health of our company.

The key to QA in the WV BCSE Payment Processing Center is reviewing, analyzing, and developing plans to improve performance daily. This allows us to identify individuals in need of additional training, uncover opportunities for process improvement, and establish benchmarks to evaluate individual and project improvement. Daily quality assessment and focus create small incremental improvements that will yield long-term institutionalized benefits for the State and BCSE.

METHODS, TOOLS & PROCEDURES

To ensure errors are tracked and corrected efficiently, the WV BCSE Payment Processing Center Project Manager and QA/Disbursement Specialist will use a variety of methods and tools to monitor our performance. These methods, tools, and procedures are described in the following paragraphs.

PROCESS REVIEWS AND TESTS

We configured the Kansas Payment Center to automatically review and test up to five percent of all transactions processed through the day, and we intend to do the same for the WV BCSE Payment Processing Center. These tests check for:

- Quality and accuracy in imaging;
- Validating negotiable instruments;
- Ensuring all necessary screening has occurred;
- Identifying and matching payors to case and payee; and
- Posting activities.

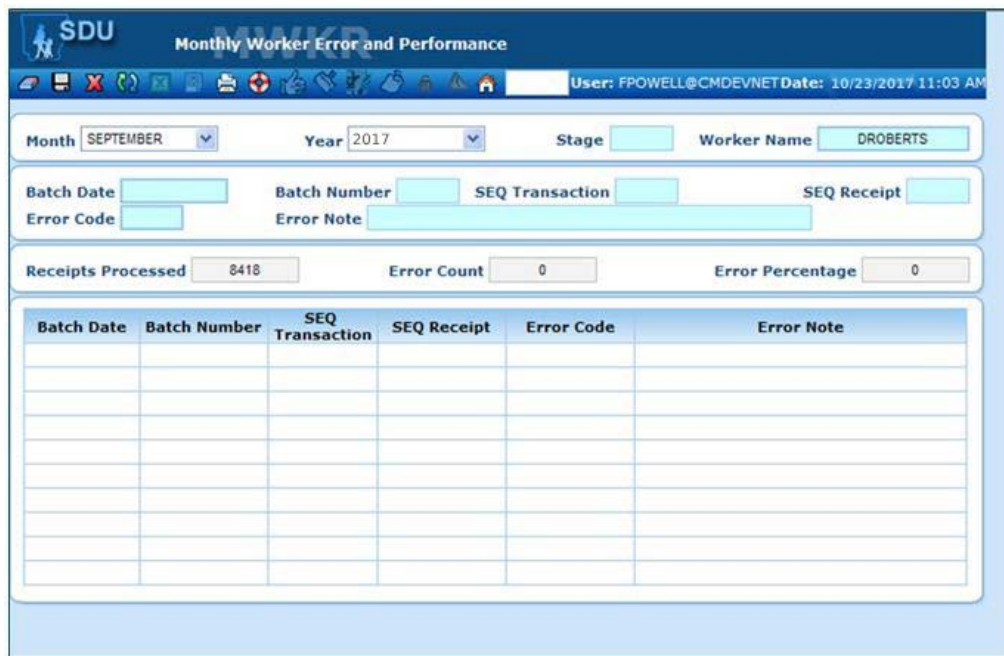


These random tests are an ideal balance between performing the work of a payment processing center while maintaining accuracy and quality. We propose to employ a similar system for the WV BCSE Payment Processing Center.

Y-TRAC – PAYMENT PROCESSING REPORTING CAPABILITIES

The tests mentioned above are configured within the Y-Trac – Payment Processing system and can be customized to fit the needs of the State. We can randomly test at the micro and macro levels, from individual transactions details to entire batches, to ensure that automatically harvested information is accurate and complete. We look forward to working with the State on determining the rate and level of these system audits.

One of the key reports our Y-Trac – Payment Processing solution provides is the report shown in the following graphic. This report records the number of receipts processed, error count and error percentage for each worker within each step of the process. With this information, we can easily view output levels and see which employees would benefit from additional training.



SDU Monthly Worker Error and Performance

User: FPOWELL@CMDEVNET Date: 10/23/2017 11:03 AM

Month: SEPTEMBER Year: 2017 Stage: Worker Name: DROBERTS

Batch Date: Batch Number: SEQ Transaction: SEQ Receipt: Error Code: Error Note:

Receipts Processed: 8418 Error Count: 0 Error Percentage: 0

Batch Date	Batch Number	SEQ Transaction	SEQ Receipt	Error Code	Error Note

MONITORING

Periodically, our Project Manager will monitor all staff members to ensure their work meets our high standards. We believe quality work is of extreme importance, especially in a payment processing environment, as children and families are relying on the accurate and timely processing of support.

The proposed focus of our QA/Disbursement Specialist consists of payments posted and the review of a daily sampling of posted payments for accuracy. Our QA/Disbursement Specialist will also coordinate peer review initiatives as often as possible to increase the number of posted payments reviewed. These reviews will include the review of work completed by all staff but will focus on new staff or staff that have a history of quality issues. When any concerns are identified, we plan to hold conferences so they may be properly addressed.

IDENTIFYING STAFF COMPLAINTS, ERRORS, OR MISTAKES

If the quality of work of an individual is not acceptable, or we receive a complaint regarding the staff member, the situation is brought to the attention of the Project Manager, QA/Disbursement Specialist, and corporate Business Analyst. Collectively, they discuss the issue(s) and develop a plan for remediation. For example, the solution could be to change a procedure, change a form, or counsel or remove an employee. Any problem that cannot be resolved by the Project Manager is brought to the attention of the Vice President of Payment Processing, Pat O'Donnell. Pat has the corporate resources at her disposal to effect any changes necessary to resolve a problem.

A feature of the YoungWilliams approach to management means all employees are held accountable and are empowered to correct deficiencies. The QA/Disbursement Specialist monitors all aspects of work and brings deficiencies to the attention of the appropriate employees. The QA/Disbursement Specialist along with the Project Manager are responsible for correcting employees, providing additional training, or notifying

employees of unacceptable work. If an employee consistently does not perform at the required level after additional training and/or warnings, the QA/Disbursement Specialist recommends a change to the Project Manager. The Project Manager then works to replace the employee or make changes to improve the employee's performance.

Our goal in each contract environment is to develop cooperative and trusting relationships with our contract partners, and our approach to issue identification is no different. If problems are identified which affect the operations of the WV BCSE Payment Processing Center, YoungWilliams will proactively contact the appropriate official or designated staff within BCSE to transparently provide an overview of the issue, our plan and timeframe for resolution, and/or jointly discuss the best approach to resolve the issue. This has been our approach in the Kansas Payment Center, and BCSE is encouraged to check with our Kansas partner to understand how this process has worked.

COMPLAINT TRACKING

The YoungWilliams Team takes all potential issues seriously and formally records all complaints, errors, or mistakes identified in our tracking report as shown in the following table.

Complaint/Error Tracking							
No.	Date Received	Person Reporting	Description	Assigned To:	Complaint/ Error / Mistake	Date Resolved	Resolution Description

POSTING ERRORS

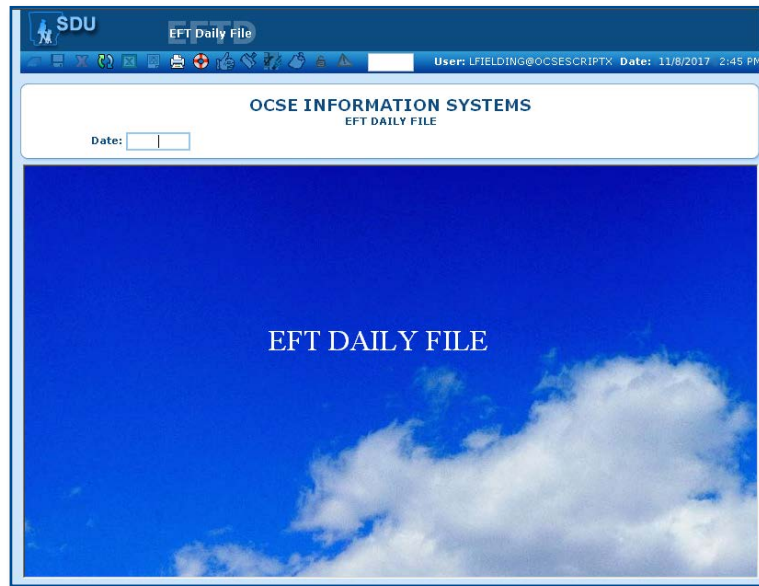
Posting errors are inevitable in any payment processing center. Accordingly, when the WV BCSE Payment Processing Center is made aware of posting errors by BCSE or individual parties, we will ensure we carry out our due diligence in remedying any payment that is not posted or is erroneously posted.

PAYMENT INSTRUMENT PRINTING

By utilizing Y-Trac – Payment Processing's image repository, YoungWilliams and BCSE will have access to every payment image scanned during the life of this contract. This archival access is invaluable should any question arise as to an amount that failed to be posted or the amount that was erroneously posted to a support order. Y-Trac – Payment Processing's functionality allows authorized BCSE or YoungWilliams staff to access, print, and provide BCSE with any payment instrument associated with a misposting to determine the source of the posting error.

Should an error occur in the posting of an EFT payment, Y-Trac – Payment Processing will provide BCSE with a copy of the payment information found on Y-Trac – Payment Processing's Daily File. If a questionable payment arises, we will be able to access that payment's information based on the date of the payment. After entering a

date on the EFT Daily File home screen, the authorized user accesses a daily list of all EFT records. Those records will then be forwarded to BCSE. The following screenshot illustrates the daily file home screen.



PAYMENT INSTRUMENT IDENTIFICATION NUMBERS

To make the most of Y-Trac – Payment Processing’s image repository, every posted payment is tied back to a payment instrument. Y-Trac – Payment Processing accomplishes this by assigning each payment instrument an identification number, usually derived from a check number or EFT identification number, during the scanning process. That identification number is then automatically tied to that instrument and any payor, case number, batch number, or any payments posted with which that instrument is associated. By inputting a payment instrument’s identification number in Y-Trac – Payment Processing’s system, a Payment Processor will easily be able to associate that payment with a payor and any information needed to research an erroneous posting thoroughly.

CORRECTIONS

It is our goal to ensure every posting error is corrected through appropriate research and reposting to the correct case or using the correct amount; however, there are instances where further action is necessary. If our research indicates the WV BCSE Payment Processing Center never received payment, was returned to the sender, or was marked as “unidentified” prior to our knowledge of a posting error, our payment staff will take the following actions:

- **Unreceived Payments:** If our research indicates the WV BCSE Payment Processing Center never received payment, then the inquiring party will be made aware of the situation, and the steps that the party needs to take.
- **Payment Returned to Sender:** Should a payment be returned to the sender, an explanation of why it was returned and when it was returned will be supplied to the inquiring party.
- **Unidentified Payments:** If a payment was marked as “unidentified” prior to receiving an inquiry, that payment will be appropriately posted showing the date the payment was received as the received date.

IDENTIFYING SOFTWARE/SYSTEM PROBLEMS

The management of identified system issues is an integral function of the configuration management process. Once found in an application that is in production, defects cost over 100 percent more to fix. Therefore, it is imperative that defects are found, managed, tracked, and resolved across the application lifecycle.

Our Team utilizes the Hewlett-Packard Quality Center (HP QC) software quality assurance and problem identification and tracking system. HP QC is a web-based application for quality management that can be accessed by all interested stakeholders. Software defects/change requests identified by the YoungWilliams Team are classified in HP QC as outlined in the following tables.

Severity	
Urgent	A serious problem, which has halted the test cycle and requires immediate response.
High	A major problem, which may have immediate or very high potential for significant impact to the test cycle.
Medium	An issue that imposes some loss of functionality, but for which there is a workaround that would allow testing to continue. The defect has the potential of impacting the test cycle. Testing can proceed without interruption.
Low	A minor issue that imposes some loss of functionality or user-friendliness, but there is an acceptable and easily reproducible workaround. Testing can proceed without interruption.

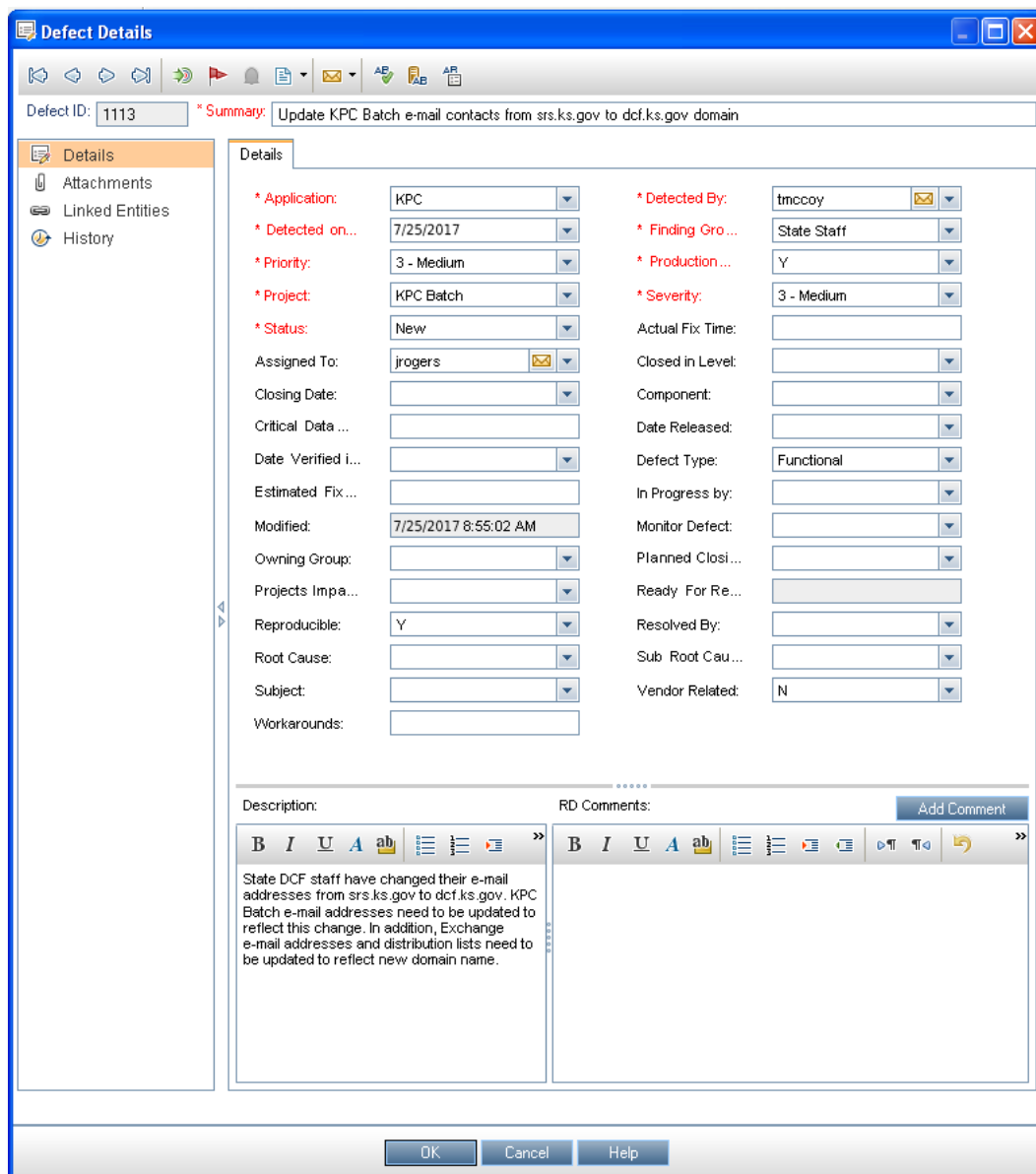
Priority	
Urgent	The defect would have a major impact on business operations. There is no possible patch/workaround process. The issue must be fixed immediately.
High	The defect would have a major impact on business operations. A large percentage of customers are impacted. The problem should be fixed before release of the current version in development, or a patch/workaround process would be needed prior to implementation.
Medium	The defect would have moderate impact on business operations. Some customers are impacted, and there is a work-around. The problem should be fixed before release of the current version in development, or a patch/workaround process would be needed prior to implementation.

Priority

Low

The issue has a minor impact on the customer. The flaw should be fixed if there is time, but it can be deferred until a later date determined by business need.

As problems/defects become identifiable throughout the implementation phase, our HP QC application records those problems, as displayed in the following screenshot. Then, we assign the severity and priority of each problem following instructions provided in the previous charts. Issues are then assigned to the appropriate resource for review and resolution. Finally, we incorporate updated code fixes into the software release schedule. Daily meetings occur to assess issues entered into the application, and reports are provided to the software development team as well as the stakeholder teams.



Defect Details

Defect ID: 1113 * Summary: Update KPC Batch e-mail contacts from srs.ks.gov to dcf.ks.gov domain

Details

- * Application: KPC
- * Detected on: 7/25/2017
- * Priority: 3 - Medium
- * Project: KPC Batch
- * Status: New
- Assigned To: jrogers
- Closing Date:
- Critical Data ...
- Date Verified ...
- Estimated Fix ...
- Modified: 7/25/2017 8:55:02 AM
- Owning Group:
- Projects Impacted:
- Reproducible: Y
- Root Cause:
- Subject:
- Workarounds:
- * Detected By: tmccoy
- * Finding Group: State Staff
- * Production: Y
- * Severity: 3 - Medium
- Actual Fix Time:
- Closed in Level:
- Component:
- Date Released:
- Defect Type: Functional
- In Progress by:
- Monitor Defect:
- Planned Closure:
- Ready For Release:
- Resolved By:
- Sub Root Cause:
- Vendor Related: N

Description: State DCF staff have changed their e-mail addresses from srs.ks.gov to dcf.ks.gov. KPC Batch e-mail addresses need to be updated to reflect this change. In addition, Exchange e-mail addresses and distribution lists need to be updated to reflect new domain name.

RD Comments:

OK Cancel Help

4.1.4.1 MAIL EXTRACTION & SCANNING EQUIPMENT

RFQ Section 4.1.4.1:

4.1.4.1 Mail Extraction and Scanning Equipment: The Vendor shall be responsible for supplying, programming, and implementing Mail Extraction Equipment. This equipment must provide scanned electronic images that will be transmitted to a workflow environment for processing.

YoungWilliams understands and agrees to be responsible for supplying, programming, and implementing mail extraction equipment. This equipment will provide scanned electronic images that will be transmitted to a workflow environment for processing.

The WV BCSE Payment Processing Center will use the Opex Mail Opening, Scanning, and Imaging Device. Shown in the photo, it is designed to provide image capture for various mail types and process clean payments, exception mail, and full-sized documents. The Opex can process at least 120 pages a minute, and each device is configured to process more than 25,000 pages a day. For more detailed specifications of the Opex machine, see Section 4.1.4.3, *Document Imaging & Retrieval*.



4.1.4.2 RECEIPT OF MAIL

RFQ Section 4.1.4.2: Receipt of Mail:

4.1.4.2.1 Vendor shall maintain the current post office box dedicated to the receipt of child support collections and related activities.

4.1.4.2.2 All mail shall be transported directly to The Vendor's operations center each business day, unopened.

4.1.4.2.3 All mail shall be opened on the day of receipt. All envelopes that contain correspondence shall be segregated from the other envelopes for pick up by Agency courier.

4.1.4.2.5 The Vendor shall review each receipt for the following exceptions:

4.1.4.2.5.1 Amount - When the written amount and the numeric amount disagree, the remittance documents shall be returned to the maker.

4.1.4.2.5.2 Date- The Vendor shall notify the Agency upon receipt of a post-dated or stale dated check. (A stale dated check is any check that is more than six months old, unless otherwise stated.) The Agency will either approve the check for deposit or instruct The Vendor to return the check to the maker, indicating that it is stale dated or postdated.

4.1.4.2.5.3 Signature- All checks received which are not properly signed and/or endorsed shall be returned to the maker. The Vendor shall indicate to the maker that the check is being returned because of an illegal or missing endorsement, or other appropriate reason. All legal endorsements shall be honored.

4.1.4.2.5.4 Payee- Unless otherwise notified by the Agency, any time the payee identified on the check is significantly different from the "Bureau for Child Support Enforcement" the envelope, along with all of the related information, shall be forwarded to the Agency's Receipts and Distribution Unit manager for further processing. After removing the documents from the envelopes and sorting the payments from the correspondence, The Vendor shall immediately endorse each payment: "For Deposit to the Account of the Within Named Payee." The endorsement shall clearly include the date the mail is received by The Vendor.

4.1.4.2.1 CURRENT POST OFFICE BOX

YoungWilliams understands and agrees to maintain the current post office box dedicated to the receipt of child support collections and related activities.

During the implementation of each of our projects, we contact the appropriate postal facility to understand the daily schedule and process for receiving and distributing mail for the post office box. We will do the same for the post office box owned by the State in Charleston, West Virginia. With this knowledge, we develop an efficient courier schedule. Throughout the Contract, we will monitor the receipt and delivery of mail to ensure we continue meeting all processing timeframes.

4.1.4.2.2 TRANSPORT MAIL

Our courier will transport all mail directly to the WV BCSE Payment Processing Center Monday through Saturday, unopened. Having worked closely with postal facilities throughout the country, we understand unforeseen circumstances may alter the postal facility's mail schedule, which may cause a delay in mail delivery. If appropriate, we will contact postal officials to make changes to the mail pick-up schedules. Because of our close working relationships with the postal facility officials and our courier, the officials and courier notify us of delays quickly. If a significant delay occurs, our Project Manager will follow-up with the postal officials to determine a revised schedule for mail delivery and notify our State liaison immediately.

4.1.4.2.3 INITIALLY OPEN AND SORT MAIL

After the direct delivery of unopened items to the WV BCSE Payment Processing Center by our bonded courier each business day, an initial review must take place to identify and outsort mail that requires special handling. Examples of outsorted mail include registered mail, certified mail, oversized envelopes, misdirected mail, etc. These pieces of mail will be opened manually and then inserted into the mail stream as required.

For all mail, immediately upon receipt, the date and time of the delivery is recorded in our Mail Tracking System. An example of the screen used to capture this information is presented in the following screenshot.

TableInbound

INBOUND MAIL TRACKING

Received Date: 11/14/2017
 Received Time: 5:22:53 AM
 Scheduled Time:

Work Type:
 Mail Source:

Tray Volume: 0.00
 Tub Volume: 0.00
 Item Volume: 0.00

Close Form

Record: 1 of 1 | No Filter | Search

YoungWilliams maintains the mail tracking information and makes the information available via summary reports for review and analysis. An example summary report is presented in the following screenshot.

<u>Daily Inbound Mail Volumes</u>			Received Date: 11/13/2017 to 11/13/2017		
<u>WorkType</u>	<u>Received Time</u>	<u>Mail Source</u>	<u>Tray Volume</u>	<u>Tub Volume</u>	<u>Item Volume</u>
758599 Support Payments					
11/13/2017	5:21 AM	US Mail	0.25	0.00	0
11/13/2017	8:18 AM	US Mail	1.00	0.00	0
11/13/2017	8:18 AM	Certified Mail	0.00	0.00	2
11/13/2017	10:34 AM	State of Kansas	0.00	0.00	5
11/13/2017	12:50 PM	Certified Mail	0.00	0.00	1
Totals:			1.25	0.00	8
Items:			813	0	
Grand Total Item Count:				821	
Debit Card					
11/13/2017	3:29 PM	Fax Correspond	0.00	0.00	5
11/13/2017	3:31 PM	Email Correspon	0.00	0.00	1
Totals:			0.00	0.00	6
Items:			0	0	
Grand Total Item Count:				6	
Direct Deposit					
11/13/2017	3:29 PM	Fax Correspond	0.00	0.00	12
11/13/2017	3:30 PM	Email Correspon	0.00	0.00	6
Totals:			0.00	0.00	18
Items:			0	0	
Grand Total Item Count:				18	
Miscellaneous					
11/13/2017	3:29 PM	Fax Correspond	0.00	0.00	3
Totals:			0.00	0.00	3
Items:			0	0	
Grand Total Item Count:				3	
			<u>Tray Volume</u>	<u>Tub Volume</u>	<u>Item Volume</u>
Grand Totals:			1.25	0.00	35
Items:			813	0	
Grand Total Item Count:				848	

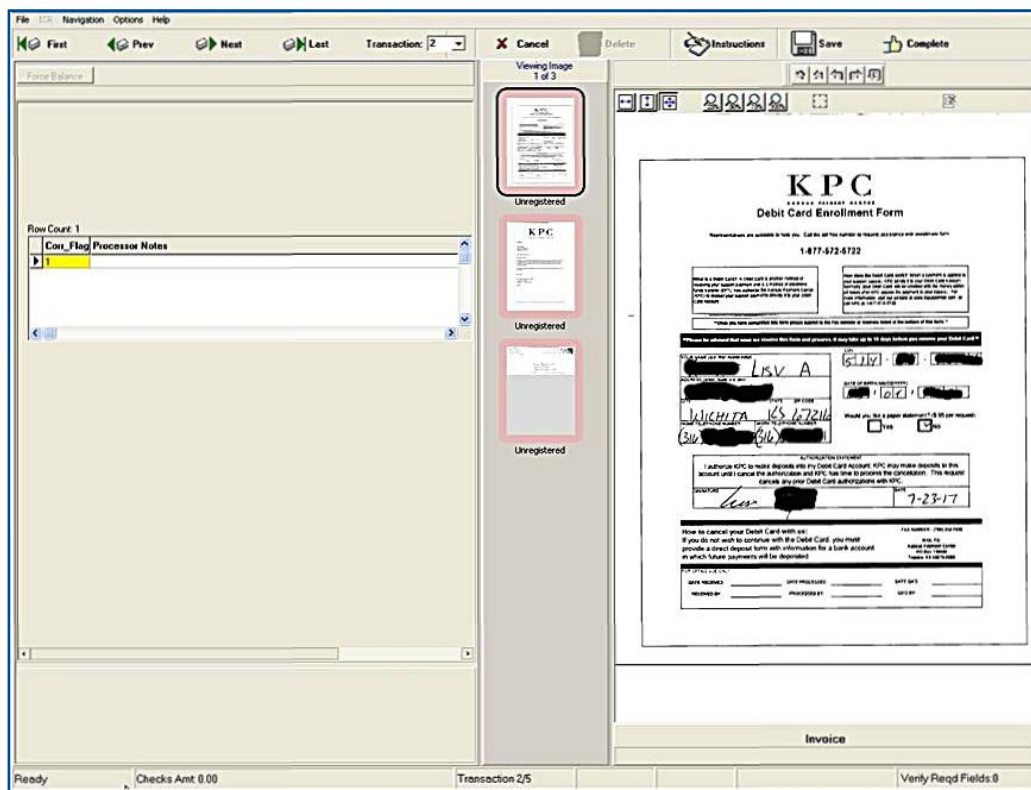
CORRESPONDENCE

YoungWilliams understands the importance of handling the various types of SDU correspondence received. We have the knowledge and experience necessary to review and determine the actions needed to complete correspondence processing in accordance with procedures approved by the State. The Y-Trac – Payment Processing application allows for managing correspondence received with or without a support payment.

The automated sorting process identifies correspondence received without payment and a Mailroom Associate images these items in a Correspondence Lockbox batch. This up-front imaging process helps to ensure all


correspondence from a mail envelope stays together. It also reduces paper handling by allowing the system to advance the transaction automatically to the next step in the workflow.

Assigned Payment Processors then open the correspondence batches and take the actions required by the State. They forward any required documentation to the State via email functionality directly from the Y-Trac – Payment Processing system. Y-Trac – Payment Processing allows our payment processing personnel to add supplemental notes in the processor notes field and complete the batch. The correspondence review shown below provides an example of the Y-Trac – Payment Processing correspondence batch processing screen utilized by our Payment Processors to review all correspondence images, notate additional information, and complete correspondence transactions.



We recognize not all correspondence requiring action will be received without a payment. Many times, payors will provide needed documentation or updated information when submitting a payment. For correspondence that is received with a payment, our team proposes a proven methodology to ascertain that all documents accompanying the payment are imaged before the correspondence is outsourced for research and resolution.

We will image the payment and accompanying correspondence and allow the payment to progress through the payment processing cycle to ensure there are no payment posting delays. Payment Processors will then review the payment and all accompanying correspondence, post the payment as necessary, and flag the transaction as a transaction requiring a response if the correspondence documents indicate that additional steps need to be taken. Staff members responsible for correspondence processing will be alerted via our Y-Trac – Payment Processing correspondence report that follow-up work is required.

Correspondence Report				
Proc. Date	Lockbox	Batch	Transaction	Processor Notes
8/29/2017	10	577	5	SEE DOC BBH
8/29/2017	10	577	10	SEE DOC INCOME MODIFICATION BBH
8/29/2017	10	580	11	ADDR UPDATE. RS
8/29/2017	10	580	13	SEE CORR ON DOC. RS
8/29/2017	10	580	16	SEE CORR ON DOC. RS
8/29/2017	10	584	7	EMP TERM NOTICE FOR  RS
8/29/2017	10	602	3	EMPLOYERS NEW ADDRESS. AM
8/29/2017	10	604	2	EMPLYR ANSWR.SC
8/29/2017	10	611	24	SEE DOCS- JP
8/29/2017	10	611	25	SEE DOCS- JP
8/29/2017	10	624	11	TERM NOTICE AM
8/29/2017	10	630	14	OTP SEE CALL SHEET&NEW ADDRESS.DK
8/29/2017	10	1400	6	SEE NOTE ON CHECK BBH
8/29/2017	10	1403	7	SEE CORR, CANNOT WORK. RS
8/29/2017	10	1406	15	SEE NOTE. AM
8/29/2017	20	7317	1	Employment Termination Notice Received.
8/29/2017	20	7492	5	Employment Termination Notice Received.
8/29/2017	20	7545	6	Employment Termination Notice Received.
8/29/2017	20	7545	13	Employment Termination Notice Received.
8/29/2017	20	7545	14	Employment Termination Notice Received.
8/29/2017	20	7545	15	Employment Termination Notice Received.
8/29/2017	20	7545	20	Employment Termination Notice Received.

After we have completed all appropriate actions, we can either destroy the physical correspondence through our weekly shredding process or forward it to the appropriate entity in compliance with State-approved procedures. The YoungWilliams solution will ensure all checks, remittance advices, and documents are imaged, electronically retained indefinitely, and viewable when accessed by State staff, and that all physical contents are securely stored and disposed of in accordance with State instructions and federal law.

4.1.4.2.5 EXCEPTIONS

YoungWilliams reviews all incoming mail at multiple points to identify any items that qualify as exceptions. Additionally, we screen all payment items and payment identification documents for completeness and accuracy before processing. YoungWilliams will review each receipt for the following exceptions:

- **Amount:** When the written amount and the numeric amount disagree, the remittance documents will be returned to the maker.
- **Date:** YoungWilliams will notify BCSE upon receipt of a post-dated or stale dated check. BCSE will either approve the check for deposit or instruct YoungWilliams to return the check to the maker, indicating it is stale dated or postdated.
- **Signature:** All checks received that are not properly signed and/or endorsed will be returned to the maker. YoungWilliams will indicate to the maker the check is being returned because of an illegal or missing endorsement, or other appropriate reason. All legal endorsements will be honored.

- **Payee:** Unless otherwise notified by BCSE, any time the payee identified on the check is significantly different from the “Bureau for Child Support Enforcement” then envelope, along with all the related information, will be forwarded to BCSE’s Receipts and Distribution Unit manager for further processing. After removing the documents from the envelopes and sorting the payments from the correspondence, YoungWilliams will immediately endorse each payment: “For Deposit to the Account the Within Named Payee.” The endorsement will clearly include the date YoungWilliams received the mail

Following agreed upon procedures developed jointly with the State, we will outsource payments received that need to be returned to the sender (e.g., checks received on which the written and numeric amounts do not agree). The Mailroom Associate will record these payment instruments on the Check Exception Log as shown below and prepare the check and payment identification document for return to the sender.

Check Exceptions and Returned Payments Log								
Date	Check Maker	Batch Number	Exception Cause	Check Number	Check Amount	Date Return?	Date Processed?	Comments

On the Check Exception Log, we will record the:

- Date;
- Check maker;
- Batch number;
- Exception reason;
- Check details;
- Date returned and processed; and
- Final disposition of the item(s).

YoungWilliams will provide a daily report of items received but not deposited (payment processing exceptions). Checks will be returned to the sender as outlined in detail in this section.

ACCEPTABLE PAYEES

We will examine each financial instrument received at the WV BCSE Payment Processing Center to ensure it is payable to BCSE or other payee acceptable to BCSE. Once BCSE provides us with a list of acceptable payees, we will upload them to Y-Trac – Payment Processing so the system can confirm the name is acceptable.

YoungWilliams will not process any non-negotiable financial instruments, which include, but are not limited to checks that are:

- Made out to the wrong payee;
- Postdated;
- Unsigned;
- Unreadable or illegible;
- Stale dated more than six months; and
- Showing a legal line that does not match the courtesy line.

4.1.4.3 DOCUMENT IMAGING & RETRIEVAL

RFQ Section 4.1.4.3: Document Imaging and Retrieval

4.1.4.3.1 Vendor shall provide a scanning solution to securely transform payments and correspondence into electronically retrievable information which can be accessed same day by the Agency and Vendor's staff.

4.1.4.3.2 Vendor's scanning solution shall provide for the safe and secure electronic capture, storage, retrieval, and distribution of all documents retrieved from the post office box, including checks and payment documentation.

4.1.4.3.3 Vendor shall provide the Agency with electronically imaged information on a daily basis.

4.1.4.3.4 The electronically imaged information shall be provided in a format that allows Agency staff to instantaneously retrieve the secured, electronic documents from their desktops for viewing, annotating, faxing, printing, or emailing.

Document imaging streamlines the child support payment process to improve and expedite the workflow. Y-Trac – Imaging and Document Management electronically captures and stores appropriate documents, which are then processed through our automated system. Our Y-Trac – Imaging and Document Management allows for immediate image capture, restrictive endorsement, and audit trail establishment, while our workflow routine utilizes recognition engines, automatic batch creation, payor identification activities, and payment posting modules.

With our Y-Trac – Imaging and Documents Management, we can provide high-quality scanning and efficient processing support to the State and program participants in a shorter time frame, resulting in improved customer service. The important document imaging components and how each component affects the WV BCSE Payment Processing Center are outlined in the following table.

Document Imaging Benefits	
Benefits	Results
Save Money	<ul style="list-style-type: none"> Decreases paper-handling costs Cuts the filing, duplication, and retrieval costs of on-site and off-site storage Reduces the organization downtime in the case of a natural disaster Simplifies business continuity planning
Saves Time and Space	<ul style="list-style-type: none"> Locates documents and highlights essential information Facilitates immediate responses to customers, client, and auditors Eliminates the need to recreate lost documents Reduces time spent copying and distributing documents to staff, customers, and outside contacts Improves scanning quality with little to no rescanning required Accelerates document-handling workflow by enabling automation Frees up space that would have been used for paper files
Increases Productivity and Efficiency	<ul style="list-style-type: none"> Facilitates the use of the ICL used to electronically deposit payments by imaging front and back of payment instruments Reduces time handling paperwork and allows more time for productive work

Document Imaging Benefits	
	<ul style="list-style-type: none"> ▪ Provides intelligent search methods that support searching with configurable criteria ▪ Utilizes sophisticated indexing and retrieval tools to locate documents ▪ Manages thousands of documents and retrieves the right one in seconds ▪ Provides thumbnail images to operators for categorization review ▪ Reduces labor and clerical mistakes with automated Optical Character Recognition (OCR) and indexing ▪ Increases intra-office and inter-office communication and collaboration ▪ Uses distribution tools for exporting documents ▪ Protects documents from unauthorized access ▪ Emails and faxes files instantly ▪ Allows remote access and review ▪ Publishes documents to CD and DVD as appropriate

4.1.4.3.1 TRANSFORM PAYMENTS & CORRESPONDECE

YoungWilliams' scanning solution will securely transform payments and correspondence into electronically retrievable information, which can be accessed on the same day by BCSE and our team.

The Opex Mail Opening, Scanning, and Imaging Device shown in the following photo and used in our payment processing solution is designed to provide image capture for a variety of mail types and to process clean payments, exception mail, and full-sized documents.

We have selected this device not only for its sophisticated functionality but also for its high levels of throughput and reliability. The Opex can process at least 120 pages a minute, and each device is configured to process well over 25,000 pages a day. Most NCP and employer mail will not be manually sorted by category before imaging.

Features of the Opex include:

- State-of-the-art high-speed 300 dpi color imager;
- All-new feeder with Opex exclusive drop feed, packet feed, and auto feed capabilities;
- Revamped CertainScan™ Capture software; and
- Large document scanning up to 12.25" x 18.25" and A3.



In the following paragraphs, we explain the ways in which our imaging system works to create an efficient work environment for the WV BCSE Payment Processing Center by capturing and storing:

- Paper documents (e.g., checks, employer long lists, payment source documents, correspondence, envelopes, or coupons/bills); and
- Electronic documents (e.g., substitute check images and substitute payment source images).

We also explain how our document imaging process works regarding:

- Image quality review;
- Payment imaging and validation;
- CAR/LAR validation;
- MICR validation;
- Archival/Retrieval (e.g., view, search, download, and remote access); and
- Document retention.

4.1.4.3.2 SAFE & SECURE ELECTRONIC CAPTURE, STORAGE, RETRIEVAL & DISTRIBUTION OF ALL DOCUMENTS

We will open and image all envelope contents and envelopes immediately upon mail receipt. This includes the imaging of the following:

- | | |
|---|---|
| <ul style="list-style-type: none"> ▪ Checks and money orders; ▪ Employer long lists; ▪ Payment source documents; | <ul style="list-style-type: none"> ▪ Correspondence; ▪ Envelopes; and ▪ Coupons/Bills. |
|---|---|

The Opex scanning device makes all images captured immediately available to the Y-Trac – Payment Processing system for processing and batching.

Our solution includes several automated recognition engines that evaluate image quality, check amount, and Magnetic Ink Character Recognition (MICR) line information. The following modules will automatically process the majority of all items, without the need for manual intervention:

- Image Quality Review;
- Character Amount Recognition (CAR);
- Legal Amount Recognition (LAR);
- A2ia (check reader) Check Validation; and
- MICR Line Recognition.

Our key-from-image workstations will quickly and accurately correct all items that require correction. YoungWilliams will image checks and accompanying payment-related documents with posting information and prepare the deposit for all payment instruments on the date received. The machines will capture both sides of payment instruments so the ICL deposit file can utilize them later. With Y-Trac – Payment Processing, we can limit staff interactions with hard copy negotiable instruments.

Our mailroom staff will be the only payment processing center personnel with access to negotiable instruments. All other team members will work directly from the associated images of checks and their supporting documents throughout the remainder of the Y-Trac – Payment Processing workflow. During the imaging process, a Mailroom Associate will spray the original checks with a restrictive endorsement printed on both sides and securely store them in our safe until destruction. The system then works from the imaged source through the rest of the payment process.

We image all correspondence, including employer long lists, payment source documents, envelopes, and payment coupons, along with the negotiable instruments; we then assign a corresponding batch number for processing and establishing an audit trail.

IMAGING ELECTRONIC DOCUMENTS

Y-Trac – Payment Processing’s electronic payment process provides an added feature for the State by creating and storing images of all electronic payments received. It also implements a unique receipt number for each payment source document received at the WV BCSE Payment Processing Center and associates such number with the electronic image of the payment. Therefore, our process makes available images for all electronic payments received: Automated Clearing House (ACH), credit card, debit card, and e-check payments. For electronic payments, our Electronic Payment Process creates a:

- Substitute check image; and
- Substitute invoice image.

SUBSTITUTE CHECK IMAGE

The substitute check image created by our electronic payment process contains the Remitter Name, Processing Date, Pay to Name, Courtesy Amount, Legal Amount, and MICR Line, as shown in the following image. Image system users see a display of the substitute check image.

ACME Enterprises		October 15, 2017
Pay to the order of	XX SDU	\$41.29
Forty-One and 29/100		Dollars
Substitute Check Image – Non-Negotiable		
801101101	10111001100	

SUBSTITUTE INVOICE IMAGE

The substitute invoice image contains all the essential data elements received with the electronic payment including the ACH batch settlement date, ACH batch company name, ACH detail originating bank ABA, ACH detail amount, case identifiers, NCP name, NCP SSN, amount, collection date, and application code. Image system users will see this image displayed, as shown in the following screenshot.

Date: 4/10/2017 Company Name: SDU CHILD SUPPT Org. ABA: Amount: \$50.00							
County ID	Court Order #	NCP Name	SSN	Amount	Collection Date	Cost Rec. Fee	App Code
				\$50.00	4/8/2017	\$0.00	10

IMAGE QUALITY REVIEW

Once the machines have imaged the work, the first step of the Y-Trac – Payment Processing system is to conduct a review of all images captured through the Opex machines. A Mailroom Associate will handle any image that does not meet the pre-defined quality configuration settings. A Mailroom Associate will also review any check and money order images that fail the image review to determine if the image can be accepted as scanned or if it should be deleted from the batch and re-scanned. Based on the quality of images captured using our Opex equipment, image failures are rare. Y-Trac – Payment Processing will reimage those images that do fail the review settings.

4.1.4.3.3 IMAGE ACCESS

YoungWilliams will provide BCSE with electronically imaged information on a daily basis.

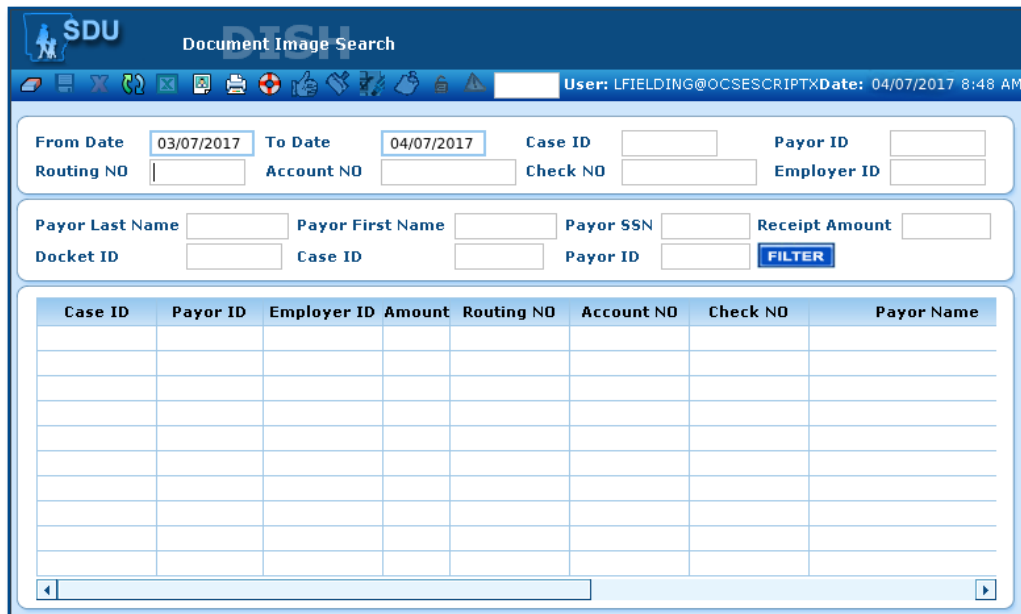
4.1.4.3.4 ARCHIVAL/RETRIEVAL

YoungWilliams will provide the electronically imaged information in a format that allows BCSE staff to instantaneously retrieve the secured, electronic documents from their desktops for viewing, annotating, faxing, printing, or emailing.

The Y-Trac – Payment Processing long-term archive solution offers an industry leading online tool, which provides the ability to store and access data and images for all processed transactions. We are proposing we will provide access to this browser-based application to authorized State staff for viewing the WV BCSE Payment Processing Center’s scanned images. Our Payment Processors will also have the ability to access data and payment images for review and decision-making. We will archive all imaged documents indefinitely according to State specifications, and those documents will be available to YoungWilliams processors and State officials as needed. Through the secure, online portal, authorized users will have the ability to access images, search for specific queries, view the results, and download a local copy in a variety of report formats, as illustrated in the following graphic.



Users will access these images through the Document Image Search screen, shown in the following screenshots. This screen allows the user to inquire, by various search combinations, and display the associated document.

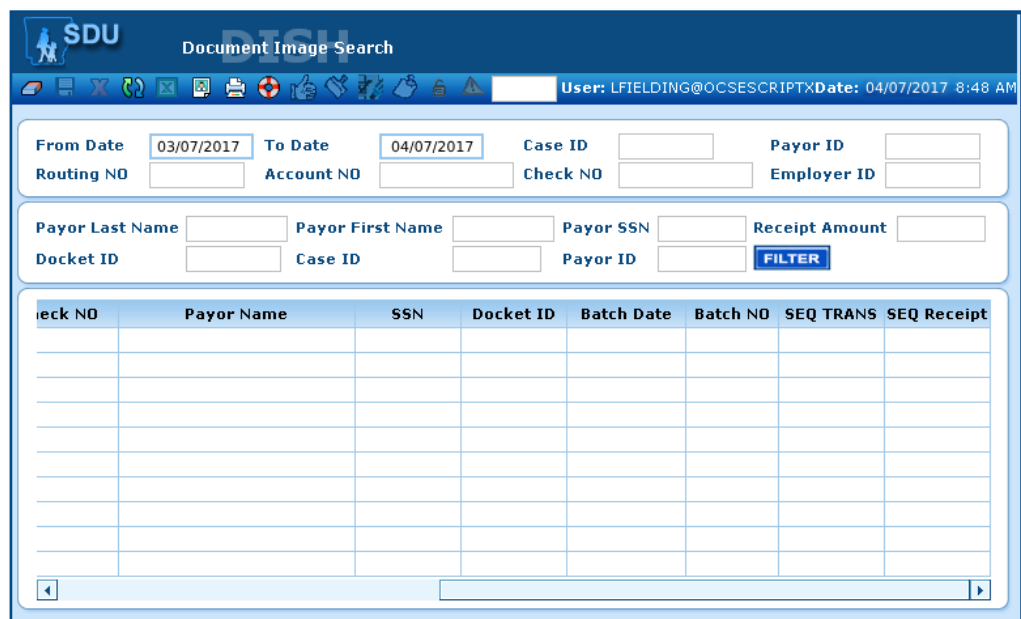


SDU Document Image Search

User: LFIELDING@OCSESCRIPTX Date: 04/07/2017 8:48 AM

From Date: 03/07/2017 To Date: 04/07/2017 Case ID: Payor ID: Routing NO: Account NO: Check NO: Employer ID: Payor Last Name: Payor First Name: Payor SSN: Receipt Amount: Docket ID: Case ID: Payor ID: FILTER

Case ID	Payor ID	Employer ID	Amount	Routing NO	Account NO	Check NO	Payor Name



SDU Document Image Search

User: LFIELDING@OCSESCRIPTX Date: 04/07/2017 8:48 AM

From Date: 03/07/2017 To Date: 04/07/2017 Case ID: Payor ID: Routing NO: Account NO: Check NO: Employer ID: Payor Last Name: Payor First Name: Payor SSN: Receipt Amount: Docket ID: Case ID: Payor ID: FILTER

Check NO	Payor Name	SSN	Docket ID	Batch Date	Batch NO	SEQ TRANS	SEQ Receipt

REMOTE ACCESS

The Y-Trac – Payment Processing long-term archive solution allows remote access to archived images for an unlimited number of WV BCSE Payment Processing Center and state staff members. Our security controlled, remote access portal provides constant access to the information needed via search, view, and download options from any Internet-connected device (e.g., computer, tablet, cell phone, etc.).

This online feature will greatly enhance the working relationship between the State and YoungWilliams, effectively eliminating the information gap. By providing remote image availability, State staff may access time-critical information in a variety of settings, including court hearings.

We look forward to working with the State to establish the secure portal and will provide training to State employees who will access Y-Trac – Payment Processing in this way.

SEARCH

The Y-Trac – Payment Processing image archival solution enables users with a wide variety of criteria to search for transactions and their associated images and allows them to drill-down to the specific information required. Data searches can be as broad as all transactions deposited on a specific deposit date, or as narrow as a single item within a specific batch. Search criteria are configurable based on the State’s needs. Common search criteria are as follows:

- Lockbox type;
- Deposit date(s);
- Batch number;
- Check number;
- Check amount or amount range;
- Remitter name;
- Remitter Social Security number (SSN);
- Remitter personal identification number (PIN); and
- MICR line.

We look forward to working with the State to establish the required search criteria and will provide training to State employees who will access imaged transactions using this search functionality.

Additionally, advanced searches are available to system users. The following screenshot shows search capabilities, focusing on Y-Trac – Payment Processing’s Document Image Search screen. These “wild card” searches will allow staff to query customizable items, such as a search for a “check” that “begins with 123.” These types of search options are invaluable when not all the information needed to search for a specific transaction is available.

SDU Document Image Search

User: FPOWELL@ARCSIS Date: 11/18/2017 11:59 AM

DATE 11-17

PAY TO THE ORDER OF [REDACTED] \$ 128.90

One hundred twenty eight and 00/100 DOLLARS

Summit Bank
BENTON, ARKANSAS

MEMO [REDACTED]

4 ELLERRE IMAGE SOLUTIONS

SPECIALTY COPY

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complete list of all check numbers that MICR line received. This type of flexible functionality allows for an innumerable number of specific queries and is highly useful in the SDU business.

[illegible]

In addition to user-defined searches, the Y-Trac – Payment Processing image archival solution also provides functionality that allows users to save and reuse searches and queries. This ad-hoc reporting function delivers relevant information to system users when the user needs the information without reentering the search criteria each time.

VIEW

As outlined previously, users have an abundance of options available to them to search for transactions in the Y-Trac – Payment Processing image archival system. Once the user selects the appropriate transaction, users can then:

- Access the transaction detail;
- View check information;
- View all associated images that were received in the related envelope; and
- View the populated data entry fields that were entered when the payment was processed.

IMAGE DOWNLOAD

The Y-Trac – Payment Processing image archival solution provides users with a wide array of image download options. CDs can be created for BCSE from stored images, upon request. Users can download search results in the following formats:

- Comma separated text files for Excel;
- XML data files;
- PDF files of checks, invoices, and all other scanned documents; and
- Raw document images in their scanned format.

We are confident this application will provide the WV BCSE Payment Processing Center with a flexible, state-of-the-art image archival and retrieval system.

4.1.4.4 DEPOSITS

RFQ Section 4.1.4.4:

4.1.4.4 Deposits:

4.1.4.4.1 All payments shall be deposited into an interest bearing Demand Deposit Account (DDA) within one business day. All monies shall be deposited into a financial institution which is designated or eligible to be designated as a State Depository prior to execution of contract pursuant to West Virginia Code, §12-1-1 et seq. www.wvlegislature.gov/legisdocs/code/12/WVC, in addition to being a direct participant in the Federal Reserve Automated Clearing House System. Receipts not deposited in the Agency's account shall be secured in an Office of Management and Budget (OMB) approved safe when they are not being processed. The Vendor shall maintain records that will disclose the dates that payments are received and subsequently deposited. Performance of this standard will be measured quarterly by review of The Vendor's office records.

4.1.4.4.2 The Agency's operating account shall be established as a zero-balance account with a corresponding interest bearing account or equivalent account structure approved by the Agency. If established as a zero balance account, The Vendor will debit/credit the interest bearing account daily based on the monetary needs of the Agency's operating account or some other account structure recommended by The Vendor and approved by the Agency. The interest bearing account shall bear a variable interest rate based on such interest indices as shall be mutually agreed upon, including but not limited to, the current T-Bill rate, Fed Funds, or Standard Savings indices. The spread on this rate shall be part of the cost proposal to this RFQ. The Agency understands that there will be balance requirements attached to any account for which a rate is quoted. The Vendor shall provide full disclosure with regard to the computation of any rate applied to the Agency's interest bearing account.

4.1.4.4.3 The Vendor shall not have the right to directly charge the Agency's operating account for any checks that have not been honored by the drawee bank and subsequently returned. Said checks, along with the debit advice, shall be forwarded to the Agency along with the daily attachments. Charges for dishonored checks shall be detailed on The Vendor's monthly invoice.

4.1.4.4.4 In those instances where the financial institution's processing center is physically located outside the Charleston, West Virginia area, rather than transporting the receipts to the processing center by a courier who might be delayed by inclement weather, The Vendor shall use imaged cash letters (ICL) prepared in Charleston where the receipts are received which reduce the receipt to digital images and electronically forward them to the operational center to process and make all deposits to the Agency's account, so that, pursuant to Federal mandate (45 CFR 302.32(a)(b)(I) & (2)(i) at <https://www.gop.gov/fds>), the daily receipts will be credited to the Agency's account on the same day they are received.

The following paragraphs detail our response regarding deposits as outlined in the RFQ.

4.1.4.4.1 PAYMENT DEPOSITS

As part of the YoungWilliams Team, J.P. Morgan offers interest-bearing demand deposit accounts (DDA) including a standalone interest-bearing DDA and a Hybrid DDA or a non-interest-bearing account that offers an earnings credit allowance. In the Hybrid DDA solution, balances earn an earnings credit allowance up to a predetermined threshold to offset certain bank service fees while balances above the threshold earn hard dollar interest. Thus, instead of sweeping to a separate account each night, excess balances remain in the DDA and earn interest.

YoungWilliams understands the importance of securing any receipts not deposited in BCSE's account when they are not being processed. While YoungWilliams intends to have zero holdover work, in the event we do, we commit to keeping all receipts in a secured and locked area with access restricted to authorized personnel only.

YoungWilliams understands and agrees receipts not deposited in BCSE's account will be secured in an Office of Management and Budget (OMB) approved safe when not being processed. WV BCSE Payment Processing Center will maintain records that will disclose the dates that payments are received and subsequently deposited. Performance of this standard will be measured quarterly by review of WV BCSE Payment Processing Center's office records.

4.1.4.4.2 ZERO-BALANCE ACCOUNT

J.P. Morgan offers physical cash concentration via zero and target balance accounts.

We will work with BCSE to create an integrated liquidity and investment solution. J.P. Morgan offers fully automated zero balanced sweeping between single-entity owned accounts as well as multi-entity owned accounts. Accounts can be set to concentrate at either a zero or target balance level.

Concentration can be set up with two primary options:

- **Zero Balance/Target Balance:** Accounts maintain a relationship-managed balance on a daily basis, with fully automated transfers to bring the accounts to a zero balance at end-of-day. Target balance transfers are supported in the same manner as well.
- **Customized Transfers:** Options include one-way transfers, intraday concentration, and time driven-scheduled transfers as well as fixed and variable balance calculations.

Through J.P. Morgan's ability to provide a completely automated end-of-day concentration process, late-posted items are included in the zero balance or target balance transfer.



J.P. Morgan will continue to provide full disclosure regarding the computation of any rate applied to BCSE's interest-bearing account or equivalent account structure approved by BCSE. We understand that the spread on this rate will be part of the cost proposal to this RFQ and acknowledge that BCSE is aware that there will be balance requirements attached to any account for which a rate is quoted. J.P. Morgan will provide full disclosure with regard to the computation of any rate applied to BCSE's interest-bearing account.

4.1.4.4.3 OPERATING ACCOUNT REQUIREMENTS

Currently, BCSE's return item handling instructions are maintained within a comprehensive database at J.P. Morgan. During the check clearing process, the paying bank may return deposited checks for many, including non-sufficient funds (NSF), uncollected funds, stop payment, account closed, etc. The bank routes most returned items through the Federal Reserve System to regional return processing areas.

After processing BCSE's return items per handling instructions, the return system generates a debit to the designated demand deposit account (DDA). The bank matches the actual return items to a return item advice and mails them to the DDA statement address via First Class U.S. mail. The return advice lists the dollar amount and the reason for return for each item.

J.P. Morgan can provide a variety of optional services to meet BCSE's needs for handling return items. During the account implementation process, we will help set up the solutions to meet BCSE's needs in managing returned checks, such as:

- Return item advice options;
- Return item posting options;
- Automatic redeposit;
- Redeposit posting/notification;
- Centralized returns;
- Maker name;
- Online image viewing via check deposit return images;
- Fax notification;
- E-mail notification;
- Telephone notification;
- Information reporting;
- Charge alternate account;
- Alternate mailing address;
- Expedited delivery;
- Duplicate advice; and
- Duplicate check copy.

YoungWilliams understands and agrees we will not have the right to directly charge BCSE's operating account for any checks that have not been honored by the drawee bank and subsequently returned. We will forward these checks, along with the debit advice, to BCSE along with the daily attachments. We will detail the charges for dishonored checks on our monthly invoice for the repay and disbursement account.

4.1.4.4.4 FINANCIAL INSTITUTION OUTSIDE OF CHARLESTON

As described in detail in Section 4.1.4.2.2, *Transport Mail*, in those instances where the financial institution's processing center is physically located outside the Charleston, West Virginia area, rather than transporting the receipts to the WV BCSE Payment Processing Center by a courier who might be delayed by inclement weather, YoungWilliams will use imaged cash letters (ICL) prepared in Charleston where the receipts are received, which reduce the receipt to digital images and electronically forward them to the J.P. Morgan's operational center to process and make all deposits to BCSE's account, so that, pursuant to federal mandate (45 C.F.R. 302.32(a)(b)(I) & (2)(i) at <https://www.gop.gov/fds>), the daily receipts will be credited to BCSE's account on the same day they are received.

Our image cash letter solution allows BCSE to image all its paper items and transmit them to us electronically for clearing. As part of this process, our solution reviews BCSE's check images and accompanying data to determine the optimum clearing method:

- Automated clearing house (ACH); or
- Image exchange, or substitute check processes.

In addition, as we process a significant number of transactions as on-us items, we can process BCSE's the same way to help keep clearing costs down.

Key features and benefits of our ICL include:

- Clear checks through the most efficient method — ACH or Check Image Exchange.
- Reduce the costs, time and risks associated with transporting paper checks.
- Optimize funds availability by sending electronic images for check processing.
- Improve efficiencies and lower costs by streamlining operations.
- Mitigate check fraud by accelerating return item notifications.

4.1.4.5 ENTRY OF PAYMENT INFORMATION INTO OSCAR

RFQ Section 4.1.4.5: Entry of Payment Information into OSCAR:

4.1.4.5.1 Payments shall be sorted into two categories for processing:

4.1.4.5.1.1 Payments accompanied by remittance documents, whether generated by OSCAR or an employer, shall contain the necessary information such as case id, name of participant, social security number of participant for processing into the OSCAR system without further inquiry. Entry should be made based on information contained on the remittance. Remittance must be held for 60 business days before destroying.

4.1.4.5.1.1 Payments not accompanied by remittance documents, or remittance documents that have been determined to contain incomplete or erroneous information, shall require The Vendor to inquire into the appropriate OSCAR data files in order to identify the appropriate and correct case related information. Every available related resource shall be utilized in an effort to identify the payment. If the payment is still unidentified after all resources have been exhausted, The Vendor shall enter the receipt as an "Unidentified Receipt" after three business days.

4.1.4.5.2 Payment information, with the reconciliation record included, shall be entered into OSCAR by the receipts file created by The Vendor's mail extraction and scanning equipment.

- YoungWilliams understands and agrees payments will be sorted into two categories for processing: Payments accompanied by remittance documents, whether generated by OSCAR or an employer, will contain the necessary information such as case ID, name of participant, social security number of participant for processing into the OSCAR system without further inquiry. Entry will be made based on information contained on the remittance. YoungWilliams will hold remittances for 60 business days before destroying.
- Payments not accompanied by remittance documents, or remittance documents that have been determined to contain incomplete or erroneous information, will require YoungWilliams to inquire into the appropriate OSCAR data files in order to identify the appropriate and correct case-related information. We will utilize every available resource to identify the payment. If the payment remains unidentified after all resources have been exhausted, YoungWilliams will enter the receipt as an "Unidentified Receipt" after three business days.

YoungWilliams will enter payment information, with the reconciliation record included, into OSCAR by the receipts file created by YoungWilliams' mail extraction and scanning equipment as detailed in Section 4.1.4.3, *Document Imaging & Retrieval*.

4.1.4.6 BALANCING BATCH ENTRIES TO THE DAILY DEPOSIT

RFQ Section 4.1.4.6: Balancing Batch Entries to the Daily Deposit:

4.1.4.6.1 All payments entered into OSCAR on any given day must balance to the total amount deposited to the Agency's account for that day. Once the day's receipts have been entered and balanced to the deposit, The Vendor shall reconcile the batch as being complete. The batch will then be processed and the payments allocated by a nightly programming job in the OSCAR system which is controlled by the Agency. Each day's receipts shall be processed and included in an approved batch on the same day they are received.

YoungWilliams understands and agrees all payments entered into OSCAR on any given day will balance to the total amount deposited to BCSE's account for that day. Once the day's receipts have been entered and balanced to the deposit, YoungWilliams will reconcile the batch as being complete. The batch will then be processed, and the payments allocated by a nightly programming job in the OSCAR system, which is controlled by BCSE. We will process each day's receipts and include them in an approved batch on the same day they are received.

4.1.4.7 ERROR RATE

RFQ Section 4.1.4.7: Error Rate, as amended by Addendum No. 2:

4.1.4.7.1 The Vendor shall not exceed a processing error rate of two one hundredths of one percent (.02%). This error rate shall be calculated by dividing the number of errors by the total number of manual receipts processed in any one month; i.e., $100 \text{ errors} / 80,000 \text{ receipts} = .00125\%$ error rate. Failure to meet the established error rate will result in a credit of 1 % of the Agency's monthly invoice amount. Payments may be defined as all those payments received that are to be credited to a non-custodial parent's account, whether single or multiple accounts, and those that are ultimately credited to the operating account as unidentified. An error exists if there is a failure to process a receipt within the payment processing standard (Code of Federal Regulations, Chapter 45; WV Code, Title 48), a failure to credit the correct amount to the appropriate case or unidentified category, or failure to identify or credit the correct OSCAR case to which a payment should be processed given the identifying information provided. Failure to process a payment entirely from receipt through credit to an OSCAR case shall be counted as an error for inclusion in the error rate calculation.

4.1.4.7.2 Each month The Vendor shall take a sampling of the payment transactions from the previous month using standard statistical sampling techniques that shall allow disclosure of an accuracy rate of 99.8% or an error rate of no more than .2%, with a 95% confidence level and a standard deviation of no more than .1 %. The Vendor shall perform the sampling monthly, including in the universe all those receipts received in the previous month. All the work papers and sample transactions shall be retained by The Vendor from audit period to audit period and may then be discarded. A summary of this sampling, including the error rate calculation, will be provided to the Agency each month first business day of the following month for the preceding month.

4.1.4.7.3 The monthly analysis of the payment processing error rate shall be conducted by The Vendor and verified by the Agency. The Agency, at its option, may conduct its own analysis, which will take precedence over The Vendor's analysis.

YoungWilliams understands and agrees we will not exceed a processing error rate of two one hundredths of one percent (.02 percent). This error rate will be calculated by dividing the number of errors by the total number of manual receipts processed in any one month (e.g., $100 \text{ errors} / 80,000 \text{ receipts} = .00125$ percent error rate). We understand the failure to meet the established error rate will result in a credit of one percent of

the BCSE's monthly invoice amount. Payments may be defined as all those payments received that are to be credited to an NCP's account, whether single or multiple accounts and those that are ultimately credited to the operating account as unidentified. An error exists if there is a failure to:

- Process a receipt within the payment processing standard (Code of Federal Regulations, Chapter 45; WV Code, Title 48);
- Credit the correct amount to the appropriate case or unidentified category; or
- Identify or credit the correct OSCAR case to which a payment should be processed given the identifying information provided.

We understand that failure to process a payment entirely from receipt through credit to an OSCAR case will be counted as an error for inclusion in the error rate calculation.

Each month YoungWilliams will take a sampling of the payment transactions from the previous month using standard statistical sampling techniques that will allow disclosure of an accuracy rate of 99.8 percent, or an error rate of no more than .2 percent, with a 95 percent confidence level and a standard deviation of no more than .1 percent. YoungWilliams will perform the sampling monthly, including in the universe all those receipts received in the previous month. All the work papers and sample transactions will be retained by YoungWilliams from audit period to audit period and may then be discarded. A summary of this sampling, including the error rate calculation, will be provided to BCSE of the first business day of the following month for the preceding month.

As we have described in the quality assurance (Section 4.1.4, *Payment Processing, Quality Assurance*) and training (Section 3.1.3.1, *Project Organization, The YoungWilliams Training Plan*) areas of our response, we take our responsibilities to BCSE and the families served by the CSE program very seriously. Using our Kansas Payment Center procedures as a model (where our error rate is less than 1 in 10,000 transactions), we will formulate procedures that build on the consistent high-quality levels achieved in this program. To provide visibility into our quality and exception processing procedures, we have included samples of our Kansas Payment Center operating procedures in Appendix D.

At the Kansas Payment Center, our QA procedures allow us to track quality at an individual level across all functions. Our tracking accounts for any errors made in processing payments. Each week, the Project Manager reviews the results of the work to determine if additional training or mentoring is required. This is done routinely so the program realizes "continuous improvement" in all areas across the program. With all errors, the employee making the error is shown the error and re-trained, if necessary.

The monthly analysis of the payment processing error rate will be conducted by YoungWilliams and verified by BCSE. BCSE, at its option, may conduct its own analysis, which will take precedence over YoungWilliams' analysis.

For more detail on how YoungWilliams prevents errors from occurring, see Section 4.1.5.2.5, *Disbursement Errors*.

4.1.4.8 PROJECT MANAGEMENT

RFQ Section 4.1.4.8: Project Management

4.1.4.8.1 The Vendor shall provide a work plan which demonstrates The Vendor can provide the products and services which are the subject of this RFQ. The workplan guide is as follows:

4.1.4.8.1.1 Predesign Phase that must include Contracting, Kick-off Meeting, Weekly Progress Reports, Facility, and Bonded Courier Service.

4.1.4.8.1.2 Design Phase (Technical documentation) that must include functional design document, detailed design document, system integration test plan, user acceptance test plan, operations manual, security plan, quality assurance plan, backup and disaster recovery plan.

4.1.4.8.1.3 Development Phase must include setup disbursement processes, setup balance reporting system, setup ACH funds transfer, check services, check stock, software development cycle, telecommunication infrastructure, payment processing system hardware, debit card vendor interface, develop debit card usage materials, develop notification materials, notify existing debit card holders, and Agency certification (acceptance) testing.

4.1.4.8.1.4 Transition Phase must include files and data transfer schedule, authorizer transition, activate debit card customer service components, and begin daily settlement process

4.1.4.8.1.5 Operations Phase must include monthly status meetings, update detail design documents, Agency maintenance, initiate daily file transfers, and administration support.

4.1.4.8.2 The Vendor shall use a formal and documented project management approach based on Project Management Institute (PMI) industry standards and guidelines (<http://www.pmi.org>). Microsoft Project or equal software tools must be used to develop the work plan that includes tasks, milestones, and deliverables. The Vendor shall accomplish the work plan milestones and deliverables as scheduled. The Vendor shall designate a full-time project manager.

4.1.4.8.3 The Vendor shall provide a list of all deliverables and the due date of those deliverables by task. The Vendor shall provide a ten (10) business day review period by the State, a five (5) business day revision time by The Vendor and an additional five (5) business day re-review period by the State.



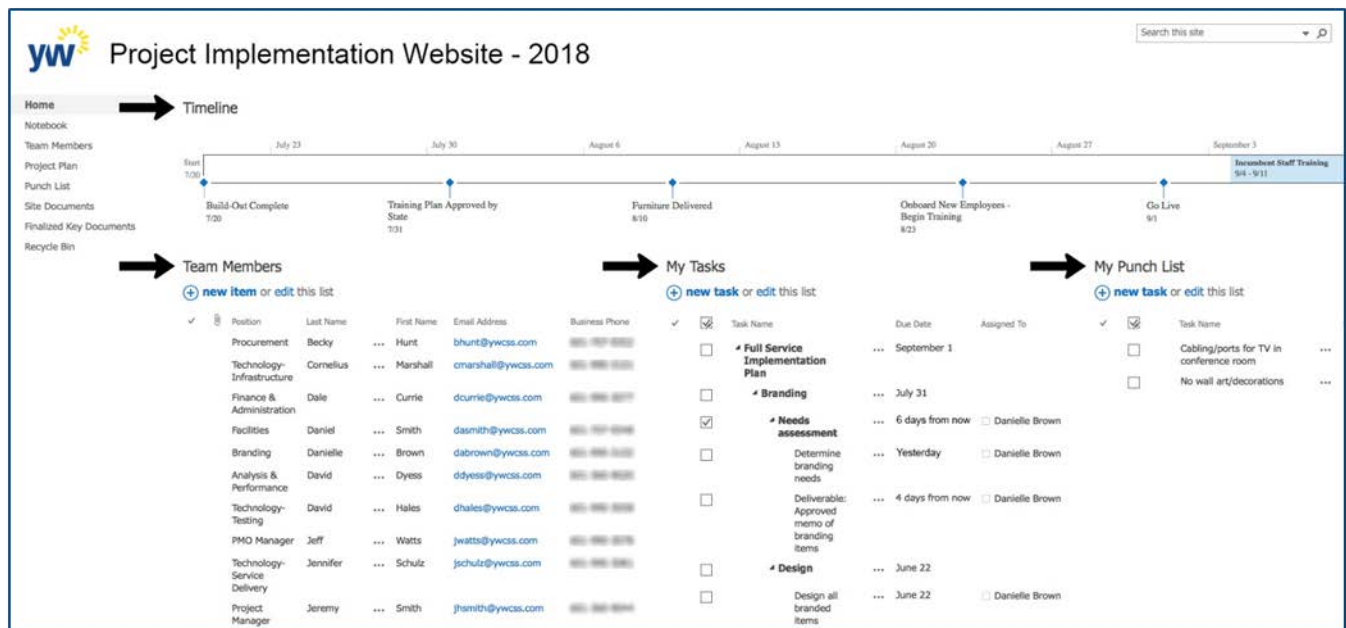
Our solution proposed for BCSE and the CSE program has been designed to retain as much consistency as possible. Our strategy is this: Continue to offer the best-in-class banking services and web and phone payment capabilities from J.P. Morgan and the prepaid card services from Key. Knowing transitions can be bumpy, especially for the families served by the CSE program, our solution enables the public-facing activities to be completely consistent. The only changes will be behind the scenes in the “back office” payment processing operation, and as shown in the following pages, the YoungWilliams Team will provide a no-risk transition for the WV BCSE Payment Processing Center. From the point of view of the families served by BCSE and the CSE program, they will not see a change to the services they have grown accustomed to and they rely upon. We are offering enhancements such as the PayNearMe and MoneyGram incremental payment options for NCPs available as part of the “continuous improvement” philosophy YoungWilliams adopts in all its child support programs.

Through our experience implementing projects, we have been extremely successful in thoroughly planning and executing implementations throughout the nation. YoungWilliams has a record of 100 percent start-up success. Our long history of seamless, trouble-free implementations attests to our ability and talent in laying the

foundation for successful operations. Unlike other vendors, YoungWilliams has never missed a go-live at a project location. Our standardization of communications, checklists, and coordination ensures quality. So, what else sets us apart?

Our Implementation Management Office methods are 100 percent effective. Our Implementation Management Office (IMO) is one reason our implementations are always on time. Our dedicated Implementation Manager, Becky Hunt, and her team schedule every detail, define work structure, track all tasks, coordinate teams, and report status updates. With no service interruptions, we have transitioned more than 100 project offices from other vendors, state, or county agencies with every start-up on time and all systems operating on the go-live date every single time.

Our proprietary Implementation Website fosters open communication 100 percent of the time. A significant part of our success is our proprietary Implementation Website that Becky and her team create for each project. Since all team members and BCSE have access to view task progress, our Implementation Website is a useful communication tool. As shown in the following screenshot, a wealth of project information is available. A timeline at the top of the screen shows vital dates for implementation, libraries on the left contain important information and documents, and the main portion of the screen shows outstanding tasks assigned to each person.



Our Implementation Website provides up-to-the-minute visibility for the YoungWilliams Team, BCSE, and stakeholders. Since it connects to the Microsoft Project Implementation Gantt chart, it becomes an invaluable tool for managing team members and keeping the implementation on schedule. In conjunction with the

Implementation Website, we use the Gantt chart as a tool to easily communicate all work and due dates so that operations are ready by the go-live date.

Our seasoned Implementation Team members are 100 percent ready. Our subject matter experts know every area of implementation oversight, legal, facilities, procurement, administration, HR, IT, branding, statistical analysis, training, and operations management needed to start a project. With no delays, our Team has implemented single-site to multiple-office operations with more than 100 employees and projects with up to 300 employees in a short period of time. Our state clients give us excellent feedback about their experience during their start-ups.

With more than 100 child support office transitions, YoungWilliams has always opened each office on time, whether transitioning an incumbent contractor or opening new project offices for an entire state. YoungWilliams also has experience quickly adapting to the needs of our clients. For example, the Mississippi Department of Human Services (MDHS) reached out to YoungWilliams in 2017 to take over the statewide Mississippi Customer Service Center operations from the incumbent vendor. After unsuccessful operations, MDHS was looking for a reliable, flexible partner to ensure the delivery of outstanding customer service. As a partner to the state in providing statewide child support services, MDHS knew it could count on YoungWilliams to handle the situation effectively, and more importantly, quickly. **In less than 21 days, YoungWilliams established an operational customer service center** and began taking calls for the entire state on July 5, 2017.

In the prior year, YoungWilliams won the Contract to provide statewide child support services for Mississippi, which included establishing offices, hiring staff, and implementation technology for 82 counties. During this same period, we also took over the State of New Mexico Customer Support Service Center and **moved operations to a new facility with no disruption in service**. We implemented all projects on schedule without exception and will do the same for BCSE and the WV BCSE Payment Processing Center.

With our Work Plan, we bring the experience, knowledge, personnel, and resources to accomplish a large and time-sensitive transition. In this section, we lay out our Work Plan in which we will ensure a smooth and orderly implementation.

4.1.4.8.1 WORK PLAN

As outlined in the following pages, YoungWilliams has the people and tools in place to ensure a smooth transition for BCSE. As required by the RFQ, our Work Plan will contain four phases during the implementation and then an operational phase for ongoing operations. The Draft Work Plan found in Appendix C will provide the detail for each of the following phases and tasks outlined in the RFQ work plan guide.

WHAT OUR CLIENTS SAY

“The YoungWilliams Team came in and met with our agency leadership to discuss any concerns we may have had...They provided our agency with materials to inform our staff and clients of the upcoming change. The change went off without a hitch.”

— Heidi Baur
Director, Onslow County DHHS

Work Plan Guide	
Phase	Tasks
Predesign	Contract
	Kick-off meeting
	Weekly progress reports
	Facility
	Bonded courier service
Design	Functional Design Document
	Detailed Design Document
	System Integration Test Plan
	User Acceptance Test Plan
	Operations Manual
	Security Plan
	Quality Assurance Plan
	Backup and Disaster Recovery Plan
	Setup disbursement processes
Development	Setup balance reporting system
	Setup ACH funds transfer
	Check services
	Check stock
	Software development cycle
	Telecommunication infrastructure
	Payment processing system hardware
	Debit card vendor interface
	Develop debit card usage material
	Develop notification materials
	Notify existing debit card holders
	Agency certification (acceptance) testing
Transition	Files and data transfer schedule
	Authorizer transition
	Activate debit card customer service components
	Begin daily settlement process

We also understand the Operations Phase will include monthly status meetings, update detail design documents, BCSE maintenance, initiate daily file transfers, and administration support. As J.P. Morgan and Key currently provide banking services, web and phone payment capability, and debit cards to the West Virginia CSE program, many of the traditional transition tasks will not be necessary, thus mitigating transition risk.

4.1.4.8.2 FORMAL & DOCUMENTED PROJECT MANAGEMENT APPROACH

As noted previously, YoungWilliams uses a formal and documented project management approach based on the Project Management Institute (PMI) industry standards and guidelines (<http://www.pmi.org>). In Appendix C, *Draft Work Plan*, we provide a Work Plan using Microsoft Project. We used it to develop the Work Plan that includes tasks, milestones, and deliverables. YoungWilliams understands the Work Plan must contain

milestones and deliverables as scheduled and to meet the six-month timeframe for transition required in Section 4.2.2.6.12, *Vendor Responsibilities*. Finally, we designate David Hales as the fulltime Implementation Manager during the implementation of the WV BCSE Payment Processing Center. The following pages describe our team and approach to project management.

IMPLEMENTATION MANAGEMENT OFFICE

Our Plan begins in our Implementation Management Office (IMO), a part of YoungWilliams that provides centralization and direction for all implementation activities. Our IMO benefits the State since it boosts efficiency, ensures implementation milestone success by the go-live date, and furnishes current, accurate information. Our Director of Process Improvement, Becky Hunt, and her team bring together all implementation activities and maintain standards of excellence through:

- Administrating and maintaining methodologies;
- Training and mentoring managers;
- Guiding and supporting the use of management tools;
- Aligning and discovering resources; and
- Coordinating and facilitating communication.

With 31 years of experience in all areas of implementation management, strategic planning, procurement, and process improvement, Becky leads the IMO Team. This Team easily creates work schedules and Gantt charts to meet the State's requirements. She will support David, the WV BCSE Payment Processing Center Implementation Manager, as he integrates the overall implementation strategy, fulfill numerous roles, and interact with all teams.

Becky's management experience combined with her project knowledge, implementation performance, and personal effectiveness make her the right choice for meeting the State's goals, the project's objectives, and helping the families we serve. Becky, David, and the IMO Team benefit the State since consistency, accountability, and transparency of all processes, standards, policies, training, and resources are under the same umbrella.

WHAT OUR CLIENTS SAY

"The transition plan developed by YoungWilliams ensured that agency staff enjoyed a smooth transition. Clients and stakeholders noticed little to no disruption in the services being provided, which was an enormous task for a project of this size. Mississippi is excited about the future of the child support program as the transition with YoungWilliams continues to progress."

— **Lyndsy L. Irwin**
Director of Child Support Enforcement,
Mississippi DHS

YoungWilliams IMO Advantages to the State				
Governance	Single Source	Replication	Support	Repository
<ul style="list-style-type: none"> ✓ Proper accountability ✓ Quality assurance ✓ Decision matrices 	<ul style="list-style-type: none"> ✓ Relevant information ✓ Effective decisions ✓ Activities & tasks data 	<ul style="list-style-type: none"> ✓ Project excellence ✓ New lessons learned ✓ Best techniques 	<ul style="list-style-type: none"> ✓ Mentor for managers ✓ Consistency assurance ✓ Project guidance 	<ul style="list-style-type: none"> ✓ Document maintenance ✓ Project history archive ✓ Corporate ideas vault

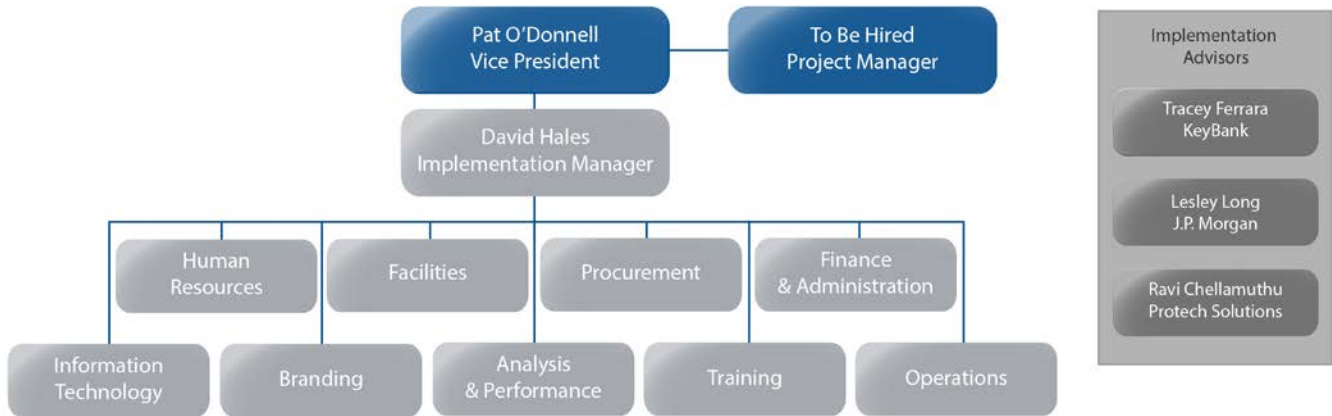
Every YoungWilliams project opens on time and on schedule. Planning and carrying out successful start-ups are second nature to us, but our approach to planning is not static. Successful methodologies allow us to maintain flexibility while meeting the specific requirements for each unique project. We bring this same flexible approach to the State before, during, and after implementation. Our Work Plan provides a structure for handling things like changes to the project, communication methods, and approval processes.

Since our Work Plan encompasses and integrates all project start-up tasks and activities, we apply the Project Management Institute’s *Project Management Book of Knowledge* (PMBOK) best practices to all areas of implementation management: stakeholders, integration, scope, schedule, budget, quality, human resources, communications, risk, and procurement. For each of these areas, David and the IMO Team apply these best practices during planning. She ensures teams in each area use these practices when executing their part of the work.

IMPLEMENTATION TEAM

Our Implementation Team oversees all phases of the start-up. This team of payment processing center and child support professionals across the country knows every aspect of managing project start-ups.

We have opened each office on time, whether transitioning an incumbent contractor or opening new project offices for an entire state. Our team’s organization is based on expertise in each implementation area to maximize efficiency and accountability.



Our team manages the resources, processes, and activities necessary to implement a fully equipped, trained, and staffed payment processing center that runs efficiently on the first day of operations. In addition, our team is responsible for recruiting and hiring new project staff, writing procedures, developing QA processes, acquiring and installing any required systems, conducting employee orientations, and training staff during the start-up period. The following table provides more detail about the experience and roles of our team members actively involved in this implementation.

Implementation Team			
Name/Corporate Title	Implementation Area	Implementation Role	Years of Experience
Rob Wells , President	President	<ul style="list-style-type: none"> Strategic planning System architecture 	25
Patricia O'Donnell , Vice President of Payment Processing	Vice President	<ul style="list-style-type: none"> Executive oversight Strategic planning Operations & client communications 	38
Tracey Ferrara , KeyBank	Debit Card	<ul style="list-style-type: none"> Facilitate updates to Key2Benefits cardholder materials Coordinate program configuration changes Ensure adequate in-network ATM coverage Provide prepaid training to BCSE staff 	15
George Sesock , J.P. Morgan	Banking	<ul style="list-style-type: none"> Serve as BCSE's primary point of contact for J.P. Morgan's full capabilities 	26
Karl Lamar , J.P. Morgan	Banking	<ul style="list-style-type: none"> Assist BCSE in realizing day-to-day operational efficiencies in alignment with treasury service goals 	25
Lina Schmidt , J.P. Morgan	Banking	<ul style="list-style-type: none"> Initiate and monitor the implementation of all contracted services for BCSE 	5
Lesley Long , J.P. Morgan	Banking	<ul style="list-style-type: none"> Serve as BCSE's primary contact for day-to-day banking services Facilitate the timely resolution of all day-to-day service issues 	20
Ravi Chellamuthu , Protech Solutions	Software Development	<ul style="list-style-type: none"> Analysis, design, development, testing, implementation of CSE management systems and SDU applications, provides daily support 	9

Implementation Team			
Name/Corporate Title	Implementation Area	Implementation Role	Years of Experience
David Hales , Implementation Manager	Implementation Compliance	<ul style="list-style-type: none"> Manages all processes and plans to implement a fully-equipped, staffed, and operational project Coordinates and monitors all tasks for start-up project staff Monitors and ensures all start-up milestones are on schedule and communicates status of same 	5
To Be Hired , WV BCSE Payment Processing Project Manager	Project Manager	<ul style="list-style-type: none"> Project planning Client communications Meeting and reporting per contract requirements 	TBD
Darrin Greene , Director of Business Process Engineering	Project Advisor	<ul style="list-style-type: none"> Y-Trac, Payment Processing 	26
David Dyess , Director of Analysis & Performance	QA & Reporting	<ul style="list-style-type: none"> QA Data analysis Performance reporting 	34
Mary Johnson , Vice President of Special Projects	Training & Business Analysis	<ul style="list-style-type: none"> Training Policies & procedures Business analysis 	23
John Tidwell , Chief Technology Officer	Technology	<ul style="list-style-type: none"> IT oversight Data security Telephony Y-Trac & Help Desk 	24
Jennifer Schulz , Director of Software Development	Technology	<ul style="list-style-type: none"> Process Automation Telephony implementation and custom development Software development 	22
Cornelius Marshall , Director of Incident Management	Technology	<ul style="list-style-type: none"> Installing & testing hardware Complex IT planning Help Desk 	22
Lonnie Huff , Director of IT Security and Infrastructure	Technology	<ul style="list-style-type: none"> Data and information security Controls access and compliance Infrastructure design 	28
Dale Currie , Chief Financial Officer	Payroll, Finance & Administration	<ul style="list-style-type: none"> Administration oversight Finance & HR Payroll & insurance Facilities 	36

Implementation Team			
Name/Corporate Title	Implementation Area	Implementation Role	Years of Experience
Becky Hunt , Director of Process Improvement	Procurement	<ul style="list-style-type: none"> Reviews approved items to purchase Coordinates purchasing activities by go-live date Develops and maintains relationships with vendors 	31
Melanie Land , Director of Accounting	Payroll, Finance & Administration	<ul style="list-style-type: none"> Payroll & insurance Billing services Accounts Payable 	34
Royce Amacker , Director of HR	Recruiting & Hiring	<ul style="list-style-type: none"> Administers HR policies Onboarding/Offboarding Benefits 	21
Daniel Smith , Director of Facilities	Facilities & Security	<ul style="list-style-type: none"> Facilities management Security: physical and facilities 	16

YoungWilliams is committed to providing the State with a smooth start-up, which means no service disruption to customers. The implementation period is a fluid process of people and activities that meet deadlines, allows for transparency, and reveals accountability while remaining flexible to adapt to any adjustments the State might need.

Our Work Plan focuses on major implementation functional areas of work that must be completed to ensure the office is fully operational by the go-live date. To coordinate this start-up, we use the following functional areas for the organization of work:

- Oversight and management implementation;
- Legal implementation;
- Finance and administration implementation;
- Facilities implementation;
- Procurement implementation;
- Accounting implementation;
- HR implementation;
- IT implementation;
- Branding implementation;
- Analysis and performance implementation;
- Training implementation;
- Operations implementation; and
- Post-implementation.



OVERSIGHT & MANAGEMENT IMPLEMENTATION TEAM



The Vice President and Implementation Manager work together to develop and monitor all plans and milestones throughout the entire start-up period.

Pat O'Donnell, Vice President of Payment Processing, has 38 years of experience in state disbursement unit and payment processing business lines, as well as experience in child support, technology, marketing, and sales, and defines the:

Implementation Team – Pat decides who is on the team, identifies team member roles and responsibilities, creates implementation organizational chart, and communicates goals, strategies, and plans to the team.

Outreach Plan – Pat determines what to include in the outreach plan, defines the goals and approaches for contacting community and agency partners, and selects the team members responsible for outreach tasks.

Communication Plan – Pat lays out the best ways to effectively communicate with the State, identifies best methods of communications for local community contacts, determines the frequency and delivery method of all communications, and creates the communication plan.



David Hales, Implementation Manager, has five years of experience in all areas of implementation management, strategic planning, procurement, and process improvement and 23 years of experience in Information Technology. David and the IMO Team unite all start-up responsibilities, activities, and standards into one cohesive plan. During implementation, David and the IMO Team are instrumental in developing and overseeing:

Implementation Management Office – They facilitate and coordinate all functional and operational areas, define internal and external communication methods and standards, and identify resources and tools that further implementation management capabilities.

Implementation Gantt chart – They combine best methods, work breakdown structures, implementation milestones, implementation deliverables, and objectives, and tailor them into a Work Plan to meet and exceed the State's requirements.

Work Plan compliance – They focus on implementation goals, communicate regularly with all team members, monitor implementation milestones, and ensure all tasks, activities, and related changes comply with contractual requirements.

LEGAL IMPLEMENTATION TEAM



Lora Warren is an attorney with five years of experience. Her team oversees legal and ethical issues during start-up to make certain the project is getting off to a good start, including:

Contract negotiation – They work with the State, Vice President, and key operations individuals to negotiate the Contract and have it executed and signed by all parties. They also distribute the Contract to all who need a copy and communicate the Contract information to Finance and Administration for proper invoicing.

Insurance requirements – They work with Finance and Administration to confirm the insurance requirements of the Contract to ensure insurance is in place by the go-live date.

Legal environment scan – They work with the Facilities Team to confirm State and local requirements for running a business and operating an office in that location, which often involves acquiring licenses and paying fees.

Project-specific issues – They research general legal or ethical branding issues specific to the project during start-up. Given their experience with laws, contracts, and start-ups, they easily address any issues unique to the project.

FINANCE & ADMINISTRATION IMPLEMENTATION TEAM



Dale Currie oversees all finance, accounting, payroll, facilities, procurement, insurance, and administrative functions and has 36 years of experience. During implementation, his team is instrumental in developing and maintaining:

Budgets – They create the budget model during the bid response and approve the operations and payroll budgets.

Control – They monitor and control budgets for efficiency, effectiveness, and reporting.

FACILITIES IMPLEMENTATION TEAM



Daniel Smith has 16 years of facilities experience. His team effortlessly juggles the many tasks that lead up to successful operations by the go-live date. Some of the tasks they direct include:

Facilities location – They obtain the lease for the facility, coordinate furniture, decorating and equipment orders and deliveries, oversee remodeling as needed, approve and order signage, and compile documents and photos that onsite staff might need on the go-live date.

Site security – They develop the site security plan for people and the facility, oversee installation of any security systems or equipment, create procedures regarding internal and external site security, determine restricted access areas, and control employee and visitor badges.

Move-in tasks – They oversee any transfers of files and assets from external locations or storage, establish postal and overnight mail accounts, and create and order supplies for office and desk items.

PROCUREMENT IMPLEMENTATION TEAM



Becky Hunt will also handle all procurement activities for this implementation. Her Team plays an important part in making the implementation process run smoothly and ensures deliveries of items purchased are on time, as well as:

Purchasing – They review the approved list of items to buy and identify and coordinate purchasing activities based on the go-live date. They also prepare purchase orders, obtain necessary approvals, and submit the purchase orders to Finance and Administration and to the Vice President.

Vendor management – They develop new supply sources and negotiate the best vendor terms, pricing, and delivery based on budget and schedule requirements.

Cost/benefit analysis – They analyze current processes for efficiency and cost and recommend solutions for any possible deficiencies observed.

Process improvement – They study current processes and prioritize process improvements based on their impact on cost/benefit and efficient productivity.

ACCOUNTING IMPLEMENTATION TEAM



Melanie Land has 34 years of experience and supervises all activities that have a dollar sign attached to them. Her team is involved with the large number of accounting activities required to implement a project such as:

Accounts receivable & payable – They check with the State for invoice template approval, set up an Automated Clearing House (ACH) payment option with the State, enter new vendors as submitted, submit invoices for approval, and pay bills as required.

Payroll – They confirm that data has been entered for employee payroll including tax information and direct deposit, time and attendance schedules for each new hire, and timesheet adjustments.

Insurance – They obtain corporate insurance policies for the project and send them to the State and/or landlord.

Project support – They oversee additional activities such as opening local accounts, issuing cell phones and credit cards, and setting up project managers in our accounting and expense reimbursement systems.

HUMAN RESOURCE IMPLEMENTATION TEAM



Royce Amacker leads all HR functions. With 21 years of experience, she oversees her team to ensure the completion of start-up tasks that include:

Onboarding – They identify roles and responsibilities of employees, review procedures to assimilate current staff into our organization, familiarize new staff with our services, and verify when onboarding is complete.

Planning - They create a memorandum of needs that includes location, payroll, and email information and obtain approvals for the implementation communications plan, employee website, and benefits election plan.

Recruiting and hiring – They update the recruiting website with positions, recruit current staff and extend employment offers, interview and hire new staff, and set deadlines for acceptance of job offers.

INFORMATION TECHNOLOGY IMPLEMENTATION TEAM



John Tidwell has 24 years of experience in IT. He oversees all technology development, systems, equipment, and connectivity to ensure that his team has everything in place, tested, and functional before the go-live date. His experience with all areas of IT including hardware, software, telephony systems, design, development, security, and deployment makes him a critical part of our successful implementations. He effectively communicates with the State about all technical functions and developments. During implementation, he and his teams are responsible for the following areas:

Development & Testing – Jennifer Schulz has 22 years of experience and handles all implementation service and delivery tasks that relate to:

- YoungWilliams' case management systems;
- Genesys plan, IVR, and ACD;
- Website and mobile app;
- Custom reporting;
- Software testing; and
- Software configuration supplied by YoungWilliams and the State.

Incident Management – Cornelius Marshall has 22 years of experience and handles all IT incident management duties that relate to:

- Help Desk;
- Change Control ticketing;
- Incident management response; and
- IT issue escalation and resolution.

Infrastructure & Security – Lonnie Huff has 28 years of experience and handles all implementation IT infrastructure and security tasks that relate to:

- Network setup and connectivity;
- Hardware inventory and installation;
- Telephony – moving external numbers, installing equipment and licenses, setting up Genesys, and testing;
- Compliance with all security controls (e.g., Service Organization Controls (SOC) 2 Type II, IRS Publication 1075);
- Access to overall network and applications; and
- Security environment monitoring for vulnerabilities.

BRANDING IMPLEMENTATION TEAM



Danielle Brown has six years of experience in brand management and graphic design. During implementation, her team ensures the branding plan meets the project's needs while adhering to YoungWilliams' standards and corporate branding plan in areas such as:

Needs assessment – They create a list of items to be ordered, give the list to Facilities for obtaining purchase approvals, and complete a quality check to confirm that the materials meet branding standards after they are delivered.

Design – They design interior signage, name plate templates, office posters, desk sets, logo, business cards, and stationery.

Branding – They develop the branding plan and ensure compliance with YoungWilliams' branding standards.

ANALYSIS & PERFORMANCE IMPLEMENTATION TEAM



David Dyess is our dedicated statistics expert who has 34 years of data interpretation experience. During implementation, his team excels at finding, compiling, and analyzing vast quantities of project-related local, state, and national data and trends by providing:

Performance statistics – They analyze past performance data for the project, present data for current performance and future performance trends, and translate the State's needs into measurable goals.

Reporting – They ensure systems monitor and report on all performance areas, and document the metrics used for tracking performance and quality.

Case stratification – They monitor and prepare data and present their data findings from YoungWilliams' case stratification and predictive analytics tool, Y-Strat.

TRAINING IMPLEMENTATION TEAM



Mary Johnson applies her extensive child support management experience and legal expertise spanning 23 years to oversee her team as they implement these tasks:

Process & materials – They define training for new and existing staff and review existing training documents for accuracy and completeness.

Training analysis – They identify training needs, conduct operational and case management system training, report on training efforts, and complete onboard training.

Policies and procedures – They confirm policies and procedures are current through contact with the State and ensure all employees understand and have copies of the policies and procedures.

OPERATIONS IMPLEMENTATION TEAM

As the go-live date approaches, the implementation period begins to shift into Operations as team members in different areas begin:

Business analysis and testing – They analyze all requirements, ensuring operational procedures are in place to meet each and every discrete requirement, expected performance metrics, and “as-is” and “to-be” processes for six weeks after the go-live date to make recommendations for improvement. Additionally, the Operations Team participates in user acceptance testing for the Y-Trac Payment Processing system and all file transmission testing to ensure all is in place and functional prior to go-live.

Customer communication – They create any necessary customer communication documents and verify transition of existing post office boxes, new postal services and overnight mail accounts. They confirm all expectations with the courier service.

Operations plan – They develop the operations plan along with benchmarks for performance goals that are presented to the State for review and approval.

Reporting plan – They develop the format and timeframes for project reporting that are presented to the State for review and approval.

POST-IMPLEMENTATION TEAM

In preparation for meeting deliverables due shortly after the go-live date, our team members begin planning and developing additional activities for:

- **Business Continuity/Disaster Recovery (BCDR)** – They finalize and operationalize the BCDR plan that was presented to the State for review and approval.
- **Payment Processing review** – They assess current business processes and technology used to support payment processing operations, workflow, and employees to meet BCSE’s program goals.
- **Reports** – They review current reports and identify additional reports needed.
- **Standard operating procedures** – They assess procedures already in place for compliance and to eliminate any duplication of processes.

Every YoungWilliams project opens on time and on schedule. Planning and carrying out successful start-ups are second nature to us, but our approach to planning is not static. Successful methodologies allow us to maintain flexibility while meeting the specific requirements for each unique project.

IMPLEMENTATION ACTIVITIES

YoungWilliams' approach to the Implementation Phase of the project focuses on major areas of work that must be completed for the WV BCSE Payment Processing Center. The tasks presented in the following table are detailed in this section.

Major Implementation Activities
Implementation management , maintaining communication with BCSE, managing BCSE-approved implementation schedule, and effectively documenting and managing change.
Establishing the WV BCSE Payment Processing Center , including securing BCSE's approval for location.
Purchasing and installing all essential equipment , establishing a telephone system, full connection of systems and training in the use of OSCAR for all necessary employees.
Payment processing , involves working closely with BCSE and the incumbent payment processing provider and BCSE to transition the payment processing operations and requisite data transfers prior to going live. This includes (but is not limited to) any payment processing software configuration changes required by the WV BCSE Payment Processing Center, executing on the test plan, parallel operations testing and network connectivity testing.
Hiring WV BCSE Payment Processing Center staff , which involves finalizing job descriptions, screening resumes, conducting interviews, selecting staff, and performing background checks. Our intent is to engage with existing payment processing staff supporting the WV BCSE and invite them to join the YoungWilliams Team, should they choose to do so and assuming they meet all YoungWilliams prerequisites for employment. This strategy will, again, minimize transitional risk and provide continuity for BCSE, the program, and interested staff members.
Training staff , including the initial training on OSCAR, supplementing BCSE's training, reviewing BCSE policies and procedures, and developing training modules and written procedures. Additionally, training will be provided for the Y-Trac Payment processing software, imaging system and other systems utilized for delivering the complete set of services for this program.
Communicating with BCSE by attending weekly status meetings during the implementation period and on an ongoing basis by working closely with the BCSE Liaison identified immediately after Contract execution.
Operational readiness , reviewing BCSE policies and procedures, training materials, operational procedures and processes, and end-to-end operational readiness.

IMPLEMENTATION MANAGEMENT

YoungWilliams has a firm understanding of project implementations, and we never lose sight of the many aspects we must consider when starting a new project or enhancing an existing project. Therefore, we are dedicated to a structured, proven transition and implementation process to ensure a fully functional WV BCSE Payment Processing Center on the first day of operation. Our process places significant emphasis on planning, scheduling, and controlling all implementation activities to ensure we meet project objectives. Key project objectives highlighted throughout the implementation phase include:

- **Performance Assessment:** The project is on track to meet and exceed performance targets, leading to a fully-functioning WV BCSE Payment Processing Center in all program areas;
- **Timeliness Measurements:** Implementation milestones are being accomplished on time;
- **Scope Control:** Agreed-upon deliverables are being completed with minimal increase in scope, scope changes are documented and controlled effectively, and resulting project delays, if any, are communicated;
- **Customer Impact Awareness:** Customer requirements are being considered, customer impact documented, reviewed, minimized, and mitigated wherever possible;
- **Risk Assessment:** All potential risks are documented and reviewed, and contingency plans are developed wherever possible;
- **Communication Consistency:** Communication with all stakeholders is occurring regularly and provides adequate information exchange; and
- **Costs:** Costs are being evaluated and controlled.

WHAT OUR CLIENTS SAY

“Onslow County contracted with YoungWilliams in 2014 for child support services. We were pleased that all employees were offered positions in the transition. ... YoungWilliams staff came down to meet with us and make sure everything was good to go prior to the transition.”

— *Sherri Slater*
Asst. Director, Onslow County Department of Social Services

THE WV BCSE PAYMENT PROCESSING CENTER

YoungWilliams will establish a WV BCSE Payment Processing Center for collecting and distributing child support payments in Charleston, West Virginia, no more than one mile from the BCSE main office. The office location will meet all provisions of the Americans with Disabilities Act and all applicable State, County, and local building codes. We will clearly mark emergency evacuation routes, so staff and authorized visitors can exit in case of a fire, storm, or other emergencies, and we review emergency procedures with staff on a routine basis. We prefer to operate in an open floor plan composed of cubicles, updated furniture, and dual screen monitors. Not only does this facilitate supervision of our employees, but also a uniform look generally increases our employees’ morale. For more information about our facility, please see Section 4.2.2.6.12.3, *Primary Operating Facility*.

PURCHASING & INSTALLING EQUIPMENT

Once BCSE approves the YoungWilliams Work Plan, we will work closely with BCSE IT personnel as we follow all IT-related implementation tasks. We will purchase and install all essential equipment for the WV BCSE Payment Processing Center, including the employer reporting services.

We will work closely with BCSE technology personnel to ensure we meet all IT requirements within this RFQ.

Based upon our experience with our project transitions across the country, we know the development and installation of well-planned technology implementation is critical to the operational success of any project. YoungWilliams will assign corporate staff members to serve as technical resources during implementation, including one IT Project Manager.

Our IT Team has the experience and expertise to develop an appropriate technology infrastructure that will support the operational needs of the WV BCSE Payment Processing Center. Once we install all the equipment, including establishing a phone system, our team will test the technology infrastructure and certify system readiness. It is important all aspects are well coordinated, so the technology solution is fully operational on time. For additional information regarding equipment for the WV BCSE Payment Processing Center, see Section 4.2.2.6.13, *Equipment*.

PAYMENT PROCESSING

This proposal includes Y-Trac – Payment Processing, YoungWilliams’ software application to process payments that will be utilized in the WV BCSE Payment Processing Center. YoungWilliams will follow our controlled software development lifecycle to architect the software for the WV BCSE Payment Processing Center in conjunction with Protech. The YoungWilliams Software Development Team, led by our Director of Software Development, Jennifer Schulz, uses an Agile with Scrum development strategy to approach definition, design, development, and implementation of technology and our software solution. With Scrum, the Software Development Team and Protech will work in two-week iterations (cycles). At the beginning of each cycle, the team reviews priorities and selects features or items to complete during the iteration. YoungWilliams and Protech further divide the selected feature list into individual tasks for each member(s) of the team to work on. Throughout the iteration, the Scrum Team meets daily to facilitate collaboration amongst the members and ensure clear and effective communication.

YoungWilliams will provide our staff with the latest software to ensure the safety of customer data and systems.

At the conclusion of the two-week iteration, the Software Development Team present the production-ready development features to the stakeholders. The Software Development Team collects feedback from the stakeholders, and the group discusses improvements and further work necessary on some features. Additionally, they evaluate the Scrum processes and look for ways to improve. The two-week cycle begins again with a selection of features to work on for that cycle.

When developing Y-Trac – Payment Processing for the WV BCSE Payment Processing Center, YoungWilliams and Protech will perform business analysis to identify the specific needs of the WV BCSE Payment Processing Center and develop a plan for construction of this Y-Trac solution. The YoungWilliams Software Development Team will break down the results of the business analysis into feature sets and prioritize those sets for Protech. Jennifer will review the prioritized feature list with Protech to validate the prioritization assigned and to ensure

the feature was captured appropriately. Jennifer will add the list of features to the appropriate Scrum cycles. The assignment of features to a Scrum cycle is based on the velocity of the Development Team to produce the features and priority of the feature.

The Software Development Team meet with the stakeholders at the end of the cycle to present and demonstrate the completed features of Y-Trac – Payment Processing. The Team will prioritize any suggested changes or issues and add each into the appropriate Scrum cycle. This Scrum process allows for frequent inspection of the software produced for this project. The demonstration of the software at the conclusion of the iteration provides a feedback loop for the Software Development Team. Any additional business analysis that needs to be performed can be identified at any point throughout the process and entered as a task for the Software Development Team to execute.

HIRING PERSONNEL

YoungWilliams is committed to hiring qualified, professional staff. Upon Contract award, we will recruit, hire, and train personnel for the WV BCSE Payment Processing Center. YoungWilliams Director of HR, Royce Amacker, will work with the Project Manager to finalize the overall program-staffing plan, implement the recruitment process, and conduct job interviews for additional employees.

For the Contract, we have a five-pronged approach to hire and retain a successful team:

- Upon Contract award, YoungWilliams will reach out to existing staff of the incumbent payment processing provider and initiate conversations about joining the YoungWilliams Team in our Charleston, West Virginia facility. Of course, this personnel transition will not take place until the existing contract concludes and the YoungWilliams Contract begins. We adopted a similar process when we successfully transitioned the Kansas Payment Center. As the Go-Live date approaches, we will establish training for the incoming staff members on the Y-Trac Payment Processing solution, required courses within YW University and other appropriate training on an after-hours basis. Of course, the staff members will be compensated for their time. We will schedule this so as not to disrupt the existing operation.
- Our Project Manager, with the support of our corporate Director of HR, will be responsible for developing a plan for attracting a diverse, qualified candidate pool, helping managers to hire the right people, and efficiently onboarding new employees;
- We will offer competitive wages and benefits;
- In past contracts, we implemented a pre-employment screening and assessment for positions that have had its content validated by independent experts and well-recognized industrial psychologists specialized in assessment validation. We use these assessments to focus on specific skills, like customer service or computer skills, to help identify candidates that will be a good fit for specific positions; and
- We will support our team with child support training, stress management training, and additional online training throughout the year.

We will run background checks for:

- National warrant and warrant check;
- Violent crimes against persons;
- Burglary and theft;
- Other crimes of dishonesty;
- National sex offender database; and
- Social Security Number verification.

Before becoming a YoungWilliams employee, candidates must successfully complete the pre-employment requirements including background and reference checks. On the first day of employment, the employee must provide the necessary documentation allowing YoungWilliams to confirm work status via E-verify. We will ask all selected candidates to sign a confidentiality statement. Our Director of HR will explain the importance of the statement, so the candidates can understand the significance of handling confidential case information as part of their job responsibilities. The following graphic provides a high-level overview of YoungWilliams' recruiting and hiring process.



TRAINING PERSONNEL

Upon Contract award, we will begin working with BCSE to finalize a training plan for the Project. Our plan will include orientation and training activities that will occur during the start-up period, including the initial training on OSCAR. We will be responsible for refining training needs, modifying existing materials, and developing any new coursework for training modules using any materials we receive from BCSE as a model.

Coursework, training aids, and training materials will be developed and if appropriate, provided to BCSE based upon the BCSE-approved Work Plan. We will consult with BCSE training personnel throughout the developmental work stages of adapting our training.

For our training plan, please see Section 3.1.3, *Written Plan & Prioritized Schedule*, and for the details involved in training new employees, please see Section 4.2.2.6.13.5, *Training New Personnel*.

COMMUNICATION WITH BCSE

Communications management is not just for passing information between YoungWilliams and BCSE. We plan channels of communication among the team, the State, the customers, and the larger community. Our solid communications management approach of knowing how and when to control information eliminates problems

before they start. Taking into consideration any project constraints or specific requests, our communications may include:

- Finalizing all project plans;
- Providing progress reports;
- Conducting status meetings to discuss issues, and plans;
- Developing the frequency and format of reports;
- Creating communications matrices;
- Reviewing performance measures; and
- Incorporating change management.

YoungWilliams always keeps the lines of communication within the team, with the State, and with the community open. Throughout the day, our team uses many communication methods such as web conferencing and email. The YoungWilliams Implementation Website is our innovative way to effectively keep lines of communication open between the YoungWilliams Team and BCSE.

The Implementation Website facilitates communication by using personalized task lists and punch lists. These checks and balances keep all team members on schedule and accountable for their implementation responsibilities. It allows each person to see immediately the open start-up action items that remain. Management sees at a glance what progress or delays are happening in any area during any implementation stage. Becky and her team oversee user permissions for this Implementation Website and at any stage of implementation can grant the State access to this Implementation Website providing transparency and instant, accurate information.

Becky and her team can customize any number of sections within the Implementation Website to accommodate specific tasks or information the State would like to see. In the following sections, we describe the implementation and project-related information and documents we incorporate into all Implementation Websites, including:

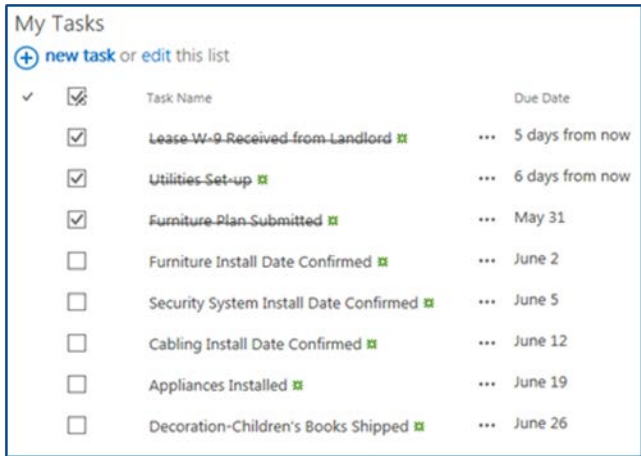
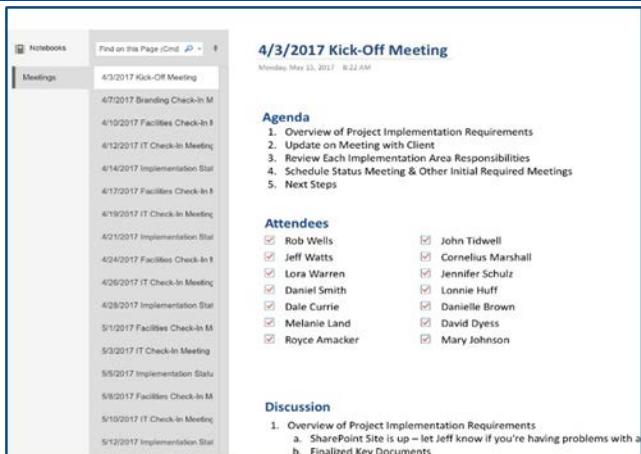
- **Implementation homepage** – instant access to information for the State and team members;
- **Implementation notebook** – additional implementation information like meeting agendas;
- **Implementation team members** – contact information for each team member;
- **Implementation plan** – task statuses with due dates and responsible people;
- **Implementation punch list** – items needing follow-up including the responsible people;
- **Implementation site documents** – current documents such as purchase orders or layouts; and
- **Implementation finalized key documents** – repository of approved project documents.

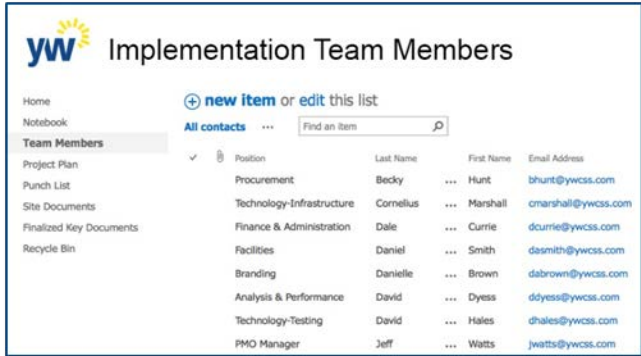
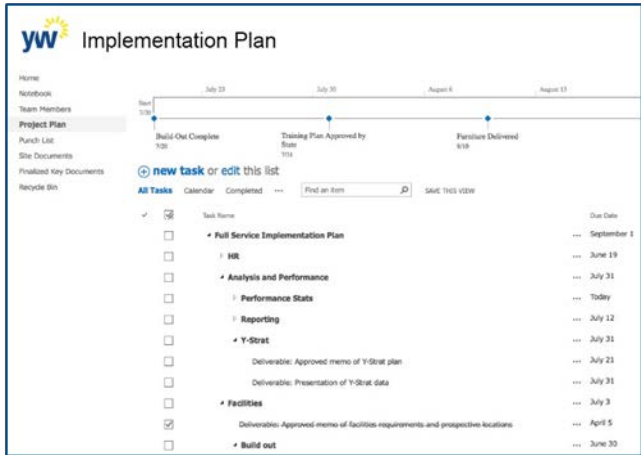
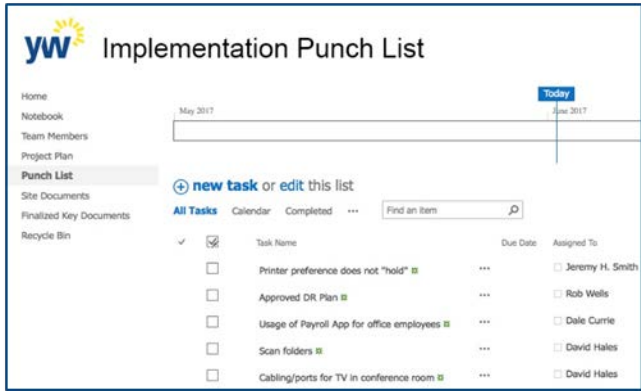


IMPLEMENTATION WEBSITE

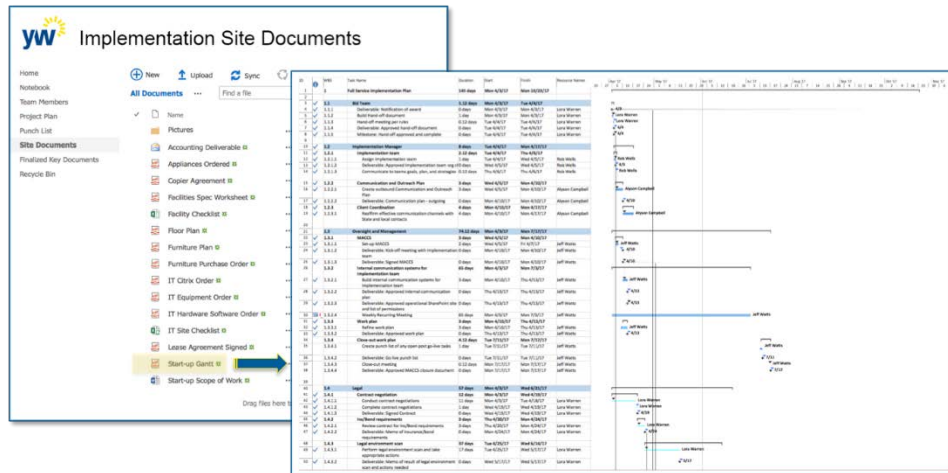


After logging in to the Implementation Website, the home page gives the State and team members instant access to any team member's contact information, current implementation and task documents, and a repository of finalized key documents. On the home page, the State and each team member will each see a personalized task list called "My Tasks" along with a punch list and a list of team members' contact information. The State will see implementation tasks assigned to them (e.g., "BCDR Plan Approval") along with the due date for the task. Since the Implementation Manager updates this Implementation Website, an open line of communication with the State and each team member exists regardless of their physical location. The State and the team member each see exactly what is expected, when it is due, and if any changes or updates have been made since (s)he last logged in to the Implementation Website. Some of its many features are highlighted in the following table.

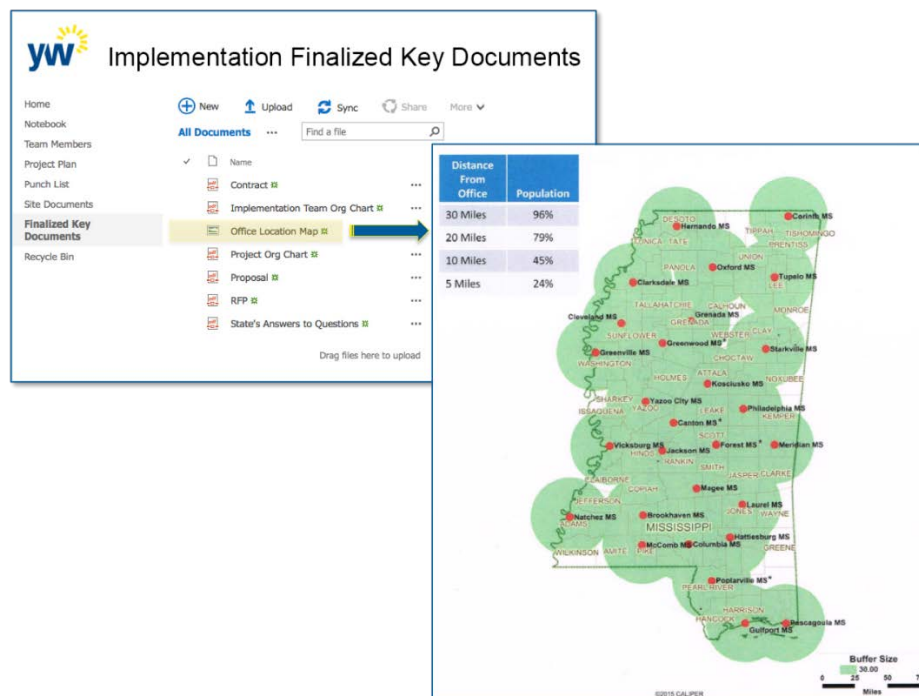
Implementation Website Features		
Feature	Description & Screenshot	
My Tasks	My Tasks tracks progress since it shows due dates for current tasks as well as completed tasks. Customizing the home page for each team member ensures accountability. Each task has version control providing an audit trail to see who has changed the task, and this information can be exported to Excel if needed.	
Implementation Notebook	The Notebook is often used to keep agendas for all implementation kick-off, check-in, and status meetings. A list of all meetings, dates, and topics are shown on the left side of the page. Each meeting includes an agenda, attendees, and discussion items allowing those who may have missed a meeting to stay current.	

Implementation Website Features	
Feature	Description & Screenshot
Implementation Team Members	<p>Team Members is a quick and easy way for the State to contact a team member in any functional group. This list includes functional groups, names, hyperlinked email addresses, and business phone numbers. The State can request additional information such as home or cell phone numbers be included.</p> 
Implementation Plan	<p>The Implementation Plan is the Gantt chart formatted to show each task's status and responsible person. The implementation timeline above the list shows due dates for critical items, deliverables, and milestones. Tasks are checked when completed successfully, providing an overview of each task's progress to the State at a moment's notice.</p> 
Implementation Punch List	<p>The Punch List enables us to address non-critical items identified on the go-live date that need to be finished. No matter how small or inconsequential the item may be, it is logged into the Implementation Website's Punch List section showing the task name and responsible person assigned to oversee this task's completion.</p> 

One of the most valuable sections on our Implementation Website is the Implementation Site Documents library. This section is a repository of all working documents, information, purchase orders, and plans. If the State wants to access the office's floor plan or implementation Gantt chart, they can find it in this library. The following screenshot shows an example of the Implementation Site Documents for a recent start-up and the associated Gantt chart.



Our Implementation Website features an Implementation Finalized Key Documents section, a repository for important project-related documents like the RFQ, Contract, and approved documents. Any document that requires approval or a signature goes in this section. A recent statewide project required an office location map to be approved before any work could begin consolidating offices throughout the state, as shown in the following screenshot.



OTHER COMMUNICATION TOOLS

YoungWilliams will meet with BCSE after Contract award to review our approach and adjust the Plan to ensure we have addressed all requirements. We will inform BCSE of all progress and any issues we encounter during the start-up. Our communication objectives include:

- Finalizing the Work Plan;
- Developing report formatting and frequency;
- Scheduling regular status meetings; and
- Creating performance goals.

Our communication is detailed and consistent, and we can accommodate any options BCSE requests.

Implementation progress reports – After confirming the content, format, frequency, and scheduling for reporting, we report our progress toward implementation goals, deliverables, and milestones along with any follow-up recommendations needed.

Implementation status meetings – We coordinate and participate in regular implementation status meetings, including preparation and distribution of the agenda and minutes with action items. Common status topics during these meetings are upcoming activities, goal progress, special initiatives, plans for resolving any challenges to progress, and staffing.

Web conferencing – When the YoungWilliams Team and BCSE are not able to meet in person, we facilitate conference calls where we interface using web cameras to personalize the experience and show presentations allowing for ample time to discuss a range of topics. Presentations are a popular and effective way to thoroughly review and assess the status of any implementation area or activity.



YoungWilliams adapts its channels of communication to conform to any specific communication request BCSE might have, and we look forward to developing new ways of communicating that are responsive to the needs of BCSE.

OPERATIONAL READINESS

Our Implementation Team members will conduct a review and assessment of current processes, analyze the current workflow, work with our IT staff to develop the business process, and review and modify, if appropriate, performance goals, and standards for QA reviews and operating procedures. This team will also develop operational procedures, performance goals, and QA requirements. We will work with BCSE to approve the format for our training materials, and then we will submit our training materials and operating procedures for BCSE approval. For details of the materials we will provide to BCSE for review and approval in the timeframes required by the RFQ, please see Appendix C, *Draft Work Plan*.

PROBLEM RESOLUTION & ESCALATION PROCEDURES

YoungWilliams has the experience, tools, and preparation necessary to resolve problems, issues, and changes during the project. Because we have a flat organizational structure, BCSE can expect a rapid response to issues from senior leadership and functional support groups. Each group has established automated tools designed for the timely resolution of problems and issues. These systems are already in place, operational and available to all YoungWilliams projects. For example, any technical issue that arises can be escalated to our corporate IT Help Desk and automatically routed to the correct resolution personnel. We have similar systems in place to resolve issues that may arise within Facilities, HR, and other functional areas.

We also have an established escalation procedure in place that employees in the WV BCSE Payment Processing Center will follow to ensure all problems receive the correct level of attention and are resolved as quickly as possible. If any inquiries, issues, or emergencies should arise during the project, YoungWilliams will collaborate with BCSE in the use of our problem and emergency escalation procedures.

PROBLEM ESCALATION PROCEDURE

It is inevitable gray areas will arise — scenarios that are not specifically spelled out in the RFQ, Contract, or existing service center protocols. Some will be significant and time sensitive; others will not. As we come across these areas, it is our responsibility to:

- Assess the urgency, importance, frequency, and potential impact of the issue;
- Determine which issues justify formal resolution; and
- Collaborate with BCSE to develop the best possible solution.



Unless the situation is urgent, as we come across areas of responsibility needing clarification, we will notify BCSE in writing of the issue and proposed solution. We will also discuss the advantages and disadvantages of our recommendation so BCSE can weigh the impact upon its customers, operations, and the agency.

We know the fine lines between issues needing formal resolution and those that tend to resolve themselves informally. We keep the big picture in mind and avoid becoming bogged down in petty disputes. We will apply our expertise to sorting out daily anomalies while timely elevating substantive issues to BCSE. We also welcome BCSE's input. If BCSE is the first to identify an issue or disagrees with our approach, we will listen with open minds. We have a great deal of respect for and appreciate BCSE's opinions and insights. With both entities having the interests of West Virginia's customers at heart, together we can explore all possible options, find common ground, and develop a solution that represents the best strategic thinking of all participants.

The most important characteristic of the partnership we envision with BCSE is honest, open communication. Both BCSE and YoungWilliams have a stake in the operation of the WV BCSE Payment Processing Center, and both partners want these operations to succeed.

PROBLEMS IDENTIFIED BY BCSE

The following table describes the procedures for resolution of issues received directly from BCSE.

Resolution Procedures for BCSE-Identified Issues		
Step	Action	Responsible Party
1	Any problem identified by BCSE will be reported to the Project Manager, who will document the problem.	Project Manager
2	Project Manager will attempt to resolve problem with the Department. If problem cannot be resolved, report this to the Vice President immediately.	Project Manager
3	Vice President will work problem to resolution and will communicate status to BCSE.	Vice President
4	Project Manager will prepare monthly report of problems and resolutions for BCSE.	Project Manager

PROBLEMS IDENTIFIED BY WV BCSE PAYMENT PROCESSING CENTER STAFF

The following table describes the procedures the office will use for any type of inquiry or issue that is identified. We use this procedure as a guide when we update our procedures.

Resolution Procedures for Employee-Identified Issues		
Step	Action	Responsible Party
1	Any local inquiry, issue, or problem will be directed to the Project Manager by the party discovering the problem immediately via email.	Staff member who first receives inquiry or becomes aware of an issue
2	Project Manager will work with team member to resolve inquiry or issue and ensure that inquiry or issue is logged for future reference.	Project Manager
3	If Project Manager cannot resolve inquiry or issue, report inquiry or issue via email to the Vice President.	Project Manager
4	Vice President will notify BCSE and attempt to resolve inquiry or issue. If inquiry or issue cannot be resolved, the Vice President will follow the escalation procedure outlined previously for BCSE-identified issues.	Vice President
5	Project Manager will prepare monthly report of inquiries, issues, and problems received and resolved.	Project Manager

Regardless of the source of the inquiry or issue, YoungWilliams will keep BCSE informed throughout the process and report how the problem was resolved. Initial contact will be made within 24 hours after receiving the problem, and resolution occurs within the week it is received.

4.1.4.8.3 LIST OF ALL DELIVERABLES & THE DUE DATE OF THOSE DELIVERABLES BY TASK

YoungWilliams understands and agrees to provide a list of all deliverables and the due date of those deliverables by task. We will provide the State with a 10-business day revision period, followed by a 5-business day revision period for YoungWilliams and an additional 5-business day re-review period by the State.

As an experienced child support provider, YoungWilliams is ready to provide payment processing services as required by this RFQ. The following table provides the deliverable and milestone tasks required to implement the WV BCSE Payment Processing Center. Additionally, we provide a full Microsoft Project Work Breakdown Schedule in Appendix C, *Draft Work Plan*, that contains all tasks required for implementation.

YoungWilliams Implementation Milestones		
Responsible Implementation Team	Task or Event	Completion Date
Predesign Phase		
Oversight and Management	Obtain Signed Contracts	10/1/18
	WBS Approval	11/14/18
Design Phase		
Facilities	Execute leases	11/29/18
Oversight and Management	Staffing Plan – Personnel Approved	10/1/18
Training	Training Plan and Material Approved	11/2/18
HR	Personnel Hired and Onboarded	1/29/19
	Personnel Trained	2/20/19
Operations	Deliverables completed	12/7/18
Information Technology	Approved Equipment Deployment Plan	1/11/19
Facilities	Build out/Circuit install complete	12/20/18
Development Phase		
Information Technology	Gov Cloud Development Complete	1/14/19
	Genesys Development/Testing Complete	2/8/19
	Port Numbers	2/25/19
	Citrix Environment Development and Testing Complete	2/14/19
	PureConnect Development complete	11/1/18
	Reporting Tool Development Complete	2/21/19
	Y-Trac – Payment Processing development complete	2/26/19

YoungWilliams Implementation Milestones		
Responsible Implementation Team	Task or Event	Completion Date
Operations Phase		
Information Technology	IT Deployment Complete	2/8/19
	VPN and YW State Connections Complete	10/22/18
Operations	Approved Billing Format	11/13/18
	Start Operations	2/27/19

YoungWilliams Implementation Deliverables		
Responsible Implementation Team	Task or Event	Completion Date
Predesign Phase		
Oversight and Management	Approved MACCS	10/16/18
Facilities	Facilities Operational Requirements – Number of offices, etc.	9/5/18
	Signed agent agreement	9/7/18
	Submit architect's Location Plan to State for approval	11/13/18
	Obtain Location Plan approval from State	11/13/18
	Execute construction contract	11/29/18
	Obtain construction schedule from contractor	11/29/18
	Obtain building permit	11/29/18
	State approval of Physical Security Plan	1/19/19
Design Phase		
HR	Personnel Job Descriptions and Staffing Plan	10/1/18
	HR Hiring Plan	11/8/18
Training	Training Plan and Material approved	12/5/18
Information Technology	State system access request	1/30/19
	Develop Functional Design Document	9/4/18
	Develop Detailed Design Document	9/4/18

YoungWilliams Implementation Deliverables		
Responsible Implementation Team	Task or Event	Completion Date
	Develop System Integration Test Plan	12/3/18
	Develop User Acceptance Test Plan	12/3/18
	Develop Back Up and Disaster Recovery Plan and testing procedures	10/24/18
	Develop Network Diagram/Technology Plan	10/31/18
	Completed Procedural Test Process for weekly progress reports	12/10/18
	Submit Equipment Deployment Plan for Approval	1/4/19
	Submit Back up Plan for Approval	11/7/18
Operations	Develop Operating Procedures	12/18/18
	Develop Transition Plan for Test of Operating Procedures	9/13/18
	Develop Transition Plan (including Continuity of Operations)	10/1/18
	Develop Security Plan	10/17/18
	Develop Risk Management Plan including processes and mitigation and perform initial risk assessment	10/2/18
	Develop Disaster Recovery Business Contingency Plan	9/13/18
	Develop Quality Assurance Plan for approval	10/24/18
Branding	Approved branding plan with final designs delivered to State for approval	12/3/18
Facilities	Obtain Occupancy Permit from contractor	12/21/18
	Waiver of liens	10/23/18
	Completed seating chart	1/22/19
	Signed vendor contracts	2/4/19
Development Phase		
Information Technology	Phone number transfer plan (if applicable)	12/5/18
Operations Phase		
Operations	Final Disaster Recovery Plan	12/3/18

YoungWilliams Implementation Deliverables		
Responsible Implementation Team	Task or Event	Completion Date
	Back up and Disaster Recovery Plan Test Results	1/18/19
Legal	Legal environment scan	1/8/19

4.1.4.9 DISBURSEMENT PROCESS

RFQ Section 4.1.4.9: Disbursement Process:

4.1.4.9.1 Each business day, the Agency shall transmit to The Vendor data files containing information for payees to whom disbursements are to be effectuated. The Vendor's responsibilities will include:

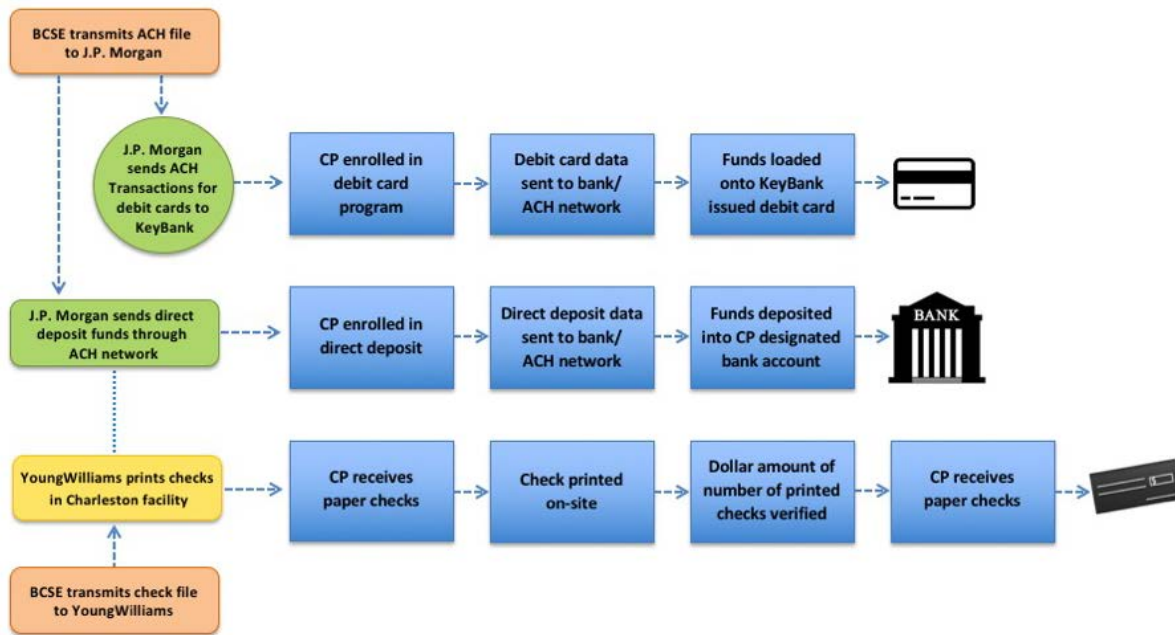
4.1.4.9.2 Check stock: The Vendor shall maintain on hand sufficient supplies of checks to allow for the generation of checks for at least two months. Checks shall be used for those disbursements not made by ACH to a Debit Card, a direct deposit account, or out of state agency.

4.1.4.9.3 The Vendor shall be required to maintain a log of dates, time and check numbers provided to the Agency daily.

For the disbursement process for the WV BCSE Payment Processing Center, YoungWilliams understands that:

- Each business day, BCSE will transmit data files containing information about CPs who should receive child support;
- YoungWilliams will have sufficient supplies of checks to generate checks for two months;
- Checks will be used for those disbursements not made by ACH to Key's debit card, a direct deposit account, or another state agency; and
- YoungWilliams will maintain a log of dates, times, and check numbers and provide to BCSE daily.

YoungWilliams understands the importance of providing a strong and stable payment platform to issue disbursements through the WV BCSE Payment Processing Center. We offer several payment methods to support disbursements to CPs on behalf of BCSE. Our payment options include check, ACH direct deposit (including pre-note testing), and debit cards.



The work of the WV BCSE Payment Processing Center has a direct impact on the families who rely on the timely and accurate receipt of child support monies. If child support payments are not properly collected, processed, and posted, the net result will be either a delay in receipt of payments by recipients or inaccurate disbursement of funds. Our priority is to issue disbursements to recipients as quickly as possible and within the Personal Responsibility and Work Opportunity Reconciliation Act (PRWORA) requirements. Our intent is to use electronic mechanisms to disburse payments whenever possible, but also continue to offer a paper-based disbursement option for exceptional scenarios, all in a secure, controlled environment.

Our solution provides innovations that will benefit the State and all stakeholders. These include, but are not limited to:

- Fraud prevention tools across all disbursement platforms;
- Check print function built into our application reducing the chance of error, reconciliation issue, and data loss; and
- A debit card program that provides robust online tools, recipient alerts, and information.

The WV BCSE Payment Processing Center will receive the disbursement file from BCSE, verify the data, and load the disbursement instructions into Y-Trac – Payment Processing each day.

Based on instructions from BCSE, we will generate, seal, meter for U.S. Postal Service delivery, and mail physical checks on the same day the disbursement data is received. YoungWilliams uses advanced LED print technology and security in check delivery. This printing includes any State requirements for the logo and authorized signatory. We will work closely with the State to incorporate the most sophisticated security devices available in the design of the check to safeguard against the threat of check alteration.

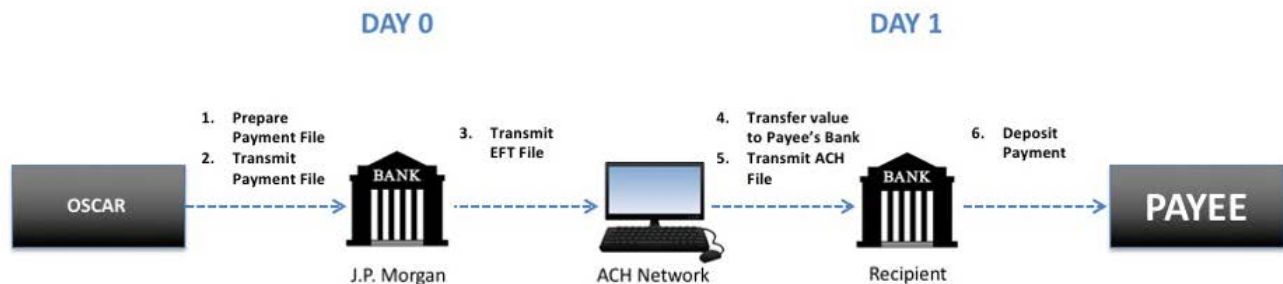
BCSE will initiate the electronic disbursement file to J.P. Morgan (for both Direct Deposit and Debit Card disbursements), so funds are available in the payee's account the day after disbursement data has been received.

Our proposed solution will adhere to or exceed all file formats, data transmission standards, report generation, and audit and security requirements.

ACH DIRECT DEPOSIT

YoungWilliams offers an electronic disbursement solution that complies with all applicable rules, regulations, and guidelines established for electronic funds processing. Our electronic ACH direct deposit option includes pre-notification (pre-note) e-testing, to allow the designated financial institution to verify the information provided.

Direct deposit services is a system of electronic fund transfers through which a recipient authorizes the WV BCSE Payment Processing Center to automatically make electronic payments to a designated Demand Deposit Account (DDA) whenever a payment is due. The total amount is paid electronically to the recipient's account on the same business day. Direct deposit is a safe and expeditious way to send child support to custodial parties. The following flowchart depicts the direct deposit process to be used for the WV BCSE Payment Processing Center.



We will maintain a record of the date and destination of each direct deposit, and this information will be stored indefinitely by the WV BCSE Payment Processing Center in a manner that is accessible and transferable to the State or a subsequent contractor. The WV BCSE Payment Processing Center will only perform reversals on payee/participant bank accounts after deposit in accordance with procedures developed jointly with the State.

FILE TRANSMISSION AND DELIVERY

YoungWilliams offers a file delivery solution that allows the WV BCSE Payment Processing Center to send and receive ACH files via the Internet using the following:

- Single Socket Layer (SSL) session encryption;
- Browser-based file exchange Hypertext Transfer Protocol (HTTPS);
- File Transfer Protocol (FTP) with Pretty Good Privacy (PGP) or GNU Privacy Guard (GNUPG) file encryption; and
- Secure file transfer protocol (SecureFTP), simple mail transfer protocol (SMTP), and HTTPS protocols, combined with public/private key infrastructure (PKI) security.

These file transmission protocols offer one or more of the following:

- Digital signature authentication;
- Full-strength encryption; and
- Digital certificates (X.509 compliant—standard, industry-accepted form of the digital certificate).

Depending on the mechanism chosen to deliver the WV BCSE Payment Processing Center's ACH file, our transition manager will work with the State's designated program team members during the transition to develop procedures.

PRE-NOTE TESTING

Pre-note testing provides the State, the WV BCSE Payment Processing Center, and the receiving financial institution the ability to validate account file structure, funding, and posting of funds received via electronic settlement. If an error is identified, this process allows the WV BCSE Payment Processing Center to diagnose and correct transmission errors before funding individual accounts. While pre-notes are no longer required by NACHA, it is the originator's choice for validation and fully supported by YoungWilliams. We recommend pre-notes be originated at least six banking days before transferring actual dollars to allow sufficient time for funding validation and verification.

RETURN ITEM PROCESSING

Original ACH return items (direct deposit and debit card rejects) from the receiving financial institutions are sometimes illegible or inaccurate, and the Federal Reserve Bank or other ACH processor that key-enters this data cannot improve or correct the returns. In such cases, YoungWilliams, in collaboration with J.P. Morgan, acts as the interface to provide the client with accurate data. ACH returns will be addressed daily by our Payment Processors and, where possible, immediately redistributed.

EFT TRANSACTIONS TO OTHER STATES

The YoungWilliams Team will handle all EFT activities for disbursements to other states in compliance with NACHA. The EFT solution complies in full of all applicable rules, regulations, and guidelines established for electronic funds processing.

FULL RECONCILIATION

We offer the most comprehensive account reconciliation between bank account statements and the payment processing center available in the industry. Our technology will electronically compare items that have been listed in the daily disbursement files to the items that have been presented for clearing the bank account. Staff will reconcile identified discrepancies from either source and provide a monthly report that validates the balance in the WV BCSE Payment Processing Center checking account. Additionally, each day, YoungWilliams will make an electronic listing of paid checks available to the State. The list will be sorted in numerical sequence and include the dollar amount and date paid.

POSITIVE PAY

Positive Pay is a service that prevents losses associated with fraudulent checks and ensures that only WV BCSE Payment Processing Center-authorized checks are paid. Positive Pay offers an effective method of identifying discrepancies between checks presented for payment and the check issue information and provides a final opportunity to identify fraudulent items that have alterations in the MICR line.

Daily, J.P. Morgan will provide a Positive Pay Exception Report, listing any check that does not match our disbursement file history. Our quality assurance/disbursements specialist will work jointly with the J.P. Morgan to ensure each transaction is reviewed and resolved appropriately. The report will be provided to the State via the Internet.

INTERNET BANKING

Internet banking will allow YoungWilliams and the State the ability to manage information and finances with up-to-the-minute accuracy. Internet banking with cash management will provide access to:

- **Account Activity:** All accounts and their current balances can be viewed in one glance. Access Online offers 45 calendar days of account balance and transaction data. Upon request, for report retention, the system can store 90 calendar days, 1 or 2 years of data. Current day activity is available since the bank provides updates all day long.
- **Check Images:** Images of the front and back of checks are captured and stored in an image archive for 90 days of quick review. Images are available one day after posting. Immediate retrieval is possible using a simple windows-based, point-and-click interface that can be printed or copied into a document.
- **Reconciliation and Reporting:** Account activity can be selected and downloaded for reconciliation and reporting.
- **Stop Payments:** Accounts can be reviewed for checks that have been paid and a stop payment request can be placed on an individual or range of unpaid checks. Stop payment history is also provided.
- **Positive Pay:** Positive pay exceptions can be reviewed over the Internet and decisions can be quickly made about daily exceptions.

4.1.4.10 RECEIPT OF DISBURSEMENT INFORMATION

RFQ Section 4.1.4.10: Receipt of Disbursement Information:

4.1.4.10.1 The computer data files containing disbursement information to be used in printing child support checks, effectuating ACH disbursements, or uploading Debit Card information shall be electronically transmitted to The Vendor by the Agency's computer center, Management Information Services (MIS), as follows:

4.1.4.10.1.1 The check files and debit card files shall be transmitted at 6:00 a.m.

4.1.4.10.1.2 The ACH files shall be transmitted at 6:00 p.m., unless the next day is a legal holiday, in which case the files will be transmitted at 5:00 p.m.

YoungWilliams will receive the disbursement files from BCSE's Management Information Services electronically, transmitting check and debit card files at 6:00 a.m., and ACH files at 6:00 p.m., unless the next day is a legal holiday, in which case the files will be transmitted at 5:00 p.m.

J.P. Morgan offers BCSE a file delivery solution to send and receive ACH files using SSL session encryption, browser-based file exchange (HTTPS) or secure file transfer protocol (SFTP) with PGP (Pretty Good Privacy) or GNUPG (GNU Privacy Guard) file encryption. These three delivery methods leverage readily available software packages to make transferring files simple and secure for BCSE without the added cost of proprietary software installation.

J.P. Morgan also offers BCSE EC Gateway, an electronic communications and security infrastructure that provides standard Internet file communications via a high-security interface for delivery and receipt of transaction and data files between you and the bank. It features:

- Secure file transfer protocol (SFTP), simple mail transfer protocol (SMTP) and HTTPS protocols, combined with public/private key infrastructure (PKI) security;
- Digital signature authentication and full-strength encryption;
- X.509 compliant digital certificates, the standard industry-accepted format; and
- Non-repudiation of messages.

Based on the procedures followed by BCSE to deliver the ACH file, our Implementation Manager will work with the State's designated program team members during the transition to develop procedures.

4.1.5 DISBURSEMENT OF DATA FILES

RFQ Section 4.1.5: The Vendor shall maintain a log which records the date and time the disbursement data files were received from the Agency and the respective disbursement dates the data files represent.

YoungWilliams understands and agrees to maintain a log which records the date and time the disbursement data files were received from BCSE and the respective disbursement dates the data files represent. For more on our proposed disbursement processes, see Section 4.1.4.9, *Disbursement Process*.

4.1.5.1 CHECK PRINTING & MAILING

RFQ Section 4.1.5.1: Check Printing and Mailing, **as amended by Addendum No. 2:**

4.1.5.1.1 Each day, The Vendor shall print all of the checks required as a result of the previous business day's OSCAR nightly account processing which appears on the daily OSCAR disbursement data file. These checks shall meet the definition of negotiability as set forth in West Virginia Code §46-3-104.

4.1.5.1.2 The Vendor shall hold the checks until 12:00 p.m. in order to allow the Agency time to review the disbursements file and, as may be necessary, request checks to be pulled and not disbursed.

4.1.5.1.3 All checks printed each day shall be prepared for mailing and delivered by The Vendor to the US Postal Service no later than 3 :00 p.m. that day. (The per check fee to be quoted by the prospective Vendors in their cost proposals must include the cost of postage, envelope and check.) The envelopes used for mailing shall clearly display the Agency's return address so that undeliverable checks will be returned to the Agency and not The Vendor.

~~4.1.5.1.4 The Vendor shall be required to include envelope stuffers with the disbursement checks as needed. Stuffers are defined as client notification information prepared by the Agency. These stuffers must be tri-folded letter sized.~~

4.1.5.1.5 The Vendor shall provide the Agency with a monthly statement of all checks written, ACH transactions initiated, and Debit Card uploads from the collection/disbursement operations account on the first business day of the following

month for the preceding month. The Agency prefers this statement be provided in secure electronic format. The Vendor shall return a file to the Agency containing the check number and check date for every disbursement record sent in the initial check file. Furthermore, the report shall be in a format that can be converted to a compact disc (CD) and The Vendor must provide the Agency with a minimum of three CD copies of this report. This report shall provide the following information and features:

4.1.5.1.5.1 Shall show all returns and exceptions, including checks and ACH transactions. This shall include not only items that have been sent to the Agency for payment of court-ordered child support, but also outgoing child support payments which are returned to the Agency due to "no account," "closed account," etc.

4.1.5.1.5.2 Shall show checks paid in descending order by check amount as well as showing checks paid in ascending order by check number;

4.1.5.1.5.3 Shall show account balance;

4.1.5.1.5.4 Shall contain a one-page account summary, including:

4.1.5.1.5.5 Opening ledger;

4.1.5.1.5.6 Credits;

4.1.5.1.5.7 Debits;

4.1.5.1.5.8 Closing ledger;

4.1.5.1.5.9 Total float;

4.1.5.1.5.10 Float adjustment;

4.1.5.1.5.11 Total monthly credits;

4.1.5.1.5.12 Total monthly debits;

4.1.5.1.5.13 Average debits and credits, both monthly and yearly to date;

4.1.5.1.5.14 Total ACH credits;

4.1.5.1.5.15 Total ACH settlement debits;

4.1.5.1.5.16 Total checks paid; and

4.1.5.1.5.17 Total deposited items returned.

4.1.5.1.6 Shall show opening ledger, closing ledger, closing available, one day float and 2+ days float.

YoungWilliams offers state-of-the-art check and check stub printing capabilities that meets and exceeds industry standards. From the check stock and check printers used to the procedures followed to ensure our check printing process is secure and fully reconciled, we will control the entire check printing process following strict security protocols.

To ensure system integrity in this process, our check printing solution includes the following services:

- Double verification of check file details before daily check printing is authorized;
- Full daily and monthly reconciliation and daily paid-item reporting;
- Positive Pay with web-based decisioning to prevent losses due to fraudulent checks;

- Access to images of paid checks via an online application; and
- Ability to originate stop payment requests via the Internet.



J.P. Morgan will be able to provide a disbursement CD of its checks that have been paid within the month just as we are providing today.

In the following pages, we respond to the check printing and mailing requirements of the RFQ.

4.1.5.1.1 CHECK PROCESSING & REQUIREMENTS

We will print checks at the WV BCSE Payment Processing Center each day as a result of the previous business day's OSCAR nightly account processing and use a local post office for all check mailing. These checks will meet the definition of negotiability as outlined in West Virginia Code §46-3-104. The YoungWilliams system will load the State's disbursement file and translate received data into the agreed upon check print format. Since the check print function resides directly in our system, there will be no generation and transmission of check print files, thereby reducing the chance of error, reconciliation issue and data loss that are inherent in data transmission and data translation environments. We are responsible for accepting data files from the State and generating disbursement checks. This includes maintaining all supplies and equipment necessary for the completion of the disbursement activities.

As previously noted, our system solution includes a check print function that is built directly into the application. This approach reduces the chance of errors, reconciliation issues and data loss that exists in solutions that rely on transmitting the data to the auxiliary system and/or entities to complete the check print process. This ultra-secured approach is another example of what sets us apart from the competition and provides the State with another layer of confidence that this highly critical function is completed in a highly secure manner.

We will maintain tight control over the checks throughout the printing processes. Each morning, printers will be loaded with check stock, and the check printer will identify and validate the check files for processing. Before processing, the Project Manager will provide a secondary review of the dollar amount and number of checks and approve initiation.

When the disbursement file is received, it will be loaded directly into our system. All Paper Check disbursement records will be sent into our Check File Printing function daily file values such as File Name, Date, No. of Checks, Start and End Check Numbers and Status, will be controlled on our Check File Printing verification screen as can be seen in the screen sample.

SDU Check File Printing

User: STRAHNTRUE@OCSERSCRIPTX Date: 09/29/2017 10:01 AM

Date: 09/27/2017 Total Files: 5 Total CHK Count: 2369 Total CHK Amount: 1074086.56

File Name	Check Date	NO OF Checks	Check Number Start	Check Number End	Status	Printer	Print	RPT
N-D File 1	09/27/2017	500	1013348949	1013349448		tsdu/fpl/368	Print	
N-D File 2	09/27/2017	500	1013349449	1013349948		tsdu/fpl/368	Print	
N-D File 3	09/27/2017	500	1013349949	1013350448	VR	tsdu/fpl/368	Print	
N-D File 4	09/27/2017	500	1013350449	1013350948		tsdu/fpl/368	Print	
N-D File 5	09/27/2017	369	1013350949	1013351317		tsdu/fpl/368	Print	

Verified Reprint Pulled Check Comments

Check Date: 09/27/2017

File Name: N-D File 1

Page NO: 2

Check NO: 1013351320

Recipient Name: GUAM SDU

Check Amount: 20.08

Description:

On this screen, the user can preview images of checks on the left side of the screen before printing. Once a double verification of the check image, Check Date, Number of Checks, the Start and End Check Numbers, the user presses the Print button, confirms the request by pushing OK on the check print confirmation pop-up dialog box and initiates printing of the daily check file.

Our system will provide a summary report of the file and enable a sort of the addresses for bulk mail discounts. As checks are printed, the check printer remains in the check print room to monitor progress and quality, ensure printers are functioning correctly, and load additional check stock as needed.

Once printing is complete, an associate will remove any excess check stock from the printer and verify and balance the printed file. The check pull process, if required, will then be conducted.

Periodically, the State may provide a list of checks that need to be pulled, and we will record them in our system on our Pulled Check tab. When a check is marked as Pulled, the user will enter a description that outlines the reason for the pull, and the system will generate a check pull history record for audit trail purposes as illustrated in the following screenshot.

The screenshot displays the 'SDU Check File Printing' interface. The top bar shows the user 'STRANTRUE@OCSESCRIPTX' and the date '09/30/2017 5:01 PM'. Below this, a summary row indicates 'Date: 09/29/2017', 'Total Files: 5', 'Total CHK Count: 2237', and 'Total CHK Amount: 992133.08'.

The main area is divided into two panes. The left pane shows a preview of a check form titled 'ARKANSAS OFFICE OF CHILD SUPPORT ENFORCEMENT CUSTODIAL PARTY CHECK (PS-6)'. The form includes fields for 'CASE ID', 'PAYOR', 'CURRENT OBLIGATION', 'AMOUNT COLLECTED FROM FUTURE', 'DATE COLLECTED', and 'NET PAID: 74.80'. It also features a table for 'TREATED AS' and 'REMAINING TO STATE ASSIGNED SUPPORT'. The right pane displays a table of files with columns: 'File Name', 'Check Date', 'NO OF Checks', 'Check Number Start', 'Check Number End', 'Status', 'Printer', 'Print', and 'RPT'.

File Name	Check Date	NO OF Checks	Check Number Start	Check Number End	Status	Printer	Print	RPT
N-D File 1	09/29/2017	500	1013351332	1013351831	RP	ladufgpiu368	Print	
N-D File 2	09/29/2017	500	1013351832	1013352331	RP	ladufgpiu368	Print	
N-D File 3	09/29/2017	500	1013352332	1013352831	RP	ladufgpiu368	Print	
N-D File 4	09/29/2017	500	1013352832	1013353331	PS	ladufgpiu368	Print	
N-D File 5	09/29/2017	237	1013353332	1013353568	RP	ladufgpiu368	Print	

Below the file list, there are tabs for 'Verified', 'Reprint', 'Pulled Check', and 'Comments'. The 'Pulled Check' tab is active, showing details for 'Check Date: 09/29/2017', 'File Name: N-D File 4', 'Check NO: 1013352900', 'Recipient Name: STIVERS TONYA', 'Check Amount: 74.80', and 'Description: issued with incorrect recipient address'.

BCSE will receive bank account statements for each account. These reports provide a summary of credit, debit and paid check activity for the statement period and balances at the start and end of the period. The statement also provides a detailed chronological listing of all credit and debit transactions. For each transaction, the entry provides the ledger and value dates, the dollar value of the transaction and detailed transaction description. The statement also provides closing ledger balances. Bank statements are available electronically via online delivery or transmission.

ACCESS ONLINE

J.P. Morgan's bank statements are available via secure Internet delivery with Access Online. This provides BCSE with comprehensive reporting in a timely and efficient manner. Our electronic bank statements are identical to the paper statements mailed to clients and are available within two to three business days after the statement cutoff date.

The bank statements include all transactions posted to the account including all checks paid by check number with the paid amount. Online bank statements also include images of checks paid during the statement cycle. Correction entries made by the bank will be included on the statement, as well.

J.P. Morgan's online bank statements provide BCSE with the following benefits:

- Email alerts are sent to notify authorized BCSE users when the account bank statements are available for download.
- BCSE will be able to print and view a statement as it would be presented in its original paper form.

- BCSE can search for transactions by opening the statement, as well as clicking on the image icon next to the statement name to see an image of the front and back of the cancelled check.
- BCSE can save and print the statement in PDF format, as well as export data to a Microsoft Excel spreadsheet or in CSV format. The Excel and CSV formats are available 24 hours before the PDF.

The monthly statement contains a one-page account summary, including:

- Opening ledger balances;
- Deposits and credits;
- Withdrawals and debits;
- Checks paid; and
- Ending ledger balance.

In addition, we also provide the following fields of information through Access Online:

- Total float;
- Total monthly credits;
- Total monthly debits;
- Total ACH credits;
- Total ACH debits;
- Total checks paid; and
- Total deposited items returned.

Our monthly statement will show all returns and exceptions, including checks and ACH transactions. The details of the individual check and ACH payment returns will be provided through the return notification process. This will include not only items that have been sent to BCSE for payment of court-ordered child support, but also outgoing child support payments that are returned to BCSE due to “no account,” “account closed,” etc.

BCSE will have access to reports on Access Online that provides a summary of credit, debit and paid check activity for the statement period and balances at the start and end of the period. Access also provides a detailed chronological listing of all credit and debit transactions. For each transaction, the entry provides the ledger and value dates, the dollar value of the transaction and detailed transaction description.

The bank statement also provides opening and closing ledger balances. Bank statements are available electronically via online delivery or transmission.

OUTBOUND MAIL

Our outbound mail procedures ensure outbound mail is prepared and staged in a consistent manner, volumes are accurately recorded, and security requirements are met. The outbound mail staff is responsible for identifying and packaging each type of outbound mail according to specific shipping requirements. Once packaged, the outbound mail is ready for pickup by the bonded courier.

When the courier arrives for mail pickup, the outbound mail is logged and turned over to the courier. Our staff adheres to the following procedure.

Outbound Mail Procedure	
Step Number	Procedure
Step 1	Load mail cart with outbound mail prior to the courier's arrival.
Step 2	Record the outbound mail volume on the Outbound Delivery Manifest.
Step 3	The Project Manager enters the daily volume into the mail-tracking database.
Step 4	Upon notification that the courier has arrived, staff verifies, on the security monitor, that the individual is from the courier service.
Step 5	Escort courier into the facility.
Step 6	The Mailroom Associate gives the outbound mail to the courier and verifies that everything has been removed from the mail cart.
Step 7	The courier signs and dates the Delivery Manifest.
Step 8	The courier exits the facility.
Step 9	The Delivery Manifest is filed in the designated binder.

Our BCSE Payment Processing facility will be fully secure and designed for full visual assessment. Sensitive areas are separated by doors and controlled by key cards that record employee ingress and egress. The mailroom team lead will have desks without drawers within areas that handle checks, cash, or remittance documentation. Security cameras will be installed throughout the facility and all activity will be recorded and available for review for a period of thirty days. The following are views of the safe and security cameras utilized in our Kansas Payment Center.



Safe



Security Camera

RECONCILIATION OF RETURNED CHECKS

Each check disbursed by the SDU will be mailed in an envelope showing the WV BCSE Payment Processing Center's return address. When checks are returned undeliverable, our Payment Processors will research the item to determine if the check payment should be re-mailed. Checks that are not re-mailed will be voided, canceled, or re-issued to another address. The Quality Assurance/Disbursements Specialist will record the disposition of every check in Y-Trac – Payment Processing system. Stale dated checks will also be tracked by the Payment Processors and appropriately recorded in Y-Trac – Payment Processing.

OTHER CHECK PROBLEMS

Our Quality Assurance/Disbursements Specialist will be responsible for resolving lost, stolen, and destroyed checks. If the check has not been deposited, the Payment Processor will work with the payee to complete a notarized Lost or Stolen Check Affidavit. When the notarized statement is received, the associate will issue a replacement check after verifying that the check is still outstanding. If the check has cleared, the associate will send a copy of the front and back of the original check to the payee. If fraud is suspected, the associate will send a Lost or Stolen Check Affidavit to the bank.

FRAUD REDUCTION

YoungWilliams recognizes fraud is a serious challenge to government agencies. We take every precaution to discourage fraudulent activity. The first step in fraud prevention is security around the check printing process. Physical security is strictly enforced at all times. Authorizations to access the Check Print room are reviewed and verified every 90 days by the Project Manager. These physical security features will ensure a secured environment for disbursement check processing:

- Disbursement checks will be printed in a secure room within the WV BCSE Payment Processing Center;
- Only a few authorized employees will have badge access to the Check Print room;
- Access to the check stock cage will be restricted to QA/Disbursement Specialist and Project Manager;
- The check stock cage will be secured with two locks. The QA/Disbursement Specialist will have access to only one key while the other key will be secured in the safe with only management access;
- Once printed, checks will be kept in the check stock cage until they are delivered to the mailroom/processing center; and
- There will be cameras located in the Check Print room and additional cameras located outside near the Check Print room door.

The second step in fraud protection is the composition of physical documents. Our goal is to ensure the design of the disbursement checks incorporates the most sophisticated security devices available to safeguard against the threat of manipulation or alteration. The following safeguards will be applied to our check printing process to provide additional levels of security:

- All 24# protective safety paper stock inventory will be American National Standards Institute (ANSI) compliant;
- Stock Inventory will be left blank and will not identify BCSE accounts, State accounts, check numbers, or MICR lines;
- MICR lines and debit account numbers will not be added until the time of check printing;
- The authorized signature will not be added until the time of check printing;
- Alteration-proof check stock will be used to prevent “check washing;”
- Tamper-proof graphics, including copy void pantograph in three different languages (English, Spanish, and French) will be on the checks. If a check is copied or scanned, the word “VOID” will appear on the face of the check;
- The void date, the current date passed from the file plus six months, will be shown;
- Micro printing of the words “Security Document” will be around the border of the front side and on the reverse side of the check and will not be able to be reproduced by scanning or photocopying;
- A shaded “Original Document” logo will be on the back of the check;
- A padlock icon will appear on checks to prompt verification of safety features;
- “Non-negotiable” and “Do Not Cash” imprints will be on the back of the checks to prevent scanning;
- Dollar amounts will be repeated three times on the document to prevent tampering – once in the voucher portion numerically, once on the check numerically, and on the check in block letters;
- The client’s name and address will appear next to the words “pay to the order of;”
- Dual verification of check file data will occur before check printing can begin;
- Dual verification of results, number of checks, number of checks pulled, and number of reprints (jams) will occur after the process has been completed but before checks are delivered to the mailroom;
- Check details on the imported files will not be visible to the check printer; and
- Multiple management verifications and sign-offs will occur at critical points in the check printing process.

These features deploy the industry’s most proven and secure techniques to prevent fraudulent activity.

CHECK STUB REQUIREMENTS

The checks will be printed on 8.5" x 11" paper, with the top two-thirds of the page white. This white area will contain the mailing address and payment detail information. The bottom third of the page will contain the check, which is separated from the check skirt by perforations, and is customized with State logos, digitized signatures, and printed on blank security stock. Additional pages of payment detail will be printed on plain white paper, and all checks based on requirements received from BCSE. The following items will be included on the check stub:

- NCP's name;
- Date of the payment;
- Type of support (i.e., child support, maintenance, or other);
- Total amount of the check; and
- Account number.

Our team will also maintain and provide to the State a daily register that notes the beginning and ending numbers of all checks issued the previous day, the total number of checks issued, and the total amount of those checks. In addition, we will provide a reconciliation of the number of checks generated each day with the number of checks prepared for mailing.

To protect against identity theft, we will strip the payors' SSNs from check stubs except in cases of interstate disbursements, where they are required.

4.1.5.1.2 BCSE REVIEW

YoungWilliams maintains the flexibility to honor check pull requests until at least 12:00 p.m. to ensure the State has enough time to review the disbursement file. After pulling the checks, we will deliver them to the State by the next business day.

4.1.5.1.3 CHECK PREPARATION & DELIVERY TO USPS

After the check pull process is complete, all remaining checks will be sleeved and strapped, then moved into the mailroom/processing center until the courier picks up and delivers them to the post office by 3:00 p.m. We will coordinate testing with the U.S. Postal Service to ensure that the address information is in a readable format and provide the test results to the State. Our solution includes automated envelope inserting/stuffing machines that guarantee fast and accurate processing and ensure that there are minimally damaged checks or inserts. In the unlikely event that a check is damaged, we will notify the State and reprint the check. We generate and use QA reports in the review and verification process.

4.1.5.1.5 MONTHLY STATEMENT OF ALL TRANSACTIONS FROM THE COLLECTION/DISBURSEMENT ACCOUNT

YoungWilliams will provide BCSE with a monthly statement of all checks written, ACH transactions initiated, and Debit Card uploads from the collection/disbursement operations account on the first business day of the following month for the preceding month. YoungWilliams will return a file to BCSE containing the check number and check date for every disbursement record sent in the initial check file. The report will be in a format that can be converted to a compact disc and BCSE will be provided three copies from YoungWilliams. The report will include:

- All returns and exceptions, including checks and ACH transactions. This will include not only items that have been sent to BCSE for payment of court-ordered child support, but also outgoing child support payments which are returned to BCSE due to “no account,” “closed account,” etc.;
- Checks paid in descending order by check amount, as well as showing checks paid in ascending order by check number;
- Account balance;
- One-page account summary, including:
 - Opening ledger;
 - Credits;
 - Debits;
 - Closing ledger;
 - Total float;
 - Float adjustment;
 - Total monthly credits;
 - Total monthly debits;
 - Average debits and credits, both monthly and yearly to date;
 - Total ACH credits;
 - Total ACH settlement debits;
 - Total checks paid;
 - Total deposited items returned; and
- Opening ledger, closing ledger, closing available, one day float and two-plus days float.

4.1.5.2 DEBIT CARD

RFQ Section 4.1.5.2: Debit Card

In this section, we address the requirements of RFQ Section 4.1.5.2.

4.1.5.2.1 VENDOR’S RESPONSIBILITY

4.1.5.2.1 Vendor's responsibility, **as amended by Addendum No. 2**:

4.1.5.2.1.1 The Debit Card shall be a branded VISA or MasterCard, shall operate via the VISA or MasterCard network, shall be accepted by any participating merchant, and shall allow for pin based and signature based purchases.

4.1.5.2.1.2 The Debit Card shall be "Regulation E" compliant. The Agency is a government entity, and §205.15 of Regulation E applies.

4.1.5.2.1.3 The Vendor shall assume all "Regulation E" responsibility for the Debit Card, including the providing of monthly statements by mail to cardholders. At the cardholder's option and agreement, secure electronic copies available on the website can be substituted for paper copies.

4.1.5.2.1.4 The Vendor shall accept, at a minimum, the following data elements to establish a customer account:

4.1.5.2.1.4.1 First name

4.1.5.2.1.4.2 Last name

4.1.5.2.1.4.3 Address line 1

4.1.5.2.1.4.4 Address line 2

4.1.5.2.1.4.5 City

4.1.5.2.1.4.6 State

4.1.5.2.1.4.7 Zip code

4.1.5.2.1.4.8 Phone number (if known)

4.1.5.2.1.4.9 Social security number

4.1.5.2.1.4.10 Date of birth

4.1.5.2.1.4.11 OSCAR PIN number

4.1.5.2.1.5 The Debit Card shall perform through an operating ATM network and allow for withdrawal of cash through a normal ATM transaction.

4.1.5.2.1.6 The card shall operate as a Debit Card and have no line of credit associated with it.

4.1.5.2.1.7 The Vendor shall provide and issue the initial cards to the customers at no cost to the Agency.

4.1.5.2.1.8 The Vendor shall issue a Debit Card to the customer within 15 working days after receipt of the account set-up information from the Agency.

4.1.5.2.1.9 The day after receiving the enrollment file from the Agency, The Vendor shall notify the Agency that the account is ready to accept deposits and provide the Agency with the account number.

4.1.5.2.1.10 The Vendor shall be responsible for the issuance of replacement Debit Cards to the cardholders. The Vendor shall issue one free replacement Debit Card per cardholder per year. Thereafter, each cardholder will be responsible for paying the cost of any subsequent replacement cards.

4.1.5.2.1.11 The network shall be accessible to customers and the technology used shall be currently active and available throughout the state.

4.1.5.2.1.12 Due to the anticipated volume, there shall be an automated procedure for an electronically secure data connection to accept customer account information on a daily basis (i.e., new accounts, updates), requiring no manual entry of data by the Agency.

4.1.5.2.1.13 Funding transactions from the Agency to the financial institution shall be made according to the National Automated Clearing House Association (NACHA) approved Cash Concentration of Disbursement accompanied by one addenda record (CCD+) format for child support transactions.

4.1.5.2.1.14 Funds shall be processed and credited to the customer's account so that they are available by close of business on the day the funds settle to the financial institution.

~~4.1.5.2.1.15 The Vendor shall allow the Agency to have the ability to see card balances in order to determine if reversal can be initiated.~~

4.1.5.2.1.16 The Vendor shall allow the Agency to initiate, if necessary, reversals for any customer entries made in error to the account, per NACHA regulations.

4.1.5.2.1.17 The Vendor shall be Federal Deposit Insurance Corporation (FDIC), Federal Savings and Loan Insurance Corporation (FSLIC), affiliated with a VISA or MasterCard system, and EFT capable, using NACHA regulations.

4.1.5.2.1.18 The Vendor shall not deny any eligible customer referred by the agency for participation in the debit card program.

4.1.5.2.1.19 The cardholder may not make deposits or add value to the card.

4.1.5.2.1.20 The cardholder will not be able to obtain checks or negotiate checks against the card or the underlying account.

4.1.5.2.1.21 The Vendor shall provide the cardholders with the instructional material associated with the card at no cost to the Agency.

4.1.5.2.1.22 The Vendor shall notify customers fourteen days in advance of changes in policy that affect them and/or their accounts at no cost to the Agency as soon as The Vendor is aware of the pending changes.

4.1.5.2.1.23 The Vendor shall notify the Agency fourteen days in advance of any changes effecting cardholders at no cost to the agency as soon as The Vendor is aware of the pending changes.

4.1.5.2.1.24 The Vendor shall treat any cardholder of the Agency's Debit Card as it would any cardholder of a non-agency card. This will include all services provided to all cardholders of the financial institution's Debit Card that are not in conflict with any of the above listed guidelines.

4.1.5.2.1.25 The Vendor shall provide, at a minimum, monthly status reports during the transition, testing, and implementation phases of the project. the report will contain, at a minimum, the following items on the first business day of the following month for the preceding month:

4.1.5.2.2 Tasks that were completed that month;

4.1.5.2.3 Tasks to be completed the following month; and

4.1.5.2.4 Outstanding issues that need to be resolved.

We understand and agree that our responsibilities for debit cards are as follows.

4.1.5.2.1.1 BRANDED DEBIT CARD



We are proposing the continued use of the Mastercard branded Key2Benefits prepaid card, issued by KeyBank, for the WV BCSE program. Mastercard is the leading prepaid debit card brand for government benefit programs – more US government benefit dollars are paid on Mastercard than any other prepaid brands. Cardholders will enjoy access to more than 10 million merchant and retail locations in the United States. When paired with Mastercard affiliated banks and Cirrus ATMs, CPs may use their Key2Benefits card at **more than 20 million locations nationwide** to access their funds.

The Key2Benefits solution allows for both signature- and PIN-based Point of Sale capabilities.

Cards may be used for signature-based point of sale transactions by selecting the “credit” option on a merchants’ point of sale terminal, or a PIN-based transaction by selecting “debit” and entering the 4-digit PIN the cardholder self-selected during card activation. The Key2Benefits card also allows cardholders to take advantage of the free cash back option at participating merchants when performing a PIN-based (debit) transaction. Cash back amount limits vary by retailer and are often provided in predetermined denominations.

4.1.5.2.1.2 “REGULATION E” COMPLIANT

As one of the largest institutions in the U.S., Key is regulated by the Federal Reserve Board and the Consumer Financial Protection Bureau. They comply with all applicable laws and are in full compliance with Regulation E and FDIC rules and regulations.


4.1.5.2.1.3 MONTHLY STATEMENTS TO CARDHOLDERS

As noted previously, Key is fully compliant with Regulation E, including the provision to make monthly account statements available to cardholders.

Monthly statements will be available to all cardholders via multiple channels. Key encourages cardholders to access monthly statements online via the secure Key2Benefits cardholder website, which is available on the internet and is optimized for mobile and tablet access, for cardholders to instantly access their account 24/7/365. Once logged in users can review transaction history, view monthly statements, and elect to receive a paper statement in the mail, among other functions. When a cardholder makes the election to receive a paper statement via the mail, he or she will continue to receive a mailed statement each month until there is a request to turn the option off. Cardholders are not required to make a new request each month.

In addition to transaction activity, monthly statements will include all deposits made to the account. The deposit description is pulled directly from the Company Name and Company Entry Description included in the batch header record of BCSE’s ACH payment file, so cardholders can easily identify the description of the deposit. The following is a sample Monthly Account Statement.

Key2Benefits



Key2Benefits

Card Number: *****9319

Name on Account: TRACEY FERRARA

Balance: \$.00

Last Login: 03/21/2018 15:25 CDT

Card Information

Card Activity

Change PIN

Paper Transaction History

Bill Pay

Card to Account Transfer

Alerts

Logout

Paper Transaction History

[Print Friendly View of Page](#)
[Return to Paper Transaction History Listing](#)

May 2017

Card Number *****9319

Name: TRACEY FERRARA

Address: 227 W. MONROE ST.
STE. 1700
CHICAGO
IL 60606

Paper Transaction History Period: 05/01/2017 - 05/31/2017

Beginning Account Balance as of 05/01/2017: \$17.44

Card Transactions

Date	Description	Card No	Amount
05/03/2017	WITHDRAWAL BANK RHODE ISLAND JOHNSTON RI 05053010	9319	-\$10.00
05/03/2017	WITHDRAWAL BANK RHODE ISLAND CRANSTON RI 05053051	9319	-\$10.00
05/02/2017	CR ADJ OTHER	9319	\$40.00

Account Balance as of 05/31/2017: \$37.44

Account balance represents the amount available in the transaction account; therefore, if multiple cards are linked to one transaction account, the dollar amount will reflect the balance for all linked cards.

Key2Benefits cardholders are never assessed a fee for accessing statements online or receiving monthly mailed statements.

4.1.5.2.1.4 MINIMUM CUSTOMER ACCOUNT DATA ELEMENTS

Similar to the process in place today, all enrollment activities will be at the direction of BCSE. Via a direct transmission file, BCSE will continue to provide the following data elements for each CP that requires a prepaid account:

- First Name;
- Last Name;
- Address Line 1;
- Address Line 2;
- City;
- State;
- Zip Code;
- Phone Number (if available);
- Social Security;
- Date of Birth; and
- OSCAR PIN Number.

Key will process BCSE's file immediately upon receipt and can expect to receive an acknowledgement file no later than four hours after transmission; however, most acknowledgement files are returned in less than one hour from the time the enrollment file is transmitted to Key. This acknowledgement will include all the data elements originally submitted and provide a unique 17-digit account number for each enrollment that was processed successfully. The account number is the Agency's confirmation the account was opened successfully, the account is eligible to receive funding at any time, and the card production process has started.

Alternatively, BCSE will continue to have access to our secure Key2Benefitis Administrative Portal, which can be used to process enrollment requests. Accessible via any internet connection, authorized staff can enroll a CP in real time and immediately access the corresponding account number that was assigned to the account. The same data fields used for a batch enrollment are supported for an online enrollment.

4.1.5.2.1.5 ALLOW FOR WITHDRAWAL OF CASH THROUGH A NORMAL ATM TRANSACTION

Since the Key2Benefits carries the Mastercard brand, cardholders will continue to enjoy the convenience of having the ability to withdraw cash from virtually any ATM in the United States through Mastercard's Cirrus network. Cirrus is a worldwide interbank network operated by Mastercard Worldwide, linking credit, debit and prepaid cards to a network of more than a million ATMs in 93 countries. The Cirrus logo appears on more than 920 million cards, with issuance particularly strong in North America. Cards bearing the Cirrus logo can be used at more than 900,000 Cirrus ATMs worldwide.

4.1.5.2.1.6 OPERATE AS A DEBIT CARD

The Key2Benefits program is a prepaid solution that allows for both signature- and PIN-based Point of Sale capabilities and does not offer a line of credit. All Key2Benefits transactions are authorized in real time. When cardholders make purchases or access cash, an authorization decision is performed using the cardholder's current available balance. If there are sufficient funds in the account to satisfy the requested transaction amount the authorization is approved. Upon approval, the requested transaction amount is placed "on hold" to allow for settlement to the merchant, and the cardholder's account balance is updated immediately to reflect the debit. If there aren't enough funds in the account to satisfy the authorization amount the transaction is denied.

Should a transaction be performed that results in a negative balance position for a card (for example, in the event of an added gratuity), Key holds the liability for the negative balance amount. Any future deposits posted to the card account will be used to offset the negative balance. An account with a negative balance will be restricted from further transaction authorizations until the balance becomes positive. Key recently enhanced their processes to proactively unblock a card, that has satisfied a negative balance, in a timelier manner which has resulted in a more positive cardholder experience.

4.1.5.2.1.7 ISSUE THE INITIAL CARDS TO THE CUSTOMERS AT NO COST TO THE AGENCY

All initial Key2Benefits cards will continue to be issued at no cost to BCSE or the cardholder. Initial card issuances will be created as a result of processing BCSE's batch enrollment file and/or entering manual enrollments via the Key2Benefits Administrative portal. When the agency receives confirmation of the enrollment and the account number for each enrollee, Key will begin the card issuance process.

4.1.5.2.1.8 TIMEFRAME TO ISSUE DEBIT CARD

Upon receipt of enrollment instructions from BCSE, Key will initiate a card production request. Plastics will be produced that include an embossed cardholder name, 16-digit card number, expiration date, magnetic stripe, and CVV security code on the back of the card. Cards and instructional materials are sent directly to the custodial parent via first class USPS mail to the address used for enrollment and account opening. Key supports issuing/mailling cards to participants outside of the United States and those with United States Military addresses, unless otherwise prohibited by law. Card packages are typically mailed within two business days (but no more than five) after receipt of enrollment instruction. The initial card will be provided at no cost to the State or to the cardholder.

4.1.5.2.1.9 NOTIFY STATE OF ACCOUNT READINESS

For direct transmission batch files, Key will process enrollment files immediately upon receipt and BCSE can expect to receive an acknowledgement file no later than four hours after transmission; however, we find that most acknowledgement files are returned in less than one hour from the time the enrollment file is transmitted to Key. This acknowledgement file will include a unique 17-digit account number for each enrollment that was processed successfully. The account number is BCSE's confirmation the account was opened successfully, the account is eligible to receive funding at any time, and the card production process has started. This unique account number, along with the Key2Benefits routing number, is used by BCSE to initiate ACH deposits to prepaid accounts.

The same holds true for enrollments processed via our secure online tool – Key2Benefits Administrative portal. Once an enrollment is submitted, Key will immediately open an account for the CP. The user will instantly have access to the assigned account number, which confirms the account is open; ready to receive a deposit and that the card production process has begun.

4.1.5.2.1.10 REPLACEMENT CARDS

KeyBank understands there are situations when a CP will require a replacement card, and its Customer Service Centers are staffed accordingly to fulfill these requests. Key will continue to provide CPs one free replacement card per calendar year. Fees for additional replacement cards can be found in Appendix I – *Cardholder Fee Schedule*.

The most common card replacement scenarios are a result of a lost/stolen card or card expiration.

Lost or Stolen Card Replacement

If a CP loses a card or does not receive the card in a timely manner, he or she contacts the toll-free Customer Service Center and selects the option to report a card lost or stolen. The caller is then immediately transferred

to a CSR, who assists in replacing the card. The CSR immediately cancels the existing card to prevent unauthorized card use. As part of the replacement process, the CSR authenticates the caller by validating their social security number, date of birth, and mailing address on file. Once validated, the CSR processes the replacement card request and a new card is issued via first class mail to the CP. Replacement cards are typically received within 5-7 business days of the replacement request. The option for expedited delivery, via UPS, is available and can be requested as part of the replacement request. Expedited cards are typically received within 2-3 business days of the replacement request.

Our current process for the WV Payment Processing Center program allows cardholders to make address updates directly with the prepaid call center and Key is happy to continue this process, if BCSE so requires. Per the Red Flags rule of the Fair and Accurate Credit Transactions Act of 2003 (FACTA), if the address on file has been changed in the previous 30 days, or the account has been opened for less than 30 days, the CP will be required to provide proof of address. This additional validation step ensures the card is mailed to its intended recipient. The CP can email or fax this information directly to Key2Benefits Customer Service Center. Upon receipt the information is validated, the replacement card is requested, and a courtesy call to the CP is made to confirm the replacement has been processed. Acceptable proof of address is evidenced by one of the following artifacts:

- Utility bill or phone bill;
- Auto insurance bill (showing cardholder name and new address only);
- Letter from state/government agency;
- US Post Office forwarding address label;
- Letter from shelter or half-way house stating that is the cardholder's current residence; or
- House lease/apartment rental agreement (without any account number or bank account information).

When a card is replaced due to a lost or stolen situation, the CSR reviews account activity with the caller to ensure unauthorized transactions have not taken place. If there has been any unauthorized transaction activity, the CSR assists the caller in submitting claims for those transactions in question.

Expired Card Replacement

Per Mastercard regulations, all Key2Benefits cards are issued with an expiration date that is embossed on the face of the plastic when it is personalized for the cardholder. The period of time from card issuance to the expiration date is currently three years; however, it can be adjusted if BCSE feels a different timeframe is warranted. Expired cards are issued to the cardholder via standard first-class mail as long as there has been activity leading up to the expiration date. There is never a cost to BCSE or the cardholder for replacing a card as result of expiration date.

Regardless if an account is replaced because it was lost/stolen, or if it is nearing its expiration date, no changes are made to the underlying account. BCSE will continue to fund the card using the account number that was established at the time of enrollment. This prevents BCSE from having to make numerous updates to the cardholder payment information after the enrollment process.

4.1.5.2.1.11 NETWORK ACCESSIBILITY

The Key2Benefits solution leverages existing and mature network affiliations. With the power of the Mastercard brand, cardholders will be able to use their card at any one of the millions of Mastercard accepting

retailers around the globe. Through Mastercard's Cirrus network, a worldwide Interbank network, cards are accepted at more than a million ATMs in more than 90 countries.

4.1.5.2.1.12 ELECTRONICALLY SECURE DATA CONNECTION FOR CUSTOMER ACCOUNT INFORMATION

Most large statewide programs, such as the WV BCSE prepaid program, opt to provide enrollment and demographic update information in an automated fashion via a flat file batch process directly transmitted to Key. Given the current prepaid program is issued by KeyBank, there would not be any changes required to the transmission process or file layout, unless BCSE wishes to make modifications.

Key offers both attended and unattended file delivery services, providing a simple and secure method for processing and/or retrieving files from a designated mailbox at Key. Encryption is required for all file transfer protocol (FTP) with Key and standard protocols are as follows:

- FTP with PGP encryption;
- FTP with TLS encryption;
- FTP with PGP encryption;
- AS2/AS3; and
- File transfer via a Virtual Private Network (VPN).

4.1.5.2.1.13 NACHA & CCD+ FORMAT FOR CHILD SUPPORT TRANSACTIONS



With our proposal, BCSE will not be required to make any changes to the prepaid card funding process. Like a standard Direct Deposit solution, the Key2Benefits product supports use of a traditional NACHA funding process, and data format, which adheres to ACH Operating Rules for funding. For each payment initiated, BCSE will provide the CP's account number that was established during the enrollment process and the Key2Benefits dedicated routing number. Like

direct deposit and prepaid payments BCSE initiates today to CPs, Key2Benefits supports a standard Prearranged Payment and Deposit (PPD) format. Funds are posted to the cardholder's account based upon the settlement date defined in the payment file. Funds availability and settlement is subject to industry standard ACH processing timelines. Typically, funds are available to cardholders on the business day after the ACH file is initiated.

ACH files are processed every day with the exception of weekends and holidays. Cardholders that received a deposit before their card is activated will have access to their funds immediately upon card activation.

4.1.5.2.1.14 PROCESSING FUNDS

With the Key2Benefits solution, the BCSE will continue to use a standard NACHA funding process, and CPs will enjoy the comfort of knowing funds will be deposited to their account in a timely manner.

Per ACH operating rules, BCSE will continue to designate a payment effective date in the batch header records of the payment file. This date defines when funds should be made available to the cardholder. Typically, this date is the next business day after the ACH funding file is initiated. When Key receives the posting instruction from the clearinghouse, funds are deposited to the appropriate prepaid accounts. While postings take place no later than close of business on the designated effective date, BCSE has traditionally enjoyed the convenience of postings taking place prior to 6:00 a.m Eastern Time.

ACH files are processed every day with the exception of weekends and holidays. Cardholders that received a deposit before their card is activated will have access to their funds immediately upon card activation.

4.1.5.2.1.16 INITIATE REVERSALS FOR ENTRIES MADE IN ERROR

The Key2Benefits solution leverages a standard NACHA funding process which allows for reversal of funds pursuant to ACH Operating Rules. BCSE will continue to have the ability to include any funding reversals as part of their standard ACH process. Should BCSE have an extenuating circumstance where a payment adjustment is required outside of the ACH process, BCSE's current Key Client Manager, Paulette Caywood, can assist in facilitating those requests.

4.1.5.2.1.17 FDIC AND FSLIC COMPLIANT; AFFILIATED WITH VISA/MASTERCARD & EFT CAPABLE

As one of the largest financial institutions in the U.S., Key is regulated by the Federal Reserve Board and the Consumer Financial Protection Bureau. They comply with all applicable laws and are in full compliance with Regulation E and FDIC rules and regulations. Each prepaid account will be FDIC insured up to \$250,000 and be protected by the security of Zero Liability.

Zero Liability means Key will not hold the cardholder responsible for unauthorized purchases provided the following conditions are met:

- The account is in good standing.
- Reasonable care has been exercised in safeguarding the card from any unauthorized use. Unauthorized use means that the cardholder did not provide, directly, by implication or otherwise, the right to use the card and the cardholder received no benefit from the "unauthorized" purchase.
- Two or more unauthorized events have not been reported in the past 12 months.

The Key2Benefits solution leverages the power of the Mastercard brand. Mastercard is the leading prepaid debit card brand for government benefit programs and supports dozens of state governments' unemployment insurance, child support, Temporary Aid for Needy Families and other programs. With the Key2Benefits card, BCSE will continue to enjoy the convenience and security of a traditional NACHA funding process and data format, similar to Direct Deposit, which fully adheres to ACH Operation Rules for funding.

4.1.5.2.1.18 ALLOW ALL ELIGIBLE CUSTOMERS TO PARTICIPATE IN DEBIT CARD PROGRAM

Key will not deny any cardholder from being enrolled in the program unless prohibited by State or federal law. Furthermore, the only time Key will close an account is if the CP is suspected of cardholder fraud, fail a regulatory screening such as OFAC, or if the account has been abandoned and eligible for escheatment. In the event an account was opened in error, BCSE may request that the account be closed.

4.1.5.2.1.19 CARDHOLDER MAY NOT MAKE DEPOSITS OR ADD VALUE TO THE CARD

Cardholders are unable to make deposits or add value to their Key2Benefits card. The ability to use the deposit function via an ATM has been disabled and bank branches will not accept deposits. Additionally, cardholders will not have access to their 17-digit account number and routing number, preventing them from using their prepaid debit card account to receive direct deposit payments from other parties.

4.1.5.2.1.20 CARDHOLDER CANNOT OBTAIN CHECKS OR NEGOTIATE CHECKS AGAINST THE CARD

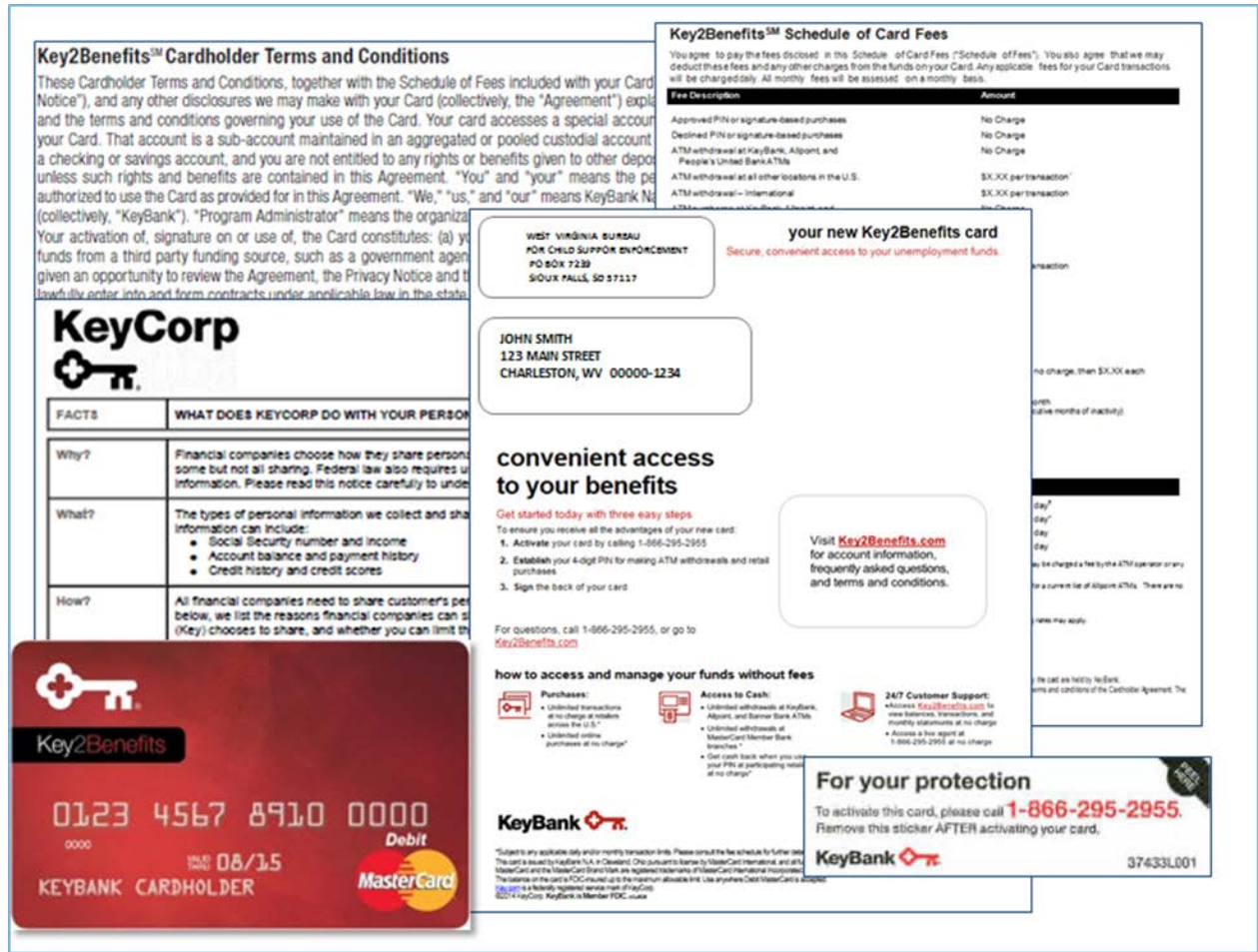
Key2Benefit cardholders do not have the ability to obtain checks or negotiate checks against the card. In order to access funds, the cardholder must present the card, 16-digit card number (in the event of an online purchase), or initiate Bill Payments and Card to Account Transfers via the secure Key2Benefits cardholder website.

4.1.5.2.1.21 INSTRUCTIONAL MATERIAL ASSOCIATED WITH THE CARD

Key will continue to provide CPs training materials that communicate the activation instructions, usage information, and cardholder fee schedule. These materials accompany the card and are sent directly to the CP via first class USPS mail. The full set of materials is provided regardless if the card is the initial issuance or a replacement. The card package is comprised of the following training materials:

- **Activation Label** – the label states the need for card activation and the phone number to be used.
- **Card Carrier** – provides instructions on how to activate the card, how to perform a transaction, where the card can be used without incurring a fee, how customer service can be accessed (phone and web), and a detailed listing of the cardholder fee schedule.
- **Cardholder Terms & Conditions.**
- **KeyBank Privacy Policy.**

By default, materials will be available to cardholders in both English and Spanish. Upon Contract award, Key would be happy to work with BCSE to conduct a full review of the training materials to determine if updates are warranted. All materials that accompany the card are provided at no cost to BCSE. The following is a sample of cardholder instructional materials.



4.1.5.2.1.22 NOTIFICATION OF CHANGES IN POLICY

In the event of any regulatory changes in policy that affect the cardholder and/or their account, Key will provide at least 14-day advance notice to the cardholder. If providing written notice, correspondences covered by Regulation E are sent to cardholders at least 21 days prior to implementation of changes via standard USPS mail. Other channels for notification could include a script added to the IVR, an announcement from CSRs in the call center, information on the cardholder web site, and text message or email alerting.

Key is committed to providing as much advanced notice as possible of changes that may affect cardholders. However, Key may be required to comply with regulations that allow for very short notification periods. In these instances, where Key will be required by law to comply, we will notify BCSE immediately of the change and the regulatory required implementation timeframe.

4.1.5.2.1.23 14-DAYS ADVANCE NOTICE OF ANY CHANGES EFFECTING CARDHOLDERS

Similar to the notification process for cardholders, Key will provide at least a 14-day advance notice to BCSE of any cardholder policy changes and/or planned cardholder notifications.

Key is committed to providing as much advanced notice as possible of changes that may affect cardholders. However, Key may be required to comply with regulations that allow for very short notification periods. In these instances, where Key will be required by law to comply, we will notify BCSE immediately of the change and the regulatory required implementation timeframe.

4.1.5.2.1.24 TREAT BCSE CARDHOLDER AS ANY OTHER

Key will continue to treat BCSE's cardholders as it would any consumer client of the bank. With a focus on cardholder satisfaction, Key offers a variety of channels to CPs to maintain an account, such as an IVR, domestic call centers, and an online banking website that is accessible via a computer or mobile device. As one of the largest financial institutions in the country, Key is fully compliant with Regulation E and is FDIC insured.

4.1.5.2.1.25 MONTHLY STATUS REPORTS

Given that the BCSE's Key2Benefits program is operational, there is no implementation required as a result of award. However, if BCSE would like, Key would be happy to review various elements of the program to identify potential updates and improvements. These elements may include (but not be limited to):

- Card image review;
- Cardholder fulfillment package review;
- Agency reporting needs;
- Program configurations; and
- Additional training needs.

Monthly reporting will be provided to BCSE that reflects the status of all tasks required for the changes BCSE would like to implement. This reporting will be provided on the first business day of the following month and will clearly outline tasks that were completed in the preceding month, tasks scheduled to be completing the next month, and issues that need to be resolved. For detailed information regarding the Work Plan, please see Section 4.1.4.8, *Project Management*.

4.1.5.3 NEW CARDS & NEW NUMBERS

RFQ Section 4.1.5.3: Due to the numbering scheme currently in use, new cards and new numbers may have to be issued to existing BCSE debit card customers, at The Vendor's expense.

An award to YoungWilliams means a transition that goes unnoticed by CPs. Continuing use of the Key2Benefits prepaid program does not require any change or reissuance to existing BCSE cardholders. All cards that are currently in use will remain valid and available to cardholders.

4.1.5.3.2 THE STATE'S RESPONSIBILITIES

4.1.5.3.2 The State's Responsibilities, as amended by Addendum No. 2:

4.1.5.2.2.1 The Agency shall initially refer to only those customers that had four or more distributions during the preceding 12 month period.

4.1.5.2.2.2 Thereafter, the Agency shall only refer new customers when any of the following occur:

4.1.5.2.2.3 The customer's case with the Agency changes from an establishment case to an enforcement case;

4.1.5.2.2.4 The customer opens a new case with the Agency as an enforcement case;

4.1.5.2.2.5 The customer has a distribution in a case which does not already have a Debit Card or

4.1.5.2.2.6 The customer must be refunded overpaid support.

4.1.5.2.2.7 The Agency will continue to provide its customers with both a 24/7 Interactive Voice Response System and an internet site which will allow customers to access case payment and other child support information. Through those systems, the parent can find the date the payment applied to his/her case(s).

YoungWilliams understands and agrees the State's responsibilities as outlined in the RFQ requirement.

Continued use of the Key2Benefits program does not require a "re-enrollment" or mass issuance of cards to CPs. All existing cards the Agency has issued will continue to be used by cardholders to access their funds, regardless of when their last deposit was received.

Key understands that all enrollments will be received directly from BCSE, as they are currently provided, and cards are issued to customers for the following conditions where Key will continue to accept enrollments from BCSE:

- To customers when a case changes from an established case to an enforcement case;
- For customers that open a new enforcement case with BCSE;
- When a customer that hasn't previously received a debit card is eligible to receive a distribution; or
- For customers that are required to receive a refund due to the over payment of support.

All of these enrollments may continue to be passed in the existing batch file transmission or may be manually entered via the Key2Benefits Administrative Terminal.

We understand BCSE will continue to provide an internet site and IVR to its customers to access case payment and other child support information. Key's Customer Service Centers currently refer cardholders to BCSE's IVR and website for support regarding their case management or if they have other "non-card" related child support questions. As part of the project, Key will validate this information and if needed provide updated referral information to its call centers.

4.1.5.2.3 REQUIRED SCOPE OF WORK FOR DEBIT CARDS

RFQ Section 4.1.5.2.3: Required Scope of Work for Debit Cards:

4.1.5.2.3.1 The Vendor shall allow the Agency to provide a name for the Debit Card.

4.1.5.2.3.2 The Vendor shall allow the Agency to choose a graphic for Debit Card from the graphics available through the partner financial institution.

4.1.5.2.3.3 The Vendor shall allow the Agency to provide a graphic for the Debit Card if a suitable graphic is unavailable through the financial institution at no additional cost to the Agency.

4.1.5.2.3.4 The Vendor shall allow the Debit Card to remain active until the Agency indicates otherwise.

4.1.5.2.3.5 The operating network shall make every effort to disallow any transaction that causes the cardholder to exceed the amount available in the account and will be responsible for recoupment of any overdraft from the cardholder at no cost to the Agency.

4.1.5.2.3.6 The Vendor shall not charge a monthly account fee to the Agency or the cardholder.

4.1.5.2.3.7 The Vendor shall allow for withdrawals at the financial institution's teller window at no cost to the cardholder.

4.1.5.2.3.8 The Vendor shall allow the cardholder to choose and change a pin.

4.1.5.2.3.9 The Vendor shall allow the Agency to have the final approval of the instructional materials provided with the Debit Card.

4.1.5.2.3.10 The Vendor shall notify the Agency when a Debit Card is returned by the United States Postal Service as undeliverable, and must allow for the automatic re-issuance of debit cards that have been returned as undelivered when a new or updated address for the cardholder is received.

4.1.5.2.3.11 The Vendor shall send daily response data files which will inform the Agency of the date the account is created and its associated account number. If the account cannot be created, the appropriate error reason will be sent in the response files.

4.1.5.2.3.12 The Agency and The Vendor shall exchange any cardholder demographic changes, including name and address changes, in a daily batch file that will update the cardholder information so that the cardholder does not need to make multiple calls to accomplish demographic changes. The Vendor shall also send the Agency daily account and card status changes.

4.1.5.2.3.13 The Agency would like for the Debit Card cardholders who are support obligees to have the option to have ongoing monthly bills automatically debited from their child support accounts. These automatic monthly debits will be made only if sufficient funds exist to make the required payment. At no time will a payment be made that creates a negative balance.

4.1.5.2.3.14 As a general rule, Debit Cards will be sent to individuals residing in foreign countries. However, each potential occurrence may need to be dealt with on an individual basis. The Agency recognizes there may be limitations for issuing foreign cards. Therefore, the successful Vendor will work with the Agency to resolve these issues.

4.1.5.2.3.15 The Vendor shall begin issuing the initial Debit Card to customers no later than six months after the award date of the contract.

4.1.5.2.3.16 The Vendor shall begin to accept initial deposits from the Agency no later than 10 business days after the initial cards are distributed to the cardholders.

4.1.5.2.3.17 When requested by the cardholders, The Vendor shall send them e-mail or text messages informing them of deposits to their Debit Cards.

The YoungWilliams Team understands and agrees to the following required Scope of Work for debit cards.

4.1.5.2.3.1 BCSE TO PROVIDE A NAME FOR THE DEBIT CARD

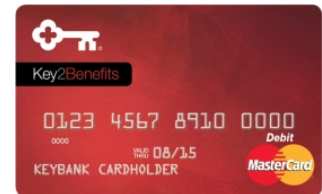


Currently, BCSE simply refers to the program as the “West Virginia BCSE Prepaid Card.” Key would be happy to support the current naming convention or assist BCSE in adopting a new name for the card. If a new name is assumed, Key will coordinate the update of all materials and provide guidance to BCSE on how the name can be marketed to existing cardholders. The following is how the current program name is referenced in cardholder training materials:



4.1.5.2.3.2 BCSE MAY CHOOSE A GRAPHIC FOR DEBIT CARD FROM KEY

As part of the project, Key is happy to support BCSE’s transition to a custom card graphic. While the existing card in use does not readily identify the cardholder as receiving child support payments, BCSE may wish to implement a new card image. Key’s marketing team can provide a variety of custom images for BCSE’s consideration. Should BCSE opt to use a custom card image, the design will be subject to brand and association rules to adhere to industry specifications in addition to Mastercard approval prior to plastic production.



The following are custom image examples currently in use at Key:



4.1.5.2.3.3 ANOTHER SUITABLE GRAPHIC

If BCSE prefers, Key can support a BCSE-provided image for the prepaid card. As part of the project, Key will provide the graphic requirements for plastic production. Should BCSE opt to use a custom card image, the design will be subject to brand and association rules to adhere to industry specifications in addition to Mastercard approval prior to plastic production.

4.1.5.2.3.4 DEBIT CARD TO REMAIN ACTIVE

As a general rule, once an account is opened it will remain open for the duration of the program. While cards may be replaced over time (due to card expiration or claimant request), Key does not close the underlying prepaid account as a result of the need to replace a card. This ensures accounts are available to BCSE for funding, even in the event the cardholder goes for extended periods without a deposit or card use.

The only time Key will proactively close an account is if the cardholder is suspected of conducting fraud, the cardholder fails a regulatory screening such as OFAC, or if funds are abandoned and eligible for escheatment. If BCSE opens an account in error, the account may be closed.

4.1.5.2.3.5 TRANSACTIONS, RECOUPMENT & OVERDRAFT

When cardholders make purchases or access cash with their Key2Benefits card, an authorization decision is performed in real time using the cardholder's current available balance. If there are sufficient funds in the account to satisfy the requested transaction amount, the authorization is approved. Upon approval, the requested transaction amount is placed "on hold" to allow for settlement to the merchant, and the cardholder's account balance is updated immediately to reflect the debit. If there aren't enough funds in the account to satisfy the requested transaction amount, the authorization is denied.

Should a transaction be performed that results in a negative balance position for a card (e.g., in the event of an added gratuity), Key holds the liability for the negative balance amount. Any future deposits posted to the account will be used to offset the negative balance. An account with a negative balance will be restricted from further transaction authorizations until the balance becomes positive. Key recently enhanced their processes to proactively unblock a card, that has satisfied a negative balance, in a timelier manner which has resulted in a more positive cardholder experience.

Key acknowledges BCSE will be not be liable for any transaction that exceeds available funds and will not be liable for overdrafts or any other costs or liabilities the bank may incur as a result of cardholder actions.

4.1.5.2.3.6 NO MONTHLY ACCOUNT FEE

We understand BCSE's desire to offer a prepaid card option to its customers with the fewest fees possible. To that end, there will continue to be no monthly account fees assessed to either BCSE or the cardholder.

4.1.5.2.3.7 WITHDRAWALS AT A TELLER'S WINDOW AT NO COST TO THE CARDHOLDER

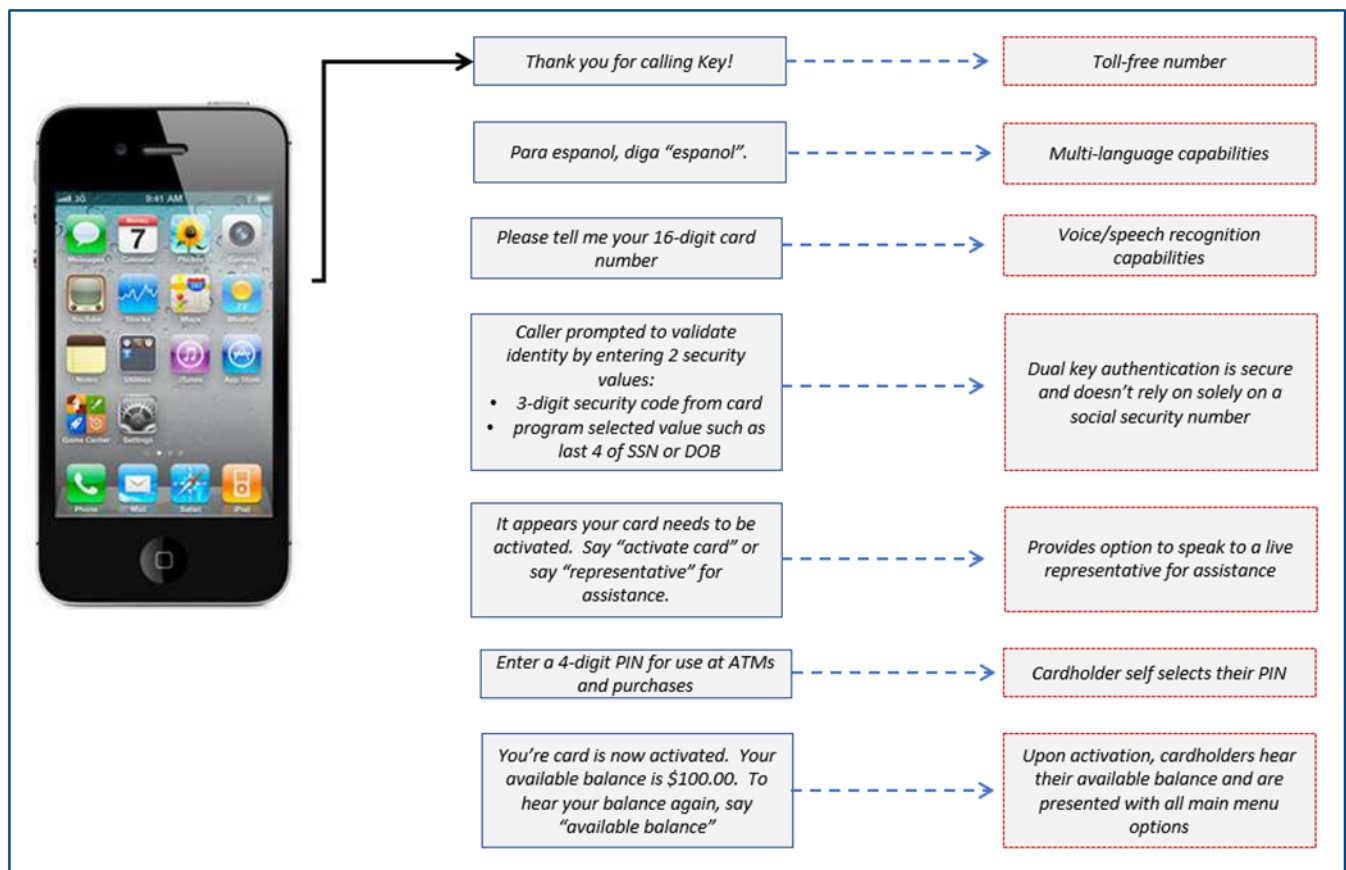
BCSE cardholders will have unlimited free access to funds at banks and credit union branches that are part of the Mastercard network. Cardholders may withdraw all their funds (to the penny) at close to 97,000 branches nationwide (626 locations in West Virginia). This transaction is performed inside the branch with the assistance of a teller using the card. All Mastercard member financial institutions are required to provide this transaction surcharge free up to a minimum of \$5,000 per Mastercard rules.

4.1.5.2.3.8 CARDHOLDER TO CHOOSE & CHANGE A PIN

Cardholders will continue to have the ability to self-select their initial Personal Identification Number (PIN) at the time of card activation. This allows the cardholder to choose a value that will be easy for them to remember.

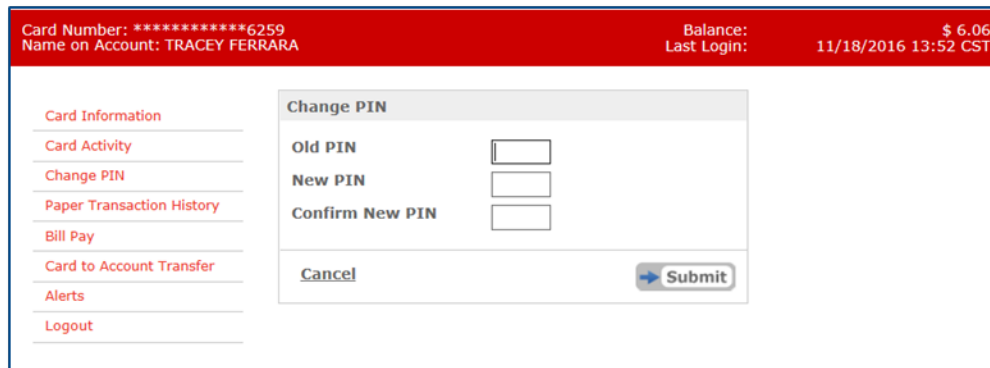
All prepaid cards (initial cards and replacement cards) are mailed in an “inactive” status, and cardholders are required to activate their card upon receipt. The instructional materials that accompany the card direct CPs to call Key’s toll-free domestic Customer Service line. Calls received are immediately answered by the Interactive Voice Response (IVR) system which prompts the caller to select their preferred language and provide the 16-digit card number found on the face of their plastic. The IVR will immediately recognize that the card requires activation and will take the cardholder down the path of validating their identity and self-selecting a 4-digit PIN.

First, the caller is required to authenticate his or her identity by entering two security keys. As a standard, one of the security keys used to authenticate a cardholder is the 3-digit CVV security code found on the back of the card. The second key, which is defined at the program level, can be either the last 4-digits of the cardholder’s social security number or the month and day of the cardholder’s date of birth. This information is compared to the value passed to Key as part of the enrollment process. Once the security keys have been authenticated, the caller is then prompted to select a 4-digit PIN for use at ATMs and for PIN-based POS transactions. The following image depicts the steps for card activation and PIN selection via the IVR.



Should a cardholder wish to change his or her PIN at any point after activation, the cardholder may do so at any time by calling the IVR. When using the IVR, the PIN change process is similar to the steps used in establishing the initial PIN. The cardholder simply calls the toll-free IVR number on the back of the card, provides the 16-digit card number and two security keys. Once the security keys have been validated, the caller is presented with the IVR main menu, which includes the option to change a PIN.

Cardholders also have the ability to set a new PIN via the secure Key2Benefits cardholder website. After logging on to the site, the main menu includes a "Change PIN" option. In order to change a PIN online, the cardholder must know the existing PIN as part of the PIN change process.



4.1.5.2.3.9 BCSE – FINAL APPROVAL OF DEBIT CARD INSTRUCTIONAL MATERIALS

The instructional materials that accompany the card, often referred to as the fulfillment package, are meant to educate the cardholder on how to activate the card, advise where and how the card can be used, the fees associated with card usage, how to access funds without incurring a fee, and the channels available to manage their debit card account and get customer support assistance. Key's standard card package, which is currently in place for the BCSE program, includes the following pieces:

- Prepaid Card with Activation Label;
- Card Carrier with full Cardholder Fee Schedule;
- Cardholder Terms & Conditions; and
- KeyBank Privacy Policy.

All instructional materials that are currently provided with the Key2Benefits card were reviewed and approved by BCSE during the initial transition to KeyBank in 2016. Upon Contract award, Key will work with BCSE to conduct a full review of all materials in use to determine if updates or edits are warranted. BCSE will have final approval for all instructional content prior to use in production.

The Consumer Financial Protection Bureau (CFPB) recently released requirements for providing program information, specifically payment options and associated fees, prior to the issuance of a prepaid card. Key is currently working to identify how best to ensure each program is in full compliance with this requirement.

4.1.5.2.3.10 UNDELIVERABLE DEBIT CARD

Key2Benefits cards that cannot be delivered to the cardholder are returned to KeyBank by the U.S. Postal Service, logged as undeliverable on the system, and then securely destroyed. BCSE will be notified when a card is returned undeliverable via a daily report and a Refresh file that is transmitted directly to BCSE.

Returned Card Report: BCSE will continue to have access to the Returned Card Report via Key's 24/7/365 internet-based delivery channel, KeyNavigator. This daily report details the cards that were returned the previous day. BCSE may wish to use this report to contact the cardholder, verify and update the address on the system as necessary. The Returned Card Report is available in either a PDF or CSV format, and can be viewed online, printed, or downloaded to a stand-alone or network drive. Following is a sample Returned Card Report.

RETURNED CARD REPORT

PROGRAM NAME: KEYBANK PROJECT TEAM
PROGRAM PREFIX: 156511510
DIVISION ID:

REPORT FROM: 04/06/2015
REPORT TO: 04/06/2015
PAGE: 6

ACCOUNT REF NUMBER	CARDHOLDER NUMBER	CARDHOLDER NAME	REASON CODE	CARD STATUS
24510003035153751	6523185115115872	PUEYCXD MRUQZM	Returned	ACTIVATION
24510003035205551	6588895115115978	NEP TIIKOUF	Returned	ACTIVATION
24510003035374951	6539135115115320	TEPKUOC F UWAECU	Returned	ACTIVATION
24510003036462151	6567885115115842	YXCOQ HUMEC	Returned	ACTIVATION
24510000007552451	6561545115115468	LAFYK MATTOQM	Returned	CLOSED
24510002029153551	6563735115115305	YKITUM KISAO	Returned	CLOSED
24510003032604251	6524475115115757	PKUQCOM UQSI	Returned	CLOSED

TOTAL RETURNED CARDS
112

Refresh File: Currently, a daily Refresh file is directly transmitted to BCSE. This file advises BCSE of a variety of cardholder statuses, including any card that is returned to Key as undeliverable. Key would be happy to continue to provide the Refresh file going forward.

When a card is returned as undeliverable, it can be replaced at any time and in a variety of ways. BCSE may transmit an address update and replacement instruction as part of the daily enrollment file. Key will process the record, update the cardholder's address, create a new card, and mail it directly to the CP. In the event of an urgent address change facilitated via the Key2Benefits Administrative Terminal, the cardholder may contact Key's Customer Service Call Center to request a card or BCSE may reach out to their designated Client Manager, Paulette Caywood, to request the card replacement.

4.1.5.2.3.11 DAILY RESPONSE DATA

The Key2Benefits solution offers a variety of ways for BCSE to submit enrollment information to the bank. Regardless of the channel used, Key opens accounts and begins the card production process immediately upon receipt of the enrollment instruction.

For direct transmission batch file enrollments, like BCSE submits today, Key will process the enrollment file immediately upon receipt and BCSE can expect to receive an acknowledgement file no later than four hours after transmission; however, we find that most acknowledgement files are returned in less than one hour from the time the enrollment file is transmitted to Key. This acknowledgement file will include a unique 17-digit account number for each enrollment that was processed successfully. The account number is BCSE's

confirmation the account was opened successfully, the account is eligible to receive funding at any time, and the card production process has started.

The same holds true for enrollments processed via the secure online tool – Key2Benefits Administrative portal. Once an enrollment is submitted, Key will immediately open an account for the CP. The user will instantly have access to the CP’s assigned account number, which confirms the account is open; ready to receive a deposit and that the card production process has begun.

Regardless of enrollment method, if a record cannot be processed, an error will occur and be communicated to BCSE. In an instance of a batch file, this communication is in the form of a response code that is included in the acknowledgement file that is returned to BCSE. This response code maps to a reason the enrollment could not be processed. When using the online portal, if an enrollment cannot be accepted the user will receive an onscreen error description as to the reason the account could not be opened. All errors can immediately be corrected and resubmitted for processing at any time, via either enrollment channel.

4.1.5.2.3.12 EXCHANGE ANY CARDHOLDER DEMOGRAPHIC CHANGES

Like the enrollment processes, there are a variety of methods for BCSE to send demographic updates to Key – direct transmission batch file, online via the Key2Benefits Administrative Portal, or an application program interface (API).

BCSE may transmit demographic changes to Key on a scheduled or as-needed basis. Like BCSE does today, demographic updates may be comingled in the enrollment batch file, rather than being required to be sent in a separate file transmission. When BCSE’s file is received, Key immediately updates the cardholder’s demographic record and return an acknowledgement with a response code to indicate the update was successful.

Alternatively, authorized BCSE staff may continue to use the secure web based Key2Benefits Administrative Portal to update individual account demographics on an as needed basis. Like the batch file process, Key updates the cardholder’s record immediately. The Key2Benefits Administrative Terminal option is ideal for situations where BCSE has already transmitted their batch file for the day and an emergency address change is required.

Key also offers the option of an Application Programming Interface (API) for demographic updates. With an API, BCSE could pass real-time web-call instructions which Key would immediately respond to. Key would be happy to discuss in further detail if/when BCSE wanted to pursue this option.

Key understands BCSE’s desire to receive card and account status information whenever a change should occur. We recommend that BCSE continue to receive the Daily Refresh File. This automated file, which is provide via the existing secure file transmission channel between BCSE and Key, provides notice of the following card and/or account events:

- **Account Closure** – in the even an account is closed, and entry is included in the file to alert that the account is no longer available to accept funding. While account closure is rare (only as a result of regulatory screening, escheatment, cardholder-initiated fraud, or at the request of BCSE), knowing that an account is closed can prevent any future delay in funding.

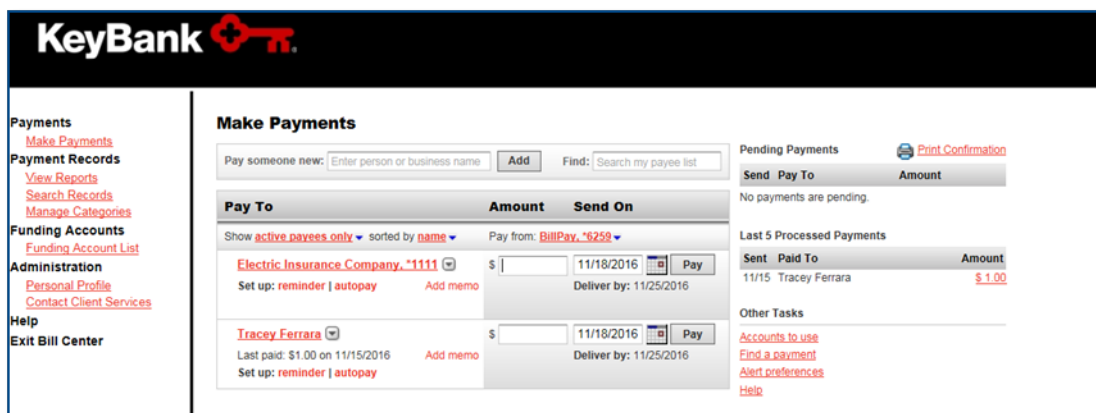
- **Card Status Changes** – anytime a card status changes, such as a returned card, card activation or card replacement, an entry is included in the file. BCSE may wish to use these statuses to track the status of a custodial parent’s card to ensure they have access to their funds.
- **Demographic Changes** – anytime a demographic is updated, regardless if it’s a BCSE-initiated update or a cardholder-initiated update, an entry is included in the file. This information can help mitigate fraud and assist BCSE in keeping their systems up to date in the event a cardholder moves.

The Daily Refresh File is available each morning, 7 days a week (including holidays) and reflects activity from the previous day. If BCSE wanted to expand the refresh file to include a daily refresh of all card statuses, regardless if they changed the previous day, Key can support providing this information.

4.1.5.2.3.13 AUTOMATICALLY DEBIT BILLS - OPTIONS FOR CUSTODIAL PARENTS

BCSE’s Key2Benefits cardholders will continue to have the ability to use the “Bill Pay” feature to pay bills such as utility payments or child care services. Accessible via the secure Key2Benefits cardholder website, users will have the option of setting up one time or recurring payments. If the receiver is unable to receive an electronic payment, KeyBank will issue and mail the check on behalf of the cardholder. All bill payment transactions, including recurring transactions, require a real-time authorization when the transaction takes place and the cardholder must have sufficient funds in their account at the time of authorization. If there are not sufficient funds in the account, the transaction is not processed.

When using the Bill Pay feature, cardholders will enjoy the flexibility of setting up payments with future “Pay” dates and recurring payments, and these payments can be modified at any time up to the payment date, including the ability to cancel a payment.



Cardholder may also use their Key2Benefits card to set up recurring billing directly with a merchant. For example, subscription services such as Netflix or Xbox. The cardholder simply provides the merchant with their card number, expiration date and CVV code, similar to making an internet purchase, and the retailer simply debits the cardholder’s account on their agreed upon schedule. Each transaction is authorized in real-time and the cardholder must have adequate funds in their account to satisfy the requested transaction amount. If there are not adequate funds to satisfy the requested amount, the transaction is denied. Key’s cardholder fee schedule, provided in Appendix I – *Cardholder Fee Schedule*, has been structured such that Key will not assess cardholder fees to transactions that are denied as a result of insufficient funds.

4.1.5.2.3.14 DEBIT CARDS FOR CUSTODIAL PARENTS IN FOREIGN COUNTRIES

BCSE's current Key2Benefits program supports the issuance of debit cards outside of the United States, unless otherwise prohibited by law. This is achieved via the use of country codes in the enrollment batch file to dictate the formatting of an international address. The online tool, Key2Benefits Administrative Terminal, also allows for the enrollment of an international address. Key also supports U.S. Armed Forces (APO) addresses, which have their own defined state codes. Since the Key2Benefits routes through the Mastercard Cirrus network, international cardholders will have access to over a million ATMs in 93 countries. Cardholders that live abroad can also use their cards to make purchases at any one of the millions of Mastercard accepting retailers worldwide.

4.1.5.2.3.15 ISSUING THE INITIAL DEBIT CARD

As noted earlier in our response, since BCSE currently issues the Key2Benefits card there is no implementation or card reissuance required as a result of this Contract award. The transition to a new contract will be virtually transparent to the CPs that BCSE supports.

If there are modifications that BCSE would like to make as a result of a new contract (such as updates to fulfillment materials, card image changes, program configuration updates, etc.) Key is committed to having these completed within six months of Contract award, or on any other BCSE-preferred schedule.

4.1.5.2.3.16 ACCEPT INITIAL DEPOSITS FROM BCSE

With the Key2Benefits solution, Key opens cardholder accounts immediately upon processing of the enrollment instruction. As soon as BCSE receives the acknowledgement file, confirming the successful enrollment and providing the unique 17-digit account number for each enrollee, the account is opened and available to receive a deposit at any time. Key's funding process does not require a "waiting" period or dependency upon card activation.

4.1.5.2.3.17 E-MAIL OR TEXT MESSAGES

BCSE Key2Benefits cardholders will continue to enjoy the use of a robust suite of alerts that provide notification when certain conditions occur to a prepaid account. These notifications, available via text and/or email, are offered a la carte, which allows users to determine which alerts they want to receive and exactly how they want to receive notification. Additionally, many of the alerts are configurable with a dollar threshold (Low Balance alert) or day of the week (Weekly Balance) for notification. Key's alerts feature allows your cardholders to establish the following notifications:

Alert Type	Description
Action	Responsible Party
Deposit	Notify cardholder of deposit to card account
Purchase/Withdrawal	Any Debit against the account balance
Low Balance	Set minimum threshold to notify of low balance
Purchase Transaction	Any point-of-sale MasterCard transaction

Alert Type	Description
Action	Responsible Party
Periodic-Weekly	Weekly account balance message
Card Status Change	Change to card status on the account
Address Change	Any time the primary cardholder address is updated
Suspected Fraud	Alert sent when suspicious activity is reported by the network
Declined Transaction	Any transaction attempt that is declined
Card Not Present	Card is used via internet or phone
International Transaction	Transaction attempt outside of US
Out of State Transaction	Card is used outside of a specified State within the US

Key also offers cardholders a “two-way text” feature, allowing a cardholder to send a text message to the system, via a short code, and Key will immediately return a real time account balance via text. The following screenshot shows how a cardholder can configure alerts.

Card Number: *****6259
Name on Account: TRACEY FERRARA

Balance: \$ 6.06
Last Login: 11/18/2016 13:52 CST

[Card Information](#)
[Card Activity](#)
[Change PIN](#)
[Paper Transaction History](#)
[Bill Pay](#)
[Card to Account Transfer](#)
[Alerts](#)
[Logout](#)

Contact Information

E-mail 1 TRACEY_A_FERRARA@KEYBANK.COM
Mobile # 317-410-9636
Nickname MY DEBIT CARD
Card Nickname will appear in place of the card number within the alert text message you receive.

[Edit](#)

Alerts

Declined Transactions
Add

Low Balance
EMAIL1 | MOBILE | \$10.00
Remove | Edit

Funds Added
Add

Card Status Change
Add

Funds Removed
Add

Signature Transactions
Add

Zero / Negative balance
Add

Weekly Balance
EMAIL1 | MOBILE | Monday
Remove | Edit

Address Change
Add

Balance Inquiry
Mobile #

[Finish](#)

4.1.5.2.4 REPORTING

RFQ Section 4.1.5.2.4: Reporting, **as amended by Addendum No. 2:**

4.1.5.2.4.1 The Vendor shall prepare for the Agency a detailed daily listing of all checks printed, ACH disbursements effectuated, or Debit Cards uploaded which shall include the payee, amount paid, date paid, and the check or trace number or Debit Card upload identifying information, as may be appropriate.

4.1.5.2.4.2 Each month The Vendor shall provide the Agency with a status report of the Agency's operating and interest bearing accounts as of the last business day of the month; on the first day of the following month for the preceding month. This report shall include, at a minimum, deposit amounts credited to the account, disbursements charged against the account, and a list of outstanding checks.

4.1.5.2.4.3 The Vendor shall make daily cash management information available to the Agency on-line and on demand. This information shall include normal account information, including one day float and extended float information.

4.1.5.2.4.4 The Vendor shall provide the Agency with the functionality to:

4.1.5.2.4.4.1 See, approve, and pay or return items that have been rejected due to stop pay, duplicate items, stale dated checks, etc.;

4.1.5.2.4.4.2 Electronically transfer money between Agency's accounts or to send money to an individual third party or outside bank account (this ability entails generating a check without linking it to a specific case);

4.1.5.2.4.4.3 Stop payments on checks as well as remove stop payment requests;

4.1.5.2.4.4.4 Research, identify and print copies of credits to the Agency's accounts resulting from recall requests of outgoing ACH transactions;

4.1.5.2.4.4.5 Research and retrieve images of paid items; and

4.1.5.2.4.4.6 Research and print images of incoming items.

J.P. Morgan Access Online transforms the way BCSE manage and monitor cash balances, daily transactions and information. View, print or download reports with balance and transaction information, cash concentration, disbursement, funds transfer and liquidity.

INTERACTIVE REPORTING

Our interactive reporting feature gives BCSE the ability to further customize the transaction report by moving, adding or hiding columns, filtering and sorting on one or multiple columns and then saving the customized report as a unique report. Two of the benefits to this reporting are:

- Avoid manual rework when exporting data to upload into treasury workstation/ERP systems; and
- Quickly identify trends with graph or chart views.

ALERTS

Access Online offers a wide variety of customizable business critical alert notifications to save time and make sure BCSE doesn't miss anything.

BCSE can elect to receive alert notifications via email and/or online via the Alerts Inbox, where they will remain for 90 days before being automatically deleted. BCSE can define, manage and view messages from anywhere in the platform. For example:

- Set up alerts for when balances are above or below a preferred level, transactions/checks are available, or payments require your attention, with links to supporting detail;
- Choose to be alerted to new items in your payments inbox that require action, such as transactions pending approval or see templates that have been modified; and
- Receive an alert when a scheduled report is complete.

SECURITY

Access Online uses a multi-layer security system designed to protect the privacy and authenticity of users' data and transactions.

- **Access Control:** BCSE's security environment is maintained by its assigned security administrators, who create and authorize users for Access Online services. Using online administration tools, security administrators can lock down security with precise user entitlements, limits and account settings and generate entitlement reports to meet auditing requirements.
- **Two-Step Login:** Access Online uses an enhanced two-step login to help validate that users are accessing the authentic Access Online website.
- **Single Sign-On:** A unique user ID and password give BCSE's users access to the Access Online platform and product functions that do not involve the initiation of value-bearing transactions.
- **User Authentication:** During the initial access to the server, users' identities are validated against their registered profiles.
- **Computer Registration:** Each time a user logs on through an unrecognized computer, Access Online prompts the user to re-register the unit using an activation code delivered via an out-of-band channel, such as email, help desk or in-person by a BCSE security administrator.
- **Digital Signature:** Authentication is required for users accessing functions involving value-bearing transactions or security activities (e.g., wires and ACH). We use a two-factor authentication process:
 - Digital signature authentication is achieved through J.P. Morgan's patent-pending solution leveraging SecurID token technology to provide signatures.
 - Users enter their user ID, password and SecurID token code when logging on. They are prompted to re-enter their password and token code before moving funds during their secure session.
 - **Data Protection:** Industry standard 128-bit SSL (Secure Socket Layer) helps protect the confidentiality of data and transactions.
 - **Session timeout:** After 15 minutes of inactivity, users are automatically logged off.

INSTALLATION

No proprietary software is needed for Access Online. Depending on the user profile, some industry standard plug-ins will be required. The Access Download Utility provides all required plug-ins, including Adobe Image Viewer for Cash Reporting and Java Plug-in for Funds Transfer and Disbursements. Once installed, users around the world have simultaneous access to reports and transaction facilities for BCSE accounts at J.P. Morgan and other financial institutions.

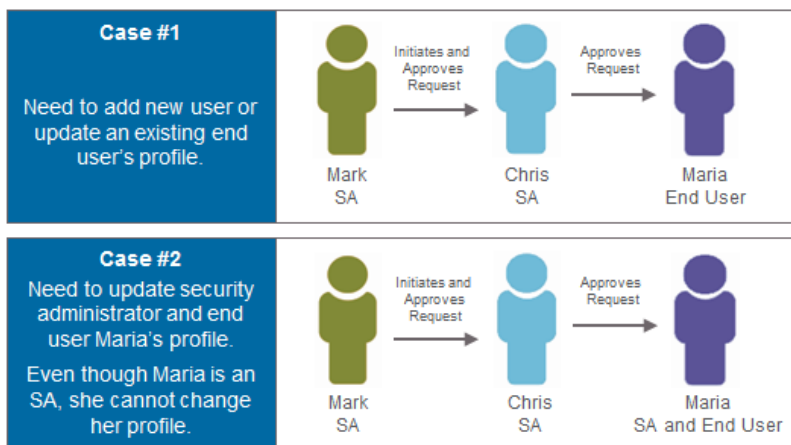
USER ENTITLEMENTS

BCSE will nominate its own security administrators to establish and approve users for accounts, services, and functions using an online entitlement feature. As a standard practice, and to help BCSE maintain audit controls, a minimum of two security administrators are required for user setup and maintenance.

- One security administrator establishes users for accounts, services (e.g., ACH initiation, funds transfer initiation or balance reporting), and functions (e.g., reporting, transaction initiation and transaction approval or release).
- A second security administrator approves the user entitlements granted by the first security administrator.
- For each user created by a BCSE security administrator, we establish basic authentication user IDs. Digital signature authentication IDs will be established for users authorized for transaction initiation and administrative functions.
- SecurID tokens are assigned by the security administrator to those users who need to perform digital signatures.
- User IDs are sent electronically to one security administrator, along with the SecurID tokens. The other security administrator electronically receives the user passwords. BCSE's security administrators are responsible for distributing the IDs and passwords (and a SecurID token if required) to each user.
- Users sign on to Access Online to start the new user identification process with the secured information provided by your security administrator. This sign-on procedure, in combination with the acknowledgement and pre-established user entitlements, creates an electronic user profile that will be employed for all Access Online communications with J.P. Morgan. Each user's Access Online desktop will reflect the accounts, services and functions to which that user has been entitled.

Standard Security Administrator Model

- Two security administrators (SA) are required to change user entitlements.
- Security administrators cannot make changes to their own profiles.



Our electronic banking portal, Access Online, offers BCSE a highly intuitive and easy to use, cash management solution that seamlessly integrates all treasury activities through a secure portal using a single authentication process.

Whether cash is in one or multiple accounts, located locally or worldwide, Access Online puts critical cash management information and tools at BCSE's fingertips, and the unparalleled experience of J.P. Morgan as highlighted in the following graphic.



- **Reports:** View, print or download reports with balance and transaction information, cash concentration, disbursement, funds transfer and liquidity.
- **Transactions:** Make payments via wires, book transfers, checks, U.S. and global ACH.
- **Access Insight:** Create a customized Microsoft Excel worksheet that can be automatically populated with 45 days of bank account data or can populate existing spreadsheets so BCSE can initiate payments directly from spreadsheets, set reminders, generate to-do lists, analyze historical trends and more. Access Insight is an Excel add-in that makes working in spreadsheets more efficient, flexible, and accurate.
- **Liquidity Solutions:** View reports and make decisions about cash balances and cash investment positions, cash concentration structures and flows, inter-company positions and accruals.
- **Administration:** Save time with a powerful and innovative entitlement engine that saves time, increases productivity and controls everything users can see and do.

- **Statements:** View, print or download bank, billing and liquidity statements from a central repository.
- **More Services:** Access a single point of entry to a wide range of additional treasury management services.

FEATURES

- **Secure and Efficient:** Accessed through the Internet, a sophisticated multi-layer security system protects the privacy and authenticity of users, data and transactions.
- **Easy to Use:** A single sign-on provides seamless access to authorized accounts and functionality. Upgrades are accomplished automatically when users sign on.
- **Saves Time:** The customizable home page places critical information at BCSE's fingertips—with features and capabilities that are just a few clicks away.
- **One Site:** Based on advanced technology and standard interface protocols, Access Online is a single point of access to our world-class financial services.
- **Global Reach:** Presenting information for J.P. Morgan accounts worldwide provides BCSE with the convenience of using one system to access reporting, check balances, perform inquiries and initiate transactions.
- **Local Language Capability:** Spanish, Portuguese, German, French, Russian, Japanese, Simplified Chinese and Traditional Chinese
- **Unparalleled Service:** Our client service and technical support teams are available 24 hours a day, Monday through Friday.
- **Broad Suite of Services:** Comprehensive functionality provides secure, seamless access to products across J.P. Morgan businesses.
- **Decision Support Interfaces:** These allow you to effectively manage your data using filtering and export technologies.
- **Virtually Effortless Administration:** Security administrators use simple and intuitive tools to manage and respond to frequent user entitlement changes in real time, and with time-saving features such as Cloning Entitlements and Account and User Groups.
- **Flexibility:** BCSE can select the services required to support its current business environment and add additional services as needs evolve.
- **Self-Service Training (Education):** Access Support offers clients a single and consistent location for product and service related content providing support and training material. An intuitive online webinar registration tool allows your staff to participate in training as and when required

YoungWilliams will prepare for BCSE a detailed daily listing of all checks printed, ACH disbursements effectuated, or Debit Cards uploaded which will include the payee, amount paid, and the check or trace number of Debit Card upload identifying information, as may be appropriate. Each month we will also provide BCSE with a status report of BCSE's operating and interest-bearing accounts as of the last business day of the month. We will provide the report on the first day of the following month for the preceding month. This report will include, at a minimum, deposit amounts credited to the account, disbursements charged against the account, and a list of outstanding checks.

YoungWilliams will make daily cash management information available to BCSE on-line and on demand. The information will include normal account information, including one day float and extended float information. We will provide BCSE with the functionality to:

- See, approve, and pay or return items that have been rejected due to stop pay, duplicate items, stale dated checks, etc.;
- Electronically transfer money between Agency's accounts or to send money to an individual third party or outside bank account (this ability entails generating a check without linking it to a specific case);
- Stop payments on checks as well as remove stop payment requests;
- Research, identify and print copies of credits to BCSE 's accounts resulting from recall requests of outgoing ACH transactions;
- Research and retrieve images of paid items; and
- Research and print images of incoming items.

With the Key2Benefits solution, authorized BCSE staff will continue to have access to the standard report suite for debit cards via KeyNavigator. This report suite includes both detail and summary information regarding funding activities. The Funding Detail report will reflect all funding activity, at the account level, that posted to cardholder accounts the previous day as shown in the sample funding detail report.

FUNDING DETAIL REPORT									
PROGRAM NAME:		KEYBANK PROJECT TEAM		REPORT FROM:		04/06/2015			
PROGRAM PREFIX:		156511510		REPORT TO:		04/06/2015			
DIVISION ID:				PAGE:		1			
TRANS DATE	TRANS TIME	ACCOUNT REF NUMBER	CARDHOLDER NUMBER	CARDHOLDER NAME	TRANS AMOUNT	TRANS DESCRIPTION	TERM NUMBER	TERM SEQ NUMBER	FOREIGN TERMINAL INDICATOR
04/06/2015	14:58:51	24510001014518651	6573645115115487	UDDU FO PQPO	\$112,725.00	ACH DR REMOVE FNDS	000000 01		On-us
04/06/2015	13:08:55	24510003031440251	6532285115115818	OQEP CUQAMMU	\$5,845.00	ACH DR REMOVE FNDS	000000 01		On-us
04/06/2015	11:27:27	24510002022983251	6533965115115613	DUFEPJ HOHOFJUZINU	\$3,340.00	ACH DR REMOVE FNDS	000000 01		On-us
04/06/2015	11:13:13	24510002026495351	6505365115115671	BUQQOD MZOODOM	\$1,212.42	PROVISIONAL CREDIT		150406111313	On-us
04/06/2015	11:12:51	24510002026495351	6505365115115671	BUQQOD MZOODOM	\$40,126.76	PROVISIONAL CREDIT		150406111251	On-us
04/06/2015	11:12:44	24510002026495351	6505365115115671	BUQQOD MZOODOM	\$42,549.93	PROVISIONAL CREDIT		150406111244	On-us
04/06/2015	11:12:38	24510002026495351	6505365115115671	BUQQOD MZOODOM	\$53,860.84	PROVISIONAL CREDIT		150406111238	On-us
04/06/2015	08:53:10	24510001015230751	6570195115115953	LIMORK SODY	\$62,000.00	ACH DR REMOVE FNDS	000000 01		On-us
04/06/2015	08:37:21	24510000000588551	6594135115115349	TUQZ HCUDZODMKER	\$2,137.60	PROVISIONAL CREDIT		150406083721	On-us
04/06/2015	08:37:15	24510000000588551	6594135115115349	TUQZ HCUDZODMKER	\$2,040.74	PROVISIONAL CREDIT		150406083715	On-us
04/06/2015	08:37:09	24510000000588551	6594135115115349	TUQZ HCUDZODMKER	\$2,004.00	PROVISIONAL CREDIT		150406083709	On-us
04/06/2015	08:37:04	24510000000588551	6594135115115349	TUQZ HCUDZODMKER	\$1,743.48	PROVISIONAL CREDIT		150406083704	On-us
04/06/2015	08:36:57	24510000000588551	6594135115115349	TUQZ HCUDZODMKER	\$1,713.42	PROVISIONAL CREDIT		150406083657	On-us
04/06/2015	08:01:29	24510001011110551	6544425115115287	LAUD HQIUFUV	\$12,488.26	BILL PAYMENT		6243304277	On-us
TOTAL TRANS		TOTAL TRANS AMOUNT		TRANS DESCRIPTION		TOTALS BY TRANS DESCRIPTION			
14		\$343,787.45		ACH DR REMOVE FNDS		\$183,910.00			
				BILL PAYMENT		\$12,488.26			
				PROVISIONAL CREDIT		\$147,389.19			

The Funding Detail report is also available on a weekly or monthly basis. Funding reports are available in a PDF format and a "sortable" CSV format. The reports can be viewed online, printed, or downloaded to a shared or standalone storage drive.

YoungWilliams will combine the summary information for the Disbursement Detail report from three separate entities – Y-Trac – Payment Processing System, JPM Access and KeyNavigator – into a one-page report for BCSE convenience and embed the links into J.P. Morgan and Key systems for further details.

4.1.5.2.5 DISBURSEMENT ERRORS

RFQ Section 4.1.5.2.5:

4.1.5.2.5 Disbursement Errors:

4.1.5.2.5.1 The Vendor shall ensure that all disbursements will be made for the correct amount and to the correct beneficiary. An error exists if there is a failure to disburse funds within the established performance standard (45 CFR 302.32(a)(b)(1) & (2)(i) §48-18-113). Failure to verify the accuracy of the disbursement dates on the Agency's disbursement file so that duplicate payments are not issued will result in disbursement errors being charged against The Vendor. The Vendor will reimbursement the Agency for such errors.

4.1.5.2.5.2 Performance under this standard shall be monitored by the Agency. The Agency's local offices will report potential disbursement errors and the Agency will review and verify the existence or nonexistence of any reported errors. Errors that result in the disbursement of funds for the wrong amount or to the wrong individual will result in The Vendor being liable to the Agency for the full amount of said funds, as well as any related costs and expenses incurred by the Agency in each and every case.

4.1.5.2.5.3 The potential for loss resulting from disbursement errors through the use of Direct Deposit or Debit Card is greater than with check disbursements. This fact is due to the elimination of float funds and the immediate availability of funds to the recipient. Errors attributed to The Vendor and resulting in a loss to the Agency will result in The Vendor being liable for a full reimbursement to the Agency after a written request with supporting documentation attached is presented to The Vendor by the Agency.

4.1.5.2.5.4.1 All file transfers shall be made with Sterling's Connect Direct software or equal. Must be able to create an excel chart, import and export .mpp files, and export PDF's or shareable project plans. These files include:

<i>File Description</i>	<i>Created by</i>	<i>Frequency</i>
File of checks requested to be printed	WV BCSE	Monday-Friday
Checks requested response file containing check numbers and check date	BANK	Monday-Friday
File containing Paid/Cashed or Voided checks	BANK	Monday-Friday
Incoming ACH receipts (Employers, Out of-State (OOS) agencies)	BANK	Monday-Friday
Outgoing ACH disbursements (Direct Deposit, Debit Cards & OOSACH)	WV BCSE	Monday-Friday
Response file from the outgoing ACH file	BANK	Monday-Friday

Debit card enrollment file	WV BCSE	Monday-Friday
Debit card acknowledgments files (includes DDA numbers)	BANK	Monday-Saturday
Debit card file for demographic & card status updates	BANK	Monday-Saturday
Web based payment response file	BANK	Monday-Friday
Web based payment Pre-Registration file	WV BCSE	Monday-Friday
Web based ACH & Credit Card payments. Receipts/Returns file	BANK	Monday-Friday
EFT outgoing returns file	BANK	Monday-Friday
Receipts from Y-Trac – Imaging and Document Management	BANK	Monday-Friday

In the following pages, we respond to RFQ disbursement error requirements.

4.1.5.2.5.1 DISBURSEMENT ERROR DEFINED

YoungWilliams understands and agrees to ensure all disbursements will be made for the correct amount and to the correct beneficiary. An error exists if there is a failure to disburse funds within the established performance standard (45 C.F.R. §§ 302.32(a)(b)(1) & (2)(i) §48-18-113). Failure to verify the accuracy of the disbursement dates on BCSE's disbursement file so duplicate payments are not issued will result in disbursement errors being charged to YoungWilliams. YoungWilliams will reimburse BCSE for such errors.

4.1.5.2.5.2 PERFORMANCE

YoungWilliams understands and agrees BCSE will monitor performance under this standard. BCSE's local offices will report potential disbursement errors, and BCSE will review and verify the existence or nonexistence of any reported errors. Errors that result in the disbursement of funds for the wrong amount or to the wrong individual will result in YoungWilliams being liable to BCSE for the full amount of said funds, as well as any related costs and expenses incurred by BCSE in each case.

To ensure errors are minimized and quality is at the highest possible levels at the Kansas Payment Center, we track quality levels at an individual level and in all functions performed. The Project Manager then reviews the results to determine if additional training or mentoring is needed. This process is conducted routinely so the program can continuously improve in all areas of the program. Our team in Kansas will query a report to run against Y-Trac – Payment Processing to obtain QA high amounts, an example of which can be found in Appendix E, *Sample Reports*.

Our Kansas team runs QA procedures on 100 percent of work of new payment processors, then drop to 50 percent until no errors are able to be found. A QA Summary Report is produced from the Kansas payment Center's misapply data base. An example of the QA summary report follows.

	A	B	C	D	E	F	G	H	I	J
	Processing Date	Time Recorded	FAX/MAIL	Batch Type	Batch #	# Transaction	Process Status	Processed By	QA Status	QA By
34	6/18/2018	11:15	FAX	MISC	1438	1	COMPLETED			
35	6/18/2018	11:15	MAIL	DD	1425	7	COMPLETED		COMPLETED	
36	6/18/2018	3:39	FAX	DD	1440	4	COMPLETED		COMPLETED	
37	6/18/2018	3:39	FAX	DD	1442	6	COMPLETED		COMPLETED	
38	6/19/2018	8:34	FAX	DD	1443	5	COMPLETED		COMPLETED	
39	6/19/2018	8:34	FAX	DD	1454	3	COMPLETED		COMPLETED	
00	6/19/2018	8:34	MAIL	DD	1453	2	COMPLETED		COMPLETED	
01	6/19/2018	8:34	MAIL	DC	1450	1	COMPLETED		COMPLETED	
02	6/19/2018	11:35	FAX	DD	1457	10	COMPLETED		COMPLETED	
03	6/19/2018	11:35	FAX	DC	1456	2	COMPLETED		COMPLETED	
04	6/19/2018	11:35	FAX	MISC	1455	1	COMPLETED		COMPLETED	
05	6/19/2018	2:51	FAX	DD	1459	2	COMPLETED		COMPLETED	
06	6/19/2018	2:51	FAX	MISC	1458	2	COMPLETED		COMPLETED	

Our team in Kansas also takes preemptive measures to prevent errors by assigning staff to specifically updating 10 percent of name, address, and CPs added to court orders and then 100 percent of bank account changes daily. If errors are discovered during the process, they are entered into the QA data base and correcting adjustments are made and funded, if necessary.

We will bring these same QA procedures to the WV BCSE Payment Processing Center.

4.1.5.2.5.3 POTENTIAL LOSS FOR DISBURSEMENT ERRORS

YoungWilliams understands the potential for loss resulting from disbursement errors using direct deposit or debit card is greater than with check disbursements. This fact is due to the elimination of float funds and the immediate availability of funds to the recipient. Errors attributed to YoungWilliams and resulting in a loss to BCSE will result in YoungWilliams being liable for a full reimbursement to BCSE after a written request with supporting documentation attached is presented to YoungWilliams by BCSE.

4.1.5.2.5.4.1 ALL FILE TRANSFERS

YoungWilliams understands and agrees all file transfers will be made with Sterling's Connect Direct Software, or an equivalent. The software will be able to create an excel chart, import and export .mpp files, and export PDF's or shareable project plans. These files include:

File Description	Created by	Frequency
File of checks requested to be printed	WV BCSE	Monday – Friday
Checks requested response file containing check numbers and check date	YoungWilliams	Monday – Friday
File containing Paid/Cashed or Voided checks	Bank	Monday – Friday

File Description	Created by	Frequency
Incoming ACH receipts (Employers, Out of State (OOS) agencies)	Bank	Monday – Friday
Outgoing ACH disbursements (Direct Deposit, Debit Cards & OOS ACH)	WV BCSE	Monday – Friday
Response file from the outgoing ACH file	Bank	Monday – Friday
Debit card enrollment file	WV BCSE	Monday – Friday
Debit card acknowledgments file (includes DDA numbers)	Bank	Monday – Saturday
Debit card file for demographic & card status updates	Bank	Monday – Saturday
Web-based payment response file	Bank	Monday – Friday
Web-based payment Pre-Registration File	WV BCSE	Monday – Friday
Web-based ACH & Credit Card payments. Receipts/Returns file	Bank	Monday – Friday
EFT outgoing returns file	Bank	Monday – Friday
Receipts from Y-Trac – Imaging and Document Management	YoungWilliams	Monday – Friday

4.2. REPAYMENT LOCKBOX SERVICES

The YoungWilliams Team is pleased to provide lockbox services for the WV BCSE Payment Processing Center, enabling us to streamline collections and payment processing. In this section, we demonstrate our ability to meet mandatory requirements, as requested by RFQ Section 4.

4.2.1 LOCKBOX REQUIREMENTS

RFQ Section 4.2.1: The Vendor shall be responsible for collecting, processing, and depositing all payments forwarded to a separate lockbox designated for repayments and receipt of expense reimbursements. This lockbox shall be separate and in addition to the operations lockbox established for regular support payments. These remittances will represent payments made to the Agency for situations in which there was an incorrect or over-distribution of child support collected, as well as reimbursements established by court order for expenses incurred by the Agency, such as court costs or paternity testing.

The YoungWilliams Team understands and agrees to be responsible for collecting, processing, and depositing all payments forwarded to a separate lockbox designated for repayments and receipt of expense

reimbursements. This lockbox will be separate and in addition to the operations lockbox established for regular support payments. These remittances will represent payments made to BCSE for situations in which there was an incorrect or over-distribution of child support collected, as well as reimbursements established by court order for expenses incurred by BCSE, such as court costs or paternity testing. Please see Section 4.1.4, *Payment Processing*, for details on our lockbox services solution.

4.2.2 REPAYMENT PROCESSING SERVICES

RFQ Section 4.2.2: The Vendor shall provide the following repayment processing services:

Mail Extraction and Scanning Equipment:

The Vendor shall be responsible for supplying, programming, and implementing mail extraction equipment. This equipment must provide for scanned electronic images that will be transmitted to a workflow environment for processing.

Receipt of Mail:

The YoungWilliams Team understands and agrees to provide mail extraction and scanning equipment to provide repayment processing services. We will be responsible for supplying, programming, and implementing mail extraction equipment. This equipment will provide for scanned electronic images to be transmitted to a workflow environment for processing. Please see Section 4.1.4.3, *Document Imaging & Retrieval*, for a full description of our mail extraction and scanning equipment which we will use in the repayment and expense payment processing services.

4.2.2.1 P.O. BOX

RFQ Section 4.2.2.1: Vendor shall maintain a post office box dedicated to receiving mail relating to repayments and expense reimbursements.

The YoungWilliams Team understands and agrees to maintain a post office box dedicated to receiving mail relating to repayments and expense reimbursements. Upon contract award, YoungWilliams, as part of our transition plan, will determine with the incumbent payment processing provider and BCSE whether the repayment post office box exists and can be transitioned to YoungWilliams or if YoungWilliams needs to contract with the post office to make arrangements for the dedicated post office box. In either case, YoungWilliams will have this task listed as part of the Work Plan and ensure it is available and appropriate advance communications are complete with all affected parties before “go live.”

4.2.2.2 MAIL TRANSPORTATION

RFQ Section 4.2.2.2: All mail shall be transported directly to the Vendor's operations facility each business day, unopened.

Part of the YoungWilliams Team’s transitional planning and execution will be to execute a contract with a bonded courier service to pick up the mail (unopened) from the post office and deliver it directly to our Charleston, WV BCSE payment processing facility (unopened) to be processed. We will coordinate the mail pick-up time with the post office and coordinate and track the pick-up activities with the bonded courier service.

This process functions very effectively for us in our Topeka, Kansas, payment processing operation and we will use the same procedures to track, monitor and report on bonded courier activities in the WV BCSE Payment Processing Center.

4.2.2.3 OPEN MAIL

RFQ Section 4.2.2.3: Once at the Vendor's facility, all mail shall be opened on the day of receipt. All envelopes that contain correspondence shall be segregated from the other envelopes. The Vendor shall remove all correspondence from each such envelope and shall physically deliver both the envelope and the correspondence to the Manager of the Receipts and Distribution units.

After the direct delivery of unopened items to the WV BCSE Payment Processing Center by our bonded courier each business day, we will conduct an initial review to identify and outsort mail that requires special handling. Examples of outsorted mail include registered mail, certified mail, oversized envelopes, misdirected mail, etc. These pieces of mail will be opened manually and then inserted into the mail stream as required.

For all mail, immediately upon receipt, the date and time of the delivery is recorded in our Mail Tracking System. An example of the screen used to capture this information is presented in the following screenshot.

The screenshot shows a software window titled "TableInbound" with a form titled "INBOUND MAIL TRACKING". The form contains several input fields and a "Close Form" button. The fields are: "Received Date" (11/14/2017), "Received Time" (5:22:53 AM), "Scheduled Time" (a dropdown menu), "Work Type" (a dropdown menu), "Mail Source" (a dropdown menu), "Tray Volume" (0.00), "Tub Volume" (0.00), and "Item Volume" (0.00). At the bottom of the form is a "Close Form" button. Below the form is a status bar with "Record: 1 of 1", "No Filter", and a "Search" button.

YoungWilliams maintains the mail tracking information and makes the information available via summary reports for review and analysis. An example summary report follows.

Daily Inbound Mail Volumes

Received Date: 11/13/2017 to 11/13/2017

Work Type	Received Time	Mail Source	Tray Volume	Tub Volume	Item Volume																
758599 Support Payments																					
11/13/2017	5:21 AM	US Mail	0.25	0.00	0																
11/13/2017	8:18 AM	US Mail	1.00	0.00	0																
11/13/2017	8:18 AM	Certified Mail	0.00	0.00	2																
11/13/2017	10:34 AM	State of Kansas	0.00	0.00	5																
11/13/2017	12:50 PM	Certified Mail	0.00	0.00	1																
Totals:			1.25	0.00	8																
Items:			813	0																	
Grand Total Item Count:				821																	
Debit Card																					
11/13/2017	3:29 PM	Fax Correspond	0.00	0.00	5																
11/13/2017	3:31 PM	Email Correspon	0.00	0.00	1																
Totals:			0.00	0.00	6																
Items:			0	0																	
Grand Total Item Count:				6																	
Direct Deposit																					
11/13/2017	3:29 PM	Fax Correspond	0.00	0.00	12																
11/13/2017	3:30 PM	Email Correspon	0.00	0.00	6																
Totals:			0.00	0.00	18																
Items:			0	0																	
Grand Total Item Count:				18																	
Miscellaneous																					
11/13/2017	3:29 PM	Fax Correspond	0.00	0.00	3																
Totals:			0.00	0.00	3																
Items:			0	0																	
Grand Total Item Count:				3																	
<table><thead><tr><th></th><th>Tray Volume</th><th>Tub Volume</th><th>Item Volume</th></tr></thead><tbody><tr><td>Grand Totals:</td><td>1.25</td><td>0.00</td><td>35</td></tr><tr><td>Items:</td><td>813</td><td>0</td><td></td></tr><tr><td>Grand Total Item Count:</td><td colspan="3">848</td></tr></tbody></table>							Tray Volume	Tub Volume	Item Volume	Grand Totals:	1.25	0.00	35	Items:	813	0		Grand Total Item Count:	848		
	Tray Volume	Tub Volume	Item Volume																		
Grand Totals:	1.25	0.00	35																		
Items:	813	0																			
Grand Total Item Count:	848																				

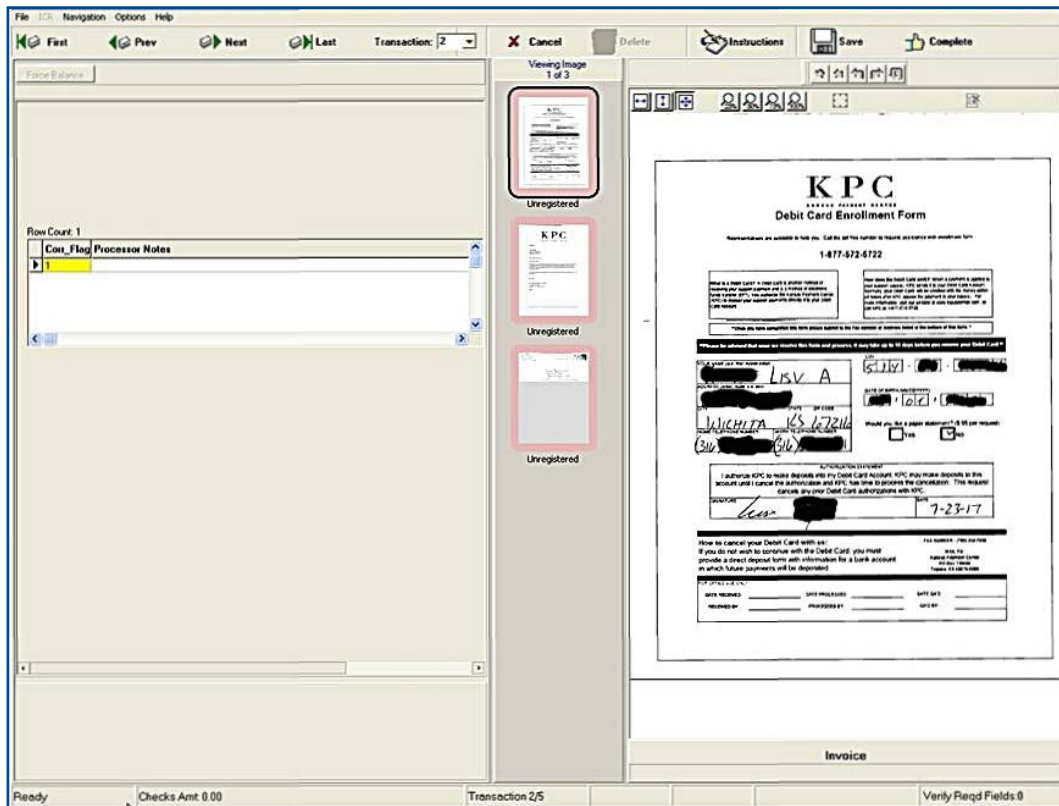
CORRESPONDENCE

YoungWilliams understands the importance of handling the various types of payment processing correspondence received. We have the knowledge and experience necessary to review and determine the actions needed to complete correspondence processing using procedures approved by the State. The Y-Trac – Payment Processing application allows for managing correspondence received with or without a payment.

The automated sorting process identifies correspondence received without payment, and a Mailroom Associate images these items in a Correspondence Lockbox batch. This up-front imaging process helps to ensure all

correspondence from a mail envelope stays together. It also reduces paper handling by allowing the system to advance the transaction automatically to the next step in the workflow.


Assigned Payment Processors then open the correspondence batches and take the actions required by the State. They forward any required documentation to the State via email functionality directly from the Y-Trac – Payment Processing system. Y-Trac – Payment Processing allows our payment processing personnel to add supplemental notes in the processor notes field and complete the batch. The correspondence review shown in the screenshot provides an example of the Y-Trac – Payment Processing correspondence batch processing screen utilized by our Payment Processors to review all correspondence images, notate additional information, and complete correspondence transactions.



We recognize that not all correspondence requiring action will be received without a payment. Many times, payors will provide needed documentation or updated information when submitting a payment. For correspondence that is received with a payment, our team proposes a proven methodology to ascertain that all documents accompanying the payment are imaged before the correspondence is outsourced for research and resolution.

We will image the payment and accompanying correspondence and allow the payment to progress through the payment processing cycle to ensure there are no payment posting delays. Payment Processors will then review the payment and all accompanying correspondence, post the payment as necessary, and flag the transaction as a transaction requiring a response if the correspondence documents indicate that additional steps need to be

taken. Staff members responsible for correspondence processing will be alerted via our Y-Trac – Payment Processing correspondence report that follow-up work is required.

Correspondence Report				
Proc. Date	Lockbox	Batch	Transaction	Processor Notes
8/29/2017	10	577	5	SEE DOC BBH
8/29/2017	10	577	10	SEE DOC INCOME MODIFICATION BBH
8/29/2017	10	580	11	ADDR UPDATE. RS
8/29/2017	10	580	13	SEE CORR ON DOC. RS
8/29/2017	10	580	16	SEE CORR ON DOC. RS
8/29/2017	10	584	7	EMP TERM NOTICE FOR  RS
8/29/2017	10	602	3	EMPLOYERS NEW ADDRESS. AM
8/29/2017	10	604	2	EMPLYR ANSWR.SC
8/29/2017	10	611	24	SEE DOCS- JP
8/29/2017	10	611	25	SEE DOCS- JP
8/29/2017	10	624	11	TERM NOTICE AM
8/29/2017	10	630	14	OTP SEE CALL SHEET&NEW ADDRESS.DK
8/29/2017	10	1400	6	SEE NOTE ON CHECK BBH
8/29/2017	10	1403	7	SEE CORR, CANNOT WORK. RS
8/29/2017	10	1406	15	SEE NOTE. AM
8/29/2017	20	7317	1	Employment Termination Notice Received.
8/29/2017	20	7492	5	Employment Termination Notice Received.
8/29/2017	20	7545	6	Employment Termination Notice Received.
8/29/2017	20	7545	13	Employment Termination Notice Received.
8/29/2017	20	7545	14	Employment Termination Notice Received.
8/29/2017	20	7545	15	Employment Termination Notice Received.
8/29/2017	20	7545	20	Employment Termination Notice Received.

After we have completed all appropriate actions, we can either destroy the physical correspondence through our weekly shredding process (an approved timeframe for document shredding will be established in collaboration with BCSE if weekly shredding is not acceptable) or forward it to the appropriate entity in compliance with State-approved procedures. The YoungWilliams solution will ensure all checks, remittance advices, and documents are imaged, electronically retained indefinitely, and viewable when accessed by State staff, and that all physical contents are securely stored and disposed of per State instructions and federal law.

ACCEPTABLE PAYEES

We will examine each financial instrument received at the WV BCSE Payment Processing Center to ensure it is payable to BCSE or other payee acceptable to BCSE. Once BCSE provides us with a list of acceptable payees, we will upload them to Y-Trac – Payment Processing so the system can confirm that the name is acceptable.

YoungWilliams will not process any non-negotiable financial instruments, which include, but are not limited to, checks that are:

- Made out to the wrong payee;
- Postdated;
- Unsigned;
- Unreadable or illegible;
- Stale dated more than six months; and
- Showing a legal line that does not match the courtesy line.

CURRENCY (U.S. & FOREIGN)

We have strict procedures for the handling of cash and foreign currency in accordance with the guidelines followed by major financial institutions. These procedures will be provided to the State for review and approval and will be compared to existing State internal control procedures to ensure all precautions necessary are taken to safeguard payments and staff responsible for processing cash and foreign currency, as outlined below.

We will generate payment instructions to the payor regarding proper remittance of future payments via money order, employer wage withholding, and/or cashier's, certified or personal checks only.

We will accept and deposit foreign currency. Upon receipt of foreign currency, we will immediately initiate conversion to U.S. dollars. We will ensure the day of receipt, i.e., the day the WV BCSE Payment Processing Center receives the instrument, is the date the payment is converted to U.S. dollars. Our procedures will guarantee that the instrument is deposited timely for the exchange rate to remain accurate.

If a transaction contains cash or foreign currency, the mailroom associate will immediately alert the Project Manager. Our procedure for properly managing cash and foreign currency transactions will be followed carefully at all times by the Project Manager and one witness. The cash and/or foreign currency remain under dual control at all times and is locked in a safe until a mail courier arrives to pick-up the daily deposit. The table outlines our detailed step-by-step process for handling payments containing cash or foreign currency.

Cash and Foreign Currency Management Procedure	
Step Number	Procedure
Step 1	The mailroom associate alerts the Project Manager lead cash or foreign currency has been received. Dual control is maintained at all times once cash or foreign currency is identified.
Step 2	The Project Manager witnesses the mailroom associate write his or her ID number, date, and indicate U.S. dollar amount or foreign currency amount received on the lower right-hand corner of envelope that was received from the payor.
Step 3	The Project Manager gets a "Cash Payment Equivalent" Document from the locked desk drawer. *** If the payment is foreign currency, steps 3-6 of the Foreign Checks procedure must be followed – the foreign exchange rate information is obtained before processing can occur.

Cash and Foreign Currency Management Procedure

Step Number	Procedure
Step 4	The Project Manager lead completes a Cash Payment Equivalent Document by filling in the date, amount of currency or coin in appropriate section, total cash in envelope, and signs the ticket. A second witness is present to verify the date, amount of currency or coin, and total cash are correct. Two signatures are required to complete this step of the process.
Step 5	The Project Manager makes two copies of the Cash Payment Equivalent Document and the original Payment Equivalent Document and original supporting items are sent to the production floor to be processed by a mailroom associate.
Step 6	One copy of the Cash Payment Equivalent Document is given to the mailroom team lead to process with the deposit. The second copy is provided to a mailroom associate for follow up with the payor to discourage additional cash payments.
Step 7	The Project Manager accompanies the associate to the safe to witness that cash or foreign currency is placed in a locked bank bag and put into the safe. The Project Manager will complete the Safe Activity Log, and both the Project Manager and witness will sign it. A sample safe activity log is shown below.
Step 8	The Project Manager maintains possession of the key to the bank bag until the deposit is picked up by the mail courier.
Step 9	The Cash Deposit Sign will be placed on the door to the area where the safe is housed to alert the mail room that we have a cash and/or foreign currency deposit for the day. This helps to ensure the deposit is not overlooked when the courier arrives.
Step 10	When the courier arrives, under dual control, the locked bank bag will be removed from the safe and the Safe Activity Log will be signed showing the cash deposit was removed from the safe.

Cash Payment Equivalent Document

NOTES _____

Date: _____ **Courtesy Amount: \$** _____

Legal Amount: _____

NCP / CP Name _____

Court order _____

SSN _____

110000999999# 1:9999999921: 99999999#

Safe Activity Log							
Date INTO the Safe	Description	Signature #1	Signature #2	Date REMOVED from Safe	Signature #1	Signature #2	Reason

4.2.2.4 ELECTRONIC COPY OF REMITTANCE DOCUMENT

RFQ Section 4.2.2.4: An electronic copy of each remittance document shall be made on the day the remittance is received. The electronic copy and any documentation included with the remittance shall be forwarded to the Agency.

The YoungWilliams Team understands and agrees an electronic copy of each remittance document will be made on the day the remittance is received. The electronic copy and any documentation included with the remittance will be forwarded to BCSE.

Digital imaging is the foundation to a well-run payment processing center based on the numerous benefits added to the payment process. We will invest in the best hardware for opening mail, removing the contents without damaging them, and imaging mail and cutting-edge software to manage the information. Our integrated, automated solution produces a high-quality scanned image of the mail, securely processes each piece through our system, and then archives it in a searchable format. With processing speeds that exceed 90 pages per minute, our imaging devices can handle well over 25,000 pages a day. We have no doubt our proven imaging solution will ensure we can handle the imaging requirements for the CSE program.

After scanning, we provide archived images to BCSE and other approved system users. We will provide this access to the CSE Image Archive using a Web browser-based interface, controlled with username and password authentication.

Additionally, for incoming ACH payments, our Y-Trac Payment Processing system creates a “surrogate” check image and makes the image available within the image archive for ease of retrieval, research and audit purposes.

4.2.2.5 RECEIPT EXCEPTIONS

RFQ Section 4.2.2.5:

The Vendor shall review each receipt for the following exceptions:

4.2.2.5.1 Amount- When the written and numerical amount disagree, the remittance document shall be returned to the maker.

4.2.2.5.2 Date- The Vendor shall notify the Agency upon receipt of a post-dated or stale dated check. (A stale dated check is any check that is more than six months old, unless otherwise stated.) The Agency will either approve the check for deposit or instruct the Vendor to return the check to the maker, indicating that it is stale dated.

4.2.2.5.3 Signature- All checks received which are not properly signed and/or endorsed shall be returned to the maker. The Vendor shall indicate to the maker that the check is being returned because of an illegal or missing endorsement, an endorsement not as drawn, a missing signature, or other appropriate reason. All legal endorsements shall be honored.

4.2.2.5.4 Payee- Unless otherwise notified by the Agency, any time the payee identified on the check is significantly different from "Bureau for Child Support Enforcement" the envelope, along with all of the related information, shall be forwarded to the Agency for further processing.

The YoungWilliams Team understands and agrees to review each receipt for the following exceptions:

- **Amount:** When the written and numerical amount disagree, the remittance document will be returned to the maker;
- **Date:** YoungWilliams will notify BCSE upon receipt of a post-dated or stale-dated (a check that is more than six months old). BCSE will either approve the check for deposit or instruct YoungWilliams to return the check to the maker, indicating the check is stale-dated;
- **Signature:** All checks received which are not properly signed and/or endorsed will be returned to the maker; YoungWilliams will indicate to the maker the check is being returned because of an illegal or missing endorsement, an endorsement not as drawn, a missing signature, or other appropriate reason. All legal endorsements will be honored; and
- **Payee:** Unless otherwise notified by BCSE, any time the payee identified on the check is significantly different from "Bureau for Child Support Enforcement" the envelope, along with all related information, will be forwarded to BCSE for further processing.

The Y-Trac Payment Processing software, in conjunction with our scanning and imaging system, will identify any of the anomalies defined above for exception processing by our payment processing specialists as defined in the business rules defined and approved by BCSE during our transition.

4.2.2.6 DOCUMENT IMAGING & RETRIEVAL

RFQ Section 4.2.2.6

In the following section, we respond to the RFQ requirements for repayment lockbox services document imaging and retrieval.

4.2.2.6.1 SCANNING SOLUTION

4.2.2.6.1 Vendor shall provide a scanning solution to securely transform payments and correspondence into electronically retrievable information which can be quickly accessed by the Agency and Vendor's staff.

The YoungWilliams Team understands and agrees we will provide a scanning solution to securely transform payments and correspondence into electronically retrievable information which can be quickly accessed by BCSE and The YoungWilliams Team.

Repayment items will be delivered to a separate, dedicated post office box. Our bonded courier will pick up the contents of the box along with incoming payment-related mail each morning and deliver it to our Charleston site for processing.

Document Imaging Benefits:

- Saves money;
- Saves time and space; and
- Increases productivity and efficiency.

Our skilled payment processing staff will process, scan, image, and upload repayment items to our document archive using our Y-Trac – Imaging and Document Management and Y-Trac – Payment Processing solutions, as described in Section 4.1.4.3, *Document Imaging & Retrieval*. YoungWilliams will establish a separate workflow within these solutions for repayment items. We will use the Opex Mail Opening, Scanning, and Imaging Device to open and image repayment items. The Opex scanning device makes all images captured immediately available to the Y-Trac – Payment Processing system for processing and batching. The machines will capture both sides of payment instruments so the ICL deposit file can utilize them later.

Y-Trac – Imaging and Document Management electronically captures and stores appropriate documents, which are then processed through our automated system. YoungWilliams’ scanning solution will securely transform payments and correspondence into electronically retrievable information, which can be accessed on the same day by BCSE and our team.

We will use an ICL deposit file to transmit batch repayments to J.P. Morgan for deposit into the designated WV bank account.

4.2.2.6.2 SAFE & SECURE ELECTRONIC IMAGES

4.2.2.6.2 Vendor's scanning solution shall provide for the safe and secure electronic capture, storage, retrieval, and distribution of all documents retrieved from the post office box, including checks and payment documentation.

The YoungWilliams Team understands and agrees our scanning solution will provide for the safe and secure electronic capture, storage, retrieval, and distribution of all documents retrieved from the post office box, including checks and payment documentation.

YoungWilliams’ scanning solution will securely transform payments and correspondence into electronically retrievable information, which can be accessed on the same day by BCSE and our team.

Our mailroom staff will be the only payment processing center personnel with access to negotiable instruments. All other team members will work directly from the associated images of checks and their supporting documents throughout the remainder of the Y-Trac – Payment Processing workflow. During the imaging process, a Mailroom Associate will spray the original checks with a restrictive endorsement printed on both sides and securely store them in our safe until destruction. The system then works from the imaged source through the rest of the payment process.

Our solution includes several automated recognition engines that evaluate image quality, check amount, and Magnetic Ink Character Recognition (MICR) line information. The following modules will automatically process the majority of all items, without the need for manual intervention:

- Image Quality Review;
- Character Amount Recognition (CAR);
- Legal Amount Recognition (LAR);
- A2ia (check reader) Check Validation; and
- MICR Line Recognition.

Our key-from-image workstations will quickly and accurately correct all items that require correction. YoungWilliams will image checks and accompanying payment-related documents with posting information and

prepare the deposit for all payment instruments on the date received. The machines will capture both sides of payment instruments so the ICL deposit file can utilize them later. With Y-Trac – Payment Processing, we can limit staff interactions with hard copy negotiable instruments.

We image all correspondence, payment source documents, envelopes, and payment coupons, along with the negotiable instruments; we then assign a corresponding batch number for processing and establishing an audit trail.

4.2.2.6.3 ELECTRONIC IMAGES

4.2.2.6.3 Vendor shall provide the Agency with the electronically imaged information on a daily basis.

The YoungWilliams Team understands and agrees to provide BCSE with the electronically imaged information on a daily basis.

4.2.2.6.4 ELECTRONIC IMAGE FORMAT

4.2.2.6.4 The electronically imaged information shall be provided in a format that allows Agency staff to instantaneously retrieve the secured, electronic documents from their desktops for viewing, annotating, faxing, printing, or e-mailing.

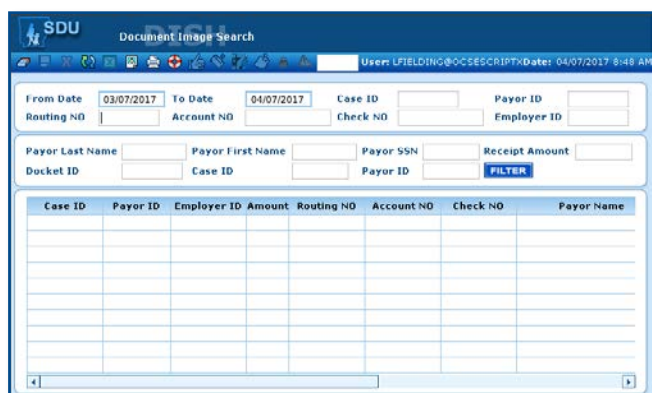
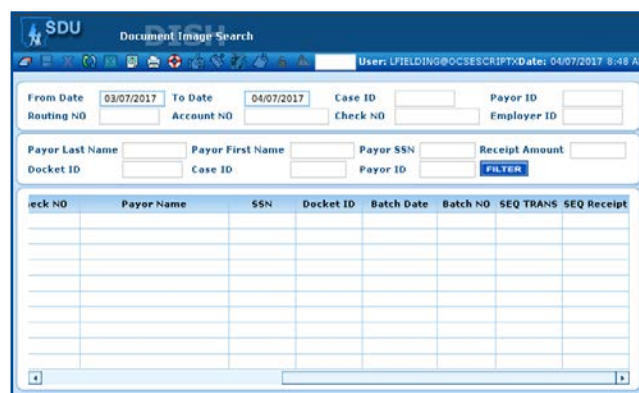
The YoungWilliams Team understands and agrees the electronically imaged information will be provided in a format that allows BCSE staff to instantaneously retrieve the secured, electronic documents from their desktops for viewing, annotating, faxing, printing, or emailing.

Y-Trac – Payment Processing’s electronic payment process provides an added feature for the State by creating and storing images of all electronic payments received. It also implements a unique receipt number for each payment source document received at the WV BCSE Payment Processing Center and associates such number with the electronic image of the payment. Therefore, our process makes available images for all electronic payments received: Automated Clearing House (ACH), credit card, debit card, and e-check payments. For electronic payments, our Electronic Payment Process creates a:

- Substitute check image; and
- Substitute invoice image.

The Y-Trac – Payment Processing long-term archive solution offers an industry leading online tool, which provides the ability to store and access data and images for all processed transactions. We are proposing we will provide access to this browser-based application to authorized State staff for viewing the WV BCSE Payment Processing Center’s scanned images. Our Payment Processors will also have the ability to access data and payment images for review and decision-making. We will archive all imaged documents indefinitely according to State specifications, and those documents will be available to YoungWilliams processors and State officials as needed. Through the secure, online portal, authorized users will have the ability to access images, search for specific queries, view the results, and download a local copy in a variety of report formats, as illustrated in the following chart.

Users will access these images through the Document Image Search screen, shown in the following screenshots. This screen allows the user to inquire, by various search combinations, and display the associated document.

This online feature will significantly enhance the working relationship between the State and YoungWilliams, effectively eliminating the information gap. By providing remote image availability, State staff may access time-critical information in a variety of settings, including court hearings.

SEARCH

The Y-Trac – Payment Processing image archival solution enables users with a wide variety of criteria to search for transactions and their associated images and allows them to drill-down to the specific information required. Data searches can be as broad as all transactions deposited on a specific deposit date, or as narrow as a single item within a specific batch. Search criteria are configurable based on the State’s needs. Common search criteria are as follows:

- Lockbox type;
- Deposit date(s);
- Batch number;
- Check number;
- Check amount or amount range;
- Remitter name;
- Remitter SSN;
- Remitter PIN; and
- MICR line.

Additionally, advanced searches are available to system users. These “wild card” searches will allow staff to query customizable items, such as a search for a “check” that “begins with 123.” These types of search options are invaluable when not all the information needed to search for a specific transaction is available.

4.2.2.6.5 REMOVING PAYMENT FROM ENVELOPE

4.2.2.6.5 After removing the payments from the envelopes and separating them from the correspondence, the Vendor shall immediately endorse each payment "For Deposit to the Account within Named Payee," or other such legal endorsement as may be appropriate. This endorsement shall clearly include the date the mail is received by the Vendor.

The YoungWilliams Team understands and agrees after removing the payments from the envelopes and separating them from the correspondence, we will immediately endorse each payment “For Deposit to the Account within Named Payee,” or other such legal endorsement as may be appropriate. This endorsement will clearly include the date the mail is received by YoungWilliams. Please see Section 4.1.4, *Payment Processing* for a further description of our restrictive endorsement process.

4.2.2.6.6 PAYMENT DEPOSITS

4.2.2.6.6 All payments shall be deposited into the Agency's interest bearing repayment account within one business day. All monies shall be deposited into a financial institution designated pursuant to West Virginia Code § 12-1-1 et seq. (www.wvlegislature.gov/legisdocs/code/12/WVC), shall be a member of the FDIC, in addition to being a direct participant in the Federal Reserve Automated Clearing House System. This account shall be separate and in addition to the operations account established to receive regular child support payments. The Vendor shall establish a procedure whereby the repayment funds shall periodically be transferred to another account upon receipt of written instructions from the Agency as needed.

J.P. Morgan offers interest-bearing demand deposit accounts (DDA) including a standalone interest-bearing DDA and a Hybrid DDA or a non-interest-bearing account that offers an earnings credit allowance. In the Hybrid DDA solution, balances earn an earnings credit allowance up to a predetermined threshold to offset certain bank service fees while balances above the threshold earn hard dollar interest. Thus, instead of sweeping to a separate account each night, excess balances remain in the DDA and earn interest.

All payments will continue to be deposited into the J.P. Morgan interest-bearing Demand Deposit Account (DDA) within 24 hours of receipt. All monies will continue to be deposited into a J.P. Morgan account, which is designated as a State Depository pursuant to West Virginia Code, Sections 12-1-1 et seq., in addition to being a direct participant in the Federal Reserve Automated Clearing House System. This account will be separate and in addition to the operations account established to receive regular child support payments. The YoungWilliams Team will develop a procedure whereby the repayment funds will periodically be transferred to another account upon receipt of written instructions from BCSE as needed.

4.2.2.6.7 REPAYMENT ACCOUNT

4.2.2.6.7 The repayment account shall be established as a "zero balance account" with a corresponding interest bearing account or such other account as recommended by the Vendor and approved by the Agency. The Vendor shall debit/credit the interest bearing account daily. The repayment interest bearing account will bear a variable interest rate based on such interest indices as shall be mutually agreed upon, including but not limited to, the current T-Bill rate, Fed Funds, or Standard Savings indices. The Agency realizes that there will be a balance requirement attached to any interest rate quoted for this account. The Vendor shall provide the Agency with full disclosure with regard to the method used by the Vendor to determine the applicable interest rate.

As a member of the YoungWilliams Team, J.P. Morgan offers physical cash concentration via zero and target balance accounts.

We will work with BCSE to create an integrated liquidity and investment solution. J.P. Morgan offers fully automated zero balanced sweeping between single entity owned accounts as well as multi-entity owned accounts. Accounts can be set to concentrate at either a zero or target balance level.

Concentration can be set up with two primary options:

- **Zero Balance/Target Balance:** Accounts maintain a relationship-managed balance on a daily basis, with fully automated transfers to bring the accounts to a zero balance at end-of-day. Target balance transfers are supported in the same manner as well.

- **Customized Transfers:** Options include one-way transfers, intraday concentration, and time driven-scheduled transfers as well as fixed and variable balance calculations.

Through J.P. Morgan's ability to provide a completely automated end-of-day concentration process, late-posted items are included in the zero balance or target balance transfer.

The repayment interest-bearing account will bear a variable interest rate based on such interest indices as will be mutually agreed upon, including but not limited to, the current T-Bill rate, Fed Funds, or Standard Savings indices. We understand BCSE realizes there will be a balance requirement attached to any interest rate quoted for this account. The YoungWilliams Team understands and agrees we will provide BCSE with full disclosure regarding the method we use to determine the applicable interest rate.

4.2.2.6.8 IMAGE CASH LETTERS

4.2.2.6.8 In those instances where the financial institution's processing center is physically located outside the Charleston, West Virginia, area, rather than transporting the receipts to the processing center by a courier who might be delayed by inclement weather, the Vendor must use Image Cash Letters (ICL) prepared in Charleston where the receipts are received which reduce the receipts to digital images and electronically forward them to the operational center to process and make all deposits to the Agency's account, so that, pursuant to Federal mandate, the daily receipts will be credited to the Agency's account on the same day they are received.

The YoungWilliams Team understands and agrees that, in those instances where the financial institution's processing center is physically located outside of the Charleston, West Virginia, area, rather than transporting the receipts to the processing center by a courier who might be delayed by inclement weather, the YoungWilliams Team will use Image Cash Letters (ICL) prepared in Charleston where the receipts are received which reduce the receipts to digital images and electronically forward them to the operational center to process and make all deposits to BCSE's account, so that, pursuant to Federal mandate, the daily receipts will be credited to BCSE's account on the same day they are received.

4.2.2.6.9 ELECTRONIC FUNDS TRANSFER; AUTOMATED CLEARING HOUSE/ELECTRONIC DATA INTERCHANGE (ACH/EDI)

RFQ Section 4.2.2.6.9.1: The Agency's automated OSCAR system has been designed and developed to accommodate electronic funds transfers through a Vendor's A CH/EDI participation. Transactions will follow the Bankers Convention Corporate Trade Exchange (CTX), CCD+, or Prearranged Payment and Deposit (PPD) format as is appropriate (www.treasurysoftware.com/ffedigui.pdf).

4.2.2.6.9.2 The Vendor's responsibilities shall include:

4.2.2.6.9.2.1 Receiving transmissions from the Agency which contain information for outbound transactions/direct deposit;

4.2.2.6.9.2.2 Receiving data transmissions from the ACH network which contain inbound information regarding child support payments for entry into the OSCAR system;

4.2.2.6.9.2.3 Sending in data transmissions to the ACH network which contain information for credit to financial accounts belonging to recipients of the Agency's services, as well as to other state's distribution units;

4.2.2.6.9.2.4 Crediting the Agency's account with the proper transaction amount for all inbound ACH transactions and providing the Agency with the appropriate credit advices;

4.2.2.6.9.2.5 Charging the Agency's operating account for the proper transaction amount for all outgoing ACH transactions and providing the Agency with the appropriate debit advices; and

4.2.2.6.9.2.6 Providing the Agency with an operational/logistical procedure that must ensure that ACH/EDI transactions are handled in 48 hours as well as ensuring that the proper balances and controls are in place.

The YoungWilliams Team understands and agrees BCSE's automated OSCAR system has been designed and developed to accommodate electronic funds transfers through The YoungWilliams Team's ACH/EDI participation. Transactions will follow the Bankers Convention Corporate Trade Exchange (CTX), CCD+, or Prearranged Payment and Deposit (PPD) format as is appropriate, as found at www.treasurysoftware.com/ffedigui.pdf.

The YoungWilliams Team, including J.P. Morgan, understands and agrees our responsibilities will include:

- Receiving transmissions from BCSE which contain information for outbound transactions/direct deposit;
- Receiving data transmissions from the ACH network which contain inbound information regarding child support payments for entry into the OSCAR system;
- Sending in data transmissions to the ACH network which contains information for credit to financial accounts belonging to recipients of BCSE's services, as well as to other states' distribution units;
- Crediting BCSE's account with the proper transaction amount for all inbound ACH transactions and providing BCSE with the appropriate credit advices;
- Charging BCSE's operating account for the proper transaction amount for all outgoing ACH transactions and providing BCSE with the appropriate debit advices; and
- Providing BCSE with an operational/logistical procedure that must ensure ACH/EDI transactions are handled in 48 hours as well as ensuring the proper balances and controls are in place.

4.2.2.6.10 TRANSITION REQUIREMENTS PRIOR TO GO LIVE

RFQ Section 4.2.2.6.10.1: The following requirements encompass the tasks that the vendor shall complete prior to performing the centralized collection and distribution function. the objectives are as follows:

4.2.2.6.10.2 Shall work closely with both the Agency and the existing Vendor to continue to process collections and disbursements until the new Vendor's implementation plan is fully executed.

4.2.2.6.10.3 The following requirements encompass the tasks that the Vendor shall complete prior to ceasing the centralized collection and distribution function if the incumbent Vendor is not awarded a new contract upon the expiration of this contract. The objectives are as follows:

4.2.2.6.10.3.1 Shall work closely with both the Agency and the existing Vendor to continue to process collections and disbursements until the new Vendor's implementation plan is fully executed.

YoungWilliams understands and agrees to the following requirements that encompass the tasks YoungWilliams will complete before performing the centralized collection and distribution function. The objectives are as follows:

We will work closely with both BCSE and the existing vendor to continue to process collections and disbursements until the implementation plan is fully executed.

We understand and agree to the following requirements, which encompass the tasks we will complete before ceasing the centralized collection and distribution function if the incumbent vendor is not awarded a new contract upon the expiration of this Contract. We will work closely with both BCSE and the existing vendor to continue to process collections and disbursements until the implementation plan is fully executed.

For our detailed Work Plan that encompasses the YoungWilliams Team's milestones and deliverables, please see Section 4.1.4.8, *Project Management*, and Appendix C, *Draft Work Plan*.

4.2.2.6.11 STATE RESPONSIBILITIES

RFQ Section 4.2.2.6.11.1: Training:

4.2.2.6.11.1.1 The Agency shall provide training which shall be accomplished through a mixture of formal and on-the-job sessions. Training shall focus on providing the Vendor's management and front line staff with information regarding all operational aspects of the collection and distribution process, the appropriate OSCAR screens and functions, and the appropriate Federal rules and regulations. The Agency shall provide all the instructional materials necessary to successfully complete this training.

4.2.2.6.11.1.2 An experienced transition team shall be established by the State in order to assist the Vendor to overcome any problems or obstacles which might occur and to ensure a smooth transition from the existing Vendor to the new Vendor.

4.2.2.6.11.1.3 The Agency shall provide test data files for the Vendor's use in testing the operation of its collection and distribution processes. The Agency owns all of the computer programs, manual procedures, operating plans, documentation, data, records, and any related items arising out of the collection and distribution process and shall make any and all of these available to the Vendor when it is deemed necessary for the successful accomplishment of the contract.

The YoungWilliams Team understands and agrees BCSE will provide training, which will be accomplished through a mixture of formal and on-the-job sessions. Training will focus on providing YoungWilliams' management and frontline staff with information regarding all operational aspects of the collection and distribution process, the appropriate OSCAR screens and functions, and the appropriate federal rules and regulations. BCSE will provide all the instructional materials necessary to complete this training successfully.

YoungWilliams understands and agrees an experienced transition team will be established by the State to assist our team in overcoming any problems or obstacles which might occur and to ensure a smooth transition from the existing Vendor.

YoungWilliams understands and agrees BCSE will provide test data files for YoungWilliams' use in testing the operation of its collection and distribution processes. BCSE owns all the computer programs, manual procedures, operating plans, documentation, data, records, and any related items arising out of the collection and distribution process and will make all these available to us when it is deemed necessary for the successful accomplishment of the Contract.

4.2.2.6.12 VENDOR RESPONSIBILITIES

RFQ Section 4.2.2.6.12: The Vendor is required to begin participation in transition activities no later than six months prior to the assumption of the centralized collection and distribution process. Vendor responsibilities during the transition period shall include the following:

YoungWilliams will participate in transition activities no later than six months prior to the assumption of the centralized collection and distribution process of the WV BCSE Payment Processing Center. Section 4.1.4.8, *Project Management*, provides all the details for our proposed transition to the YoungWilliams Team, which includes KeyBank, the current contractor, and J.P. Morgan, the current banking services provider.

4.2.2.6.12.1 MANAGEMENT TEAM

RFQ Section 4.2.2.6.12.1: Management Team: The Vendor shall assemble a management team during the first two weeks of the transition period. Furthermore, the Vendor shall provide the Agency with the names and biographical sketches of all management team members. After the transition period expires, the management team shall assume full and complete responsibility for the centralized collection and distribution process.

The YoungWilliams Team understands and agrees we are required to begin participation in transition activities no later than six months before the assumption of the centralized collection and distribution process.

Management Team: YoungWilliams will assemble a management team during the first two weeks of the transition period. Furthermore, YoungWilliams will provide BCSE with the names and biographical sketches of all management team members. After the transition period expires, the management team will assume complete responsibility for the centralized collection and distribution process. We introduced our proposed Advisory Team in Section 3, *Qualifications*.

Upon Contract award, YoungWilliams will initiate contact with the incumbent provider's Project Manager to determine if she is interested in joining the YoungWilliams Team to fulfill the new Contract obligations. If she agrees to join the WV BCSE Payment Processing Center Team, in addition to YoungWilliams management team representatives, on a paid consulting basis during non-business hours, she can offer advice and counsel on seamlessly managing transitional activities for the payment processing operation. As J.P. Morgan, the current banking services provider and KeyBank, the current debit card provider will not change, our implementation focus will be on executing a timely and problem-free transition from the current payment processing provider to YoungWilliams.

4.2.2.6.12.2 PLANNING

RFQ Section 4.2.2.6.12.2: Immediately upon notification of selection, the Vendor shall prepare a detailed transition plan for the Agency's approval for a period of six months or less. The plan, at a minimum, shall include:

4.2.2.6.12.2.1 Planned activities;

4.2.2.6.12.2.2 Staffing levels;

4.2.2.6.12.2.3 A time line for completion and appropriate deliverables;

4.2.2.6.12.2.4 A checklist for review and acceptance by the Agency of the policies and procedures developed by the Vendor to accomplish a successful transition; and

4.2.2.6.12.2.5 A detailed disaster recovery/business contingency plan which shall be approved by the Agency and must be submitted prior to the expiration of the six-month transition plan.

YoungWilliams understands and agrees immediately upon notification of selection, YoungWilliams will prepare a detailed transition plan for BCSE's approval for a period of six months or less. The plan, at a minimum, will include:

- Planned activities;
- Staffing levels;
- A timeline for completion and appropriate deliverables; and
- A checklist for review and acceptance by BCSE of the policies and procedures developed by YoungWilliams to accomplish a successful transition.

A detailed disaster recovery/business contingency plan, which will be approved by BCSE and will be submitted prior to the expiration of the six-month transition plan.

4.2.2.6.12.3 PRIMARY OPERATING FACILITY

RFQ Section 4.2.2.6.12.3: The Vendor shall establish a primary operating facility at a single site through use of existing facilities, expansion of existing facilities, or acquisition of a new facility. The primary operating facility shall be located within a one mile radius of the Agency's main office in Charleston, West Virginia. The Agency must tour and inspect the facility at least once a year or as needed to insure compliance with State and Federal laws (W. Va. Code Chapter 48, Code of Federal Regulations, Title 45, Social Security Act, 42 USC Chapter 7) as well as with this contract. The Agency personnel who conduct these inspections are located in the Agency's main office in Charleston, West Virginia. Additionally, the Agency is required by Federal law to receive child support payments at its main office, so the Vendor must be located where an Agency courier can safely walk daily receipts, including cash, to the Vendor's facility each day. Finally, the Agency's employees, upon mutual agreement, may provide back-up staffing to the Vendor in times of emergencies. For all these reasons, therefore, the Vendor's facility should ideally be located within walking distance of the Agency's main office in Charleston, West Virginia. The purpose of the primary operating facility shall be the Vendor's performance of the centralized collection and distribution function in accordance with the provisions set forth in this RFQ and any resulting contract. While other unrelated functions may be performed at the Vendor's primary operating facility, the centralized collection and distribution of support payments must be operated with a dedicated staff in a manner that clearly separates these actions from any other functions performed at that facility. The Vendor shall be responsible for all modifications to the facility, including those required to house OSCAR equipment and software, as well as document imaging hardware and software. In addition, the Vendor shall be responsible for establishing and maintaining the needed security, fire control, telephone lines, and related equipment for the facility other than that provided by the Agency and shall be responsible for all of the costs related thereto. The Agency reserves the right to reject the primary facility established by the Vendor.

The YoungWilliams Team has preliminarily selected two locations: the Kanawha Valley Building located at 300 Capitol Street (two blocks from BCSE's main office) and the Geary Plaza located at 700 Washington Street (one block from BCSE's main office). Both locations are convenient, familiar, accessible and once selected, will include the security and safety features found in the most modern SDUs. Upon Contract award, we will work with BCSE to choose a suitable space for WV BCSE Payment Processing. We are confident our proposed locations are in an area that will provide a sufficient applicant pool to ensure proper staffing levels to successfully provide the services of this RFQ.



Proposed Office Location 1
300 Capitol Street



Proposed Office Location 2
700 Washington Street

As outlined in the RFQ requirements, we would be pleased to provide BCSE with tours and inspections of the facility at least once a year, or as needed, to ensure compliance with State and Federal laws (W. Va. Code Chapter 48, Code of Federal Regulations, Title 45, Social Security Act, 42 USC Chapter 7) as well as with this Contract. Our proximity enables BCSE to receive child support payments at its main office, safely walk daily receipts, including cash, and provide backup staffing to YoungWilliams in times of emergencies.

The primary operating facility for the WV BCSE Payment Processing Center will enable us to perform the centralized collection and distribution of support payments. Our facility layout will accommodate secure mail and payment processing, training, will be designed in a manner that separates actions and functions performed by hired, trained and dedicated staff, 24/7 IT support plus all the office equipment, furniture, hardware and software systems, and security controls needed to run an SDU system that is reliable and safe.

The YoungWilliams Team will assume responsibility necessary for modifications to the facility, including those required to house OSCAR equipment and software, as well as document imaging hardware and software. We will be responsible for establishing and maintaining the needed security, fire control, telephone lines, and related equipment for the facility other than that provided by BCSE and associated costs. We acknowledge BCSE's right to reject the primary facility established by YoungWilliams. In the unlikely event BCSE rejects our primary facility, we will move expeditiously to move forward with an alternate facility that is agreeable to both BCSE and YoungWilliams.

OFFICE DESIGN & LAYOUT

Over the years, we have created an office design we now call our branded office. Throughout the country, all YoungWilliams offices are designed to the same specifications and adhere to the same design standards for wall color, flooring, furnishings, security, décor, and quality. Customized posters and artwork convey the unique messages of the child support program in a family-friendly way. The benefit to BCSE is a first-class facility, delivered in a cost-efficient manner.

Figure 1: Typical office layout. The figure consists of four sub-diagrams, each showing a different office configuration with dimensions and furniture placement. Each diagram includes a note stating that the layout is a typical example and not a final design.

- Diagram 1:** A square office layout (12'-0" x 12'-0") with a desk, chair, and storage. Note: "THIS LAYOUT IS A TYPICAL EXAMPLE AND NOT A FINAL DESIGN. IT IS SUBJECT TO CHANGE WITHOUT NOTICE."
- Diagram 2:** A square office layout (12'-0" x 12'-0") with a desk, chair, and storage. Note: "THIS LAYOUT IS A TYPICAL EXAMPLE AND NOT A FINAL DESIGN. IT IS SUBJECT TO CHANGE WITHOUT NOTICE."
- Diagram 3:** A square office layout (12'-0" x 12'-0") with a desk, chair, and storage. Note: "THIS LAYOUT IS A TYPICAL EXAMPLE AND NOT A FINAL DESIGN. IT IS SUBJECT TO CHANGE WITHOUT NOTICE."
- Diagram 4:** A square office layout (12'-0" x 12'-0") with a desk, chair, and storage. Note: "THIS LAYOUT IS A TYPICAL EXAMPLE AND NOT A FINAL DESIGN. IT IS SUBJECT TO CHANGE WITHOUT NOTICE."

4. Mandatory Requirements
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Cubical - Case Worker	29202	Board, Dry Ery. Mag. & Hangers Cubical
	21460	Board Hangers, Cubical
	2160	Waste Basket
		Cubical - Call Center
	TRMWV	Trooper Work Chair Mid-Back w/All-Adjustable Arms
Interview Rooms	TKLAP	Tolleson Side Chair Keystone NO Arms
	TKLOP	Tolleson Side Chair Keystone Arms
Conference Room	TRHWW	Trooper Work Chair w/No Arms
	G3060PLTMA	RIGHT SINGLE PEDESTAL DESK L-Shaped w/Return
		2*3 Rubber Board
		Waste Basket
Break Room		
Training Room		
Server Room		
Team Room		
Storage Systems & Shelving		
Lobby		
YW Posters		
Décor		
Receptionist Area		
Office Supplies		
Children Area		
Printing		
Small Office Equipment		

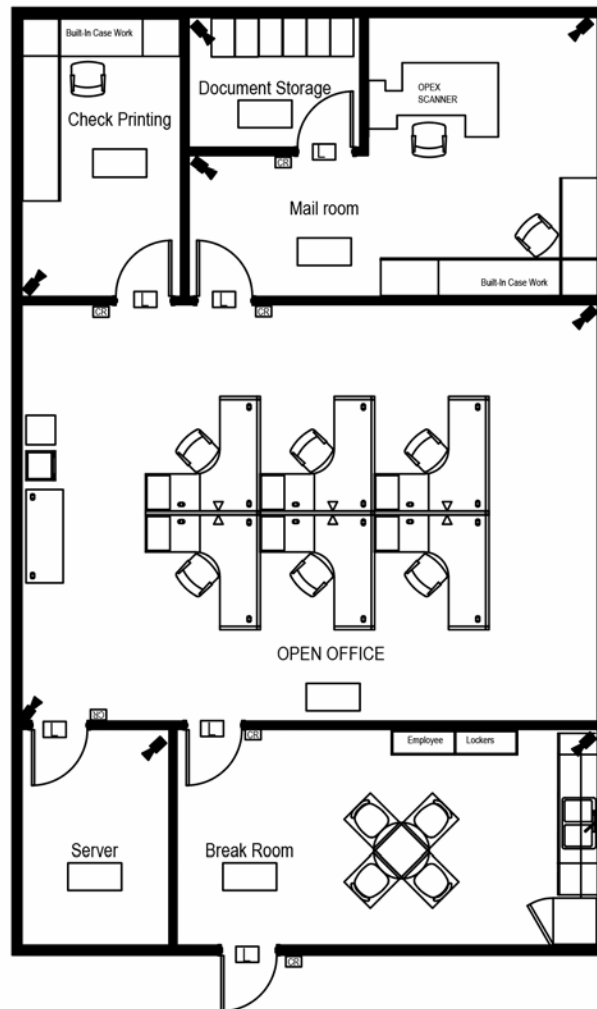
Facilities Start-up List		
Quantity	Part Number	Item
Prime Office		
	TKLAP	Tolleson Side Chair Keystone NO Arms
	TKLOP	Tolleson Side Chair Keystone Arms
	TRHWW	Trooper Work Chair High-Back w/All-Adjustable Arms
	ATK348K	3*4 bulletin board, RECYCLED RUBBER
	BTEG43A	3*4 whiteboard
	2160	Waste Basket
	SL71RLU	DESK(BOW) U-Shaped w/Hutch
	SL48R	48" Round Table/Cross Base
	GET2	Get Set Chair Armless w/uph seat
	SL71BC	72" bookcase
	SL3622LF	Lateral File
	SL20CD	Center Drawer
Standard Office		
	TKLAP	Tolleson Side Chair Keystone NO Arms
	TKLOP	Tolleson Side Chair Keystone Arms
	TRHWW	Trooper Work Chair High-Back w/All-Adjustable Arms
	ATK348K	3*4 bulletin board, RECYCLED RUBBER
	BTEG43A	3*4 whiteboard
	2160	Waste Basket
	G3672DPTMA	RIGHT SINGLE PEDESTAL DESK L-Shaped w/Return
	SL71BC	72" bookcase
	SL3622LF	Lateral File
	SL20CD	Center Drawer
Cubical - Manager		
	GET2	Get Set Chair Armless w/uph seat
	TRHWW	Trooper Work Chair High-Back w/All-Adjustable Arms
	7502	Board Hangers, Cubical
	ATK348K	2*3 White Board
	BTEG43A	2*3 Rubber Board
	2160	Waste Basket
	SL48BC	Cubical - Manager 10x10
		48" bookcase
Cubical - Supervisor		
	GET2	Get Set Chair Armless w/uph seat
	TRHWW	Trooper Work Chair High-Back w/All-Adjustable Arms
	7502	Board Hangers, Cubical
	ATK348K	2*3 White Board
	BTEG43A	2*3 Rubber Board
	2160	Waste Basket
	SL48BC	Cubical - Supervisor 10x5
		48" bookcase
Cubical - Lead		
	TRMWV	Trooper Work Chair Mid-Back w/All-Adjustable Arms
	BTEG43A	2*3 combination board
	7502	Board Hangers, Cubical
	2160	Waste Basket
		Cubical - Lead
Cubical - Call Center		
	TRMWV	Trooper Work Chair Mid-Back w/All-Adjustable Arms

This ensures all offices are uniform as described in the following areas:

- Basic floor plan and furnishings;
- Office/work spaces; and
- Break room.

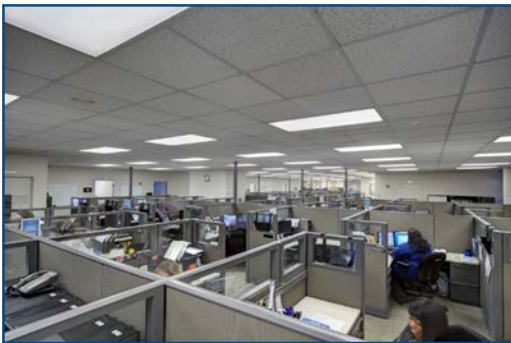
BASIC FLOOR PLAN & FURNISHINGS

In our employee area, we prefer an open floor plan composed of high-quality cubicles, quality chairs for all staff, dual screen monitors, and wide aisles. Not only does this facilitate supervision of our employees, but it also promotes a collaborative work environment and high employee morale. The following graphic is a sample layout for the WV BCSE Payment Processing Center.



OFFICE/WORK SPACES

The following photographs show the clean, open floor plan in YoungWilliams' offices around the country. We will create an equally open and efficient floor plan for WV BCSE Payment Processing Center.



BREAK ROOM

We believe employees deserve a relaxing setting for meals and breaks. Our offices all have an area equipped with a comfortable break room/employee lounge with a refrigerator, microwave, coffee station, vending machines, and plenty of seating.

The following photos show examples of our typical office workspace and break room.



OFFICE/WORK SPACE



BREAK ROOM

PHYSICAL SECURITY

We will provide a convenient, comfortable, and secure location for the WV BCSE Payment Processing Center. The safety of our visitors and personnel is paramount to YoungWilliams, and the measures we take to secure our facilities make that clear.

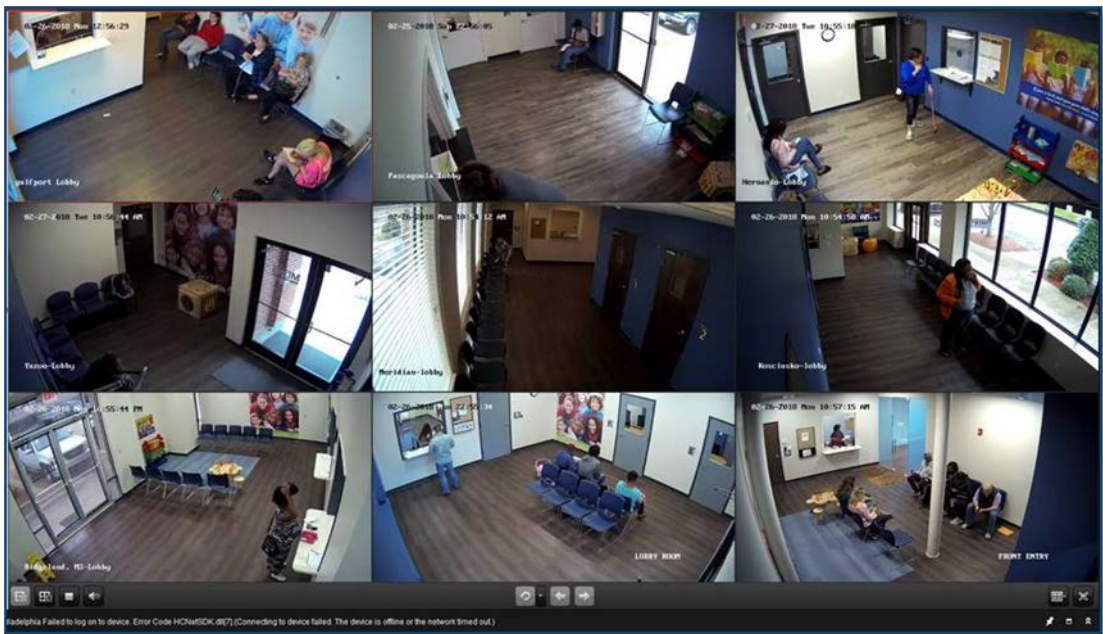
Entrance and access to the WV BCSE Payment Processing Center will be limited to our personnel performing tasks related to the Contract and to designated BCSE staff. YoungWilliams will provide a secure area to house equipment connected to the BCSE automated systems to which only those YoungWilliams personnel given security clearance will have access. We will keep all files related to the Contract separate from any other files.

We will put a comprehensive security plan in place that exceeds IRS requirements, encourages safety in the workplace, and provides multi-layered and redundant protocols for preventing unauthorized access of FTI. We strive to take the following measures, at a minimum, to safeguard FTI and provide a secure environment for our employees, which include:

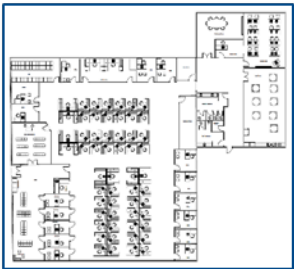
- Separation of all work areas from public areas;
- Photo ID badges and credentials;
- Secure server rooms;
- Corporate support;
- Card swipe door locks, controlled, and monitored;
- Remote monitoring and reporting of all systems;

- Security cameras for visual and low light viewing;
- Motion detectors; and
- Panic button.




The following graphic shows a photo of our remote monitoring security systems in several of our projects in Mississippi. From the corporate office in Ridgeland, we can view each office through a variety of camera locations and angles, ensuring constant monitoring and security of our offices and employees. We will have a similar system in the WV BCSE Payment Processing Center.



The table details features we will install in the WV BCSE Payment Processing Center.







Secure Facilities		
Security Measure		Benefit
	Restricted Access	The WV BCSE Payment Processing Center will have a limited number of entrances into work areas, all of which will be restricted and unavailable to the public. No unauthorized individual can access FTI, and two barriers are continuously maintained between FTI and unauthorized persons.


Secure Facilities		
Security Measure	Benefit	
	Identification Badges & Visitor Logs	<p>We will issue all employees photo security badges that indicate they have been authorized by YoungWilliams to work in the restricted areas of the facility. Our Facilities Department in our corporate office produces and issues these badges in accordance with established procedures. Employees must wear the badges at or above the waist at all times.</p> <p>We will use visitor badges and logs to log-in, document, and identify all persons visiting the office. In accordance with IRS Publication 1075, a team member will escort all visitors during their entire visit. A member of the Management Team will review and close out the log on a monthly basis.</p>
	Server Room	<p>We will have a secure, air-conditioned IT room for the YoungWilliams-purchased and owned servers and routers.</p>
	Document Storage	<p>Our team will ensure we safeguard all confidential information in our office. We will keep all payment processing documentation in a secure file room, electronic data locked down on our computers, and confidential information locked away behind a two-key protocol in areas separated from public areas, accessible only by authorized cardholders.</p>
	Corporate Support	<p>Our Facilities Department supports our onsite staff by providing ongoing support, advice, recommendations, and IRS Compliance Audits. The project will have an experienced and dedicated staff behind them, promoting a secure and safe work environment.</p>
	Access Control System	<p>YoungWilliams has an access control system (ACS), which features printable proximity cards and a fully comprehensive Cloud-Based Access Control System provided by Brivo.</p>

Secure Facilities		
Security Measure	Benefit	
	Electronic Door Locks	<p>All doors separating public and restricted areas can only be opened with a proximity “swipe” card. This feature is located on the security badges we will issue to our team. All employees will receive a classification that determines their security level and times of access.</p> <p>From our corporate office in Ridgeland, Mississippi, we record every card-swipe event indicating the time, location, and user who opens or attempts to open every door. We create alerts for any attempts at unauthorized access. The Facilities Department activates and deactivates users with strict procedures to protect the integrity of the system and can instantaneously remove access privileges for users anywhere in the nation.</p>
	Video Monitoring	<p>Video monitoring cameras serve as an investigation tool to help prevent unauthorized access to FTI and to deter unwanted behavior, protect employees, and maintain a record. We check them regularly to ensure they are operating. We will strategically place cameras throughout the facility including all entrance and exit points, entrance area, mailroom, payment processing area, and check printing room. The cameras record in visual and infrared light to allow daytime and nighttime images. The recordings can be viewed locally and are also monitored remotely from our corporate facility. The Digital Video Recorder we use has a storage capacity of at least one month.</p>
	Panic Button	<p>A panic “button” is part of the Genesys phone system. Our IT Team will program a subtle, discreet method of requesting assistance to a specific area within the office.</p> <p>Once programmed, when a member of our team hits the panic button, an alert is sent to multiple desktops, phones and cellular phones notifying appropriate individuals to investigate, evaluate, or assist in the situation.</p>

FACILITY SUPPORT, SERVICES & QUALITY CONTROL

Each YoungWilliams facility is supported by the corporate office and includes numerous services and quality control procedures. The following table describes the benefits of each component of this strong corporate support system.

Facility Support, Services & Quality Control		
Support	Benefit	
	Turn-Key Solution	Our new office will be move-in ready with all systems tested and operational before relocating. Our corporate Facilities Department will complete this seamless transition without inconvenience to the team or disruption to operations.
	Help Desk	A facility help desk is used for the project to submit and track maintenance and support requests.
	Site-Specific Facilities Manual	Once operational, a site-specific Facilities manual will be provided to the staff, which serves as a reference for facility and security policy, forms, contacts, and emergency plans.
	Site Visit, Audit & Review	On a recurring basis, our Facilities Team visits our offices to ensure the office adheres to standards, practices the necessary safety and security protocols, and meticulously maintains the facilities.
	Lease Administration	Our dedicated Facilities Team negotiates and administers leases. Our Project Manager is not left with unnecessary burdens like tracking lease expiration dates, reviewing building operating expenses, or reviewing lease contractual language.
	Onboarding & Offboarding	Through our onboarding/offboarding process, our corporate staff manages physical access to our facilities.

Facility Support, Services & Quality Control		
Support	Benefit	
	Continuous Monitoring	Through internal reporting, policies, and security technology, our offices are continuously monitored to ensure the project facilities are operating smoothly.

The primary operating facility will be secure, addressing and meeting all security measures regarding staff and system protection. We will provide security awareness, confidentiality agreements, penalties for breaching confidentiality, IRS training, physical and environmental protection, internet and email security, computer hardware and software security, emergency response training, and risk management.

Written internal controls document will be provided to BCSE for approval. It will address a variety of topics including location security, records destruction, internet service, and email security.

4.2.2.6.13 EQUIPMENT

RFQ Section 4.2.2.6.13: The Vendor shall purchase video display terminals or PC's, related equipment, and software, as well as maintenance on the same, to accomplish the centralized collection and distribution function as outlined in Sections 4.1.4 through 4.1.5 of this RFQ. This must include terminal emulation software such as Seagull's Blue Zone to access the State's IBM mainframe.

The YoungWilliams Team will purchase video display terminals or PCs, related equipment, and software, as well as maintenance on the same, to accomplish the centralized collection and distribution function as outlined in Sections 4.1.4 through 4.1.5 of this RFQ. This will include terminal emulation software such as Seagull's Blue Zone to access the State's IBM mainframe. The following tables outline the hardware and software YoungWilliams will purchase for the WV BCSE Payment Processing Center.

Hardware	
Description	Quantity
Cisco Catalyst 2960X-48LPS-L Ethernet Switch - 48 Ports	1
Tripp Lite PDU Metered ATS 120V 15A 5-15R 8 Outlet 2 5-15P Horizontal 1URM - 8 x NEMA 5-15R - 1.8kVA	1
7' CAT6 BTB Patch Cable Blue	10
3' CAT6 Patch Cables Blue	7
1' CAT6 Patch Cables Blue	4
Echo 77F Fanless Mini PC	1
Fortinet FortiGate 60D-3G4G-VZW - UTM Bundle - security appliance	1
APC 650 UPS	2

Hardware	
Cisco 2901 Terminal Server Bundle - router-desktop	1
Tripp Lite Surge Protector Power Strip 120V 6 Outlet 4' Cord	9
Crystal 2872 Premium Contact Center Headset dual ear with cables to PC & Phone	7
Logitech Webcam C930e - Web camera - color - 1920 x 1080 -	1
Wyse 5060 Thin Client - 4GB Memory 64GB Storage	3
OptiPlex 7050 Small Form Factor	3
Dell 23" Monitor E2318H Advanced Exchange 3 Years	14
Polycom VVX311 - VoIP Phone	1
Dell Wireless Keyboard and Mouse	1
C2G 6ft Mini DisplayPort to DisplayPort Adapter Cable	2
Dell Dock - WD15 with 180W adapter for Notebook/Tablet PC-USB Type C	1
Dell Professional Topload - 15.6" - Laptop Bag - (Included in Laptop Price)	1
Dell Latitude E7480 Laptop	1
Interaction SIP Station II	6
OPEX Scanner & Opener	1
Pitney Bowes postage machine & letter folder	1
HP Laser Jet Pro M402dw - Check printer	1
Ricoh MP4055 Copier	1

Software	
Description	Quantity
Blue Zone Emulator Perpetual License	7
Citrix XenDesktop Platinum Edition -Perpetual License	7
Microsoft Office 365 (Plan E3) - Subscription license (1 year)	7
WinMagic Secure Doc Enterprise Client	1
Fortinet Mobile License	1
Vipre Anti-Virus (non-Wyse terminal)	4
Kace Agent (non-Wyse terminal)	4
PureConnect Provisioning (One-Time)	1
OnBase (OneTime)	1
OnBase (OneTime)	1

4.2.2.6.13.1 TESTING DATA FILES

4.2.2.6.13.1 Testing: The Vendor shall provide test data files for the Agency's use in testing the operation of its collection and distribution processes.

4.2.2.6.13.1.1 Operating Procedures: The Vendor shall design and develop detailed written operating procedures, as well as complete the necessary administrative coordination and planning for each of the following operational functions, in order to ensure that each is performed in accordance with the performance standards as set forth in the RFQ.

4.2.2.6.13.1.1.1 Shall include incoming Payment Processing, mail, ACH, Web-based, and Integrated Voice Response (IVR);

4.2.2.6.13.1.1.2 Shall provide Payment Processing- Inquiry and entry;

4.2.2.6.13.1.1.3 Shall provide Disbursement Processes- Check, ACH, Debit Card, Direct Deposit;

4.2.2.6.13.1.1.4 Shall include Banking Services;

4.2.2.6.13.1.1.5 Shall include Security and Confidentiality; and

4.2.2.6.13.1.1.6 Shall include Disaster Recovery Plan.

The YoungWilliams Team is experienced in creating test data files, have done so effectively in our Kansas Payment Center for more than a decade and will apply the same successful methodology to ensure a smooth and seamless transition to the WV BCSE Payment Processing Center.

We have already composed operating procedures for each facet of a payment processing center and will do the same for the WV BCSE Payment Processing Center.

We will design and develop detailed written operating procedures, as well as complete the necessary administrative coordination and planning for each of the following operational functions, to ensure that each is performed using the performance standards outlined in the RFQ:

- Incoming payment processing, mail, ACH, web-based, and IVR;
- Payment processing – inquiry and entry;
- Disbursement processes – check, ACH, debit card, direct deposit;
- Banking services;
- Security and confidentiality; and
- Disaster recovery plan.

For examples of the operating procedures we have created for the Kansas Payment Center, please see Appendix D, *Sample Operating Procedures*.

4.2.2.6.13.2 OPERATING PROCEDURES

4.2.2.6.13.2.2 The operating procedures and related administrative functions shall be established and in place prior to the Vendor assuming responsibility for any part of the centralized collection and distribution process. All procedures shall be coordinated with and approved by the Agency prior to implementation.

YoungWilliams understands and agrees the operating procedures and related administrative functions will be established and in place prior to YoungWilliams assuming responsibility for any part of the centralized

collection and distribution process. All procedures will be coordinated with and approved by BCSE prior to implementation.

Please see Appendix D, *Sample Operating Procedures*, for samples of the operating procedures we have in place at the Kansas Payment Center.

4.2.2.6.13.3 NORMAL BANKING FUNCTIONS

RFQ Section 4.2.2.6.13.3.1: The Vendor shall implement normal banking processes relating to accounting, purchasing, internal audit, balancing, financial controls, and other administrative functions relevant to this RFQ prior to assuming responsibility for the centralized collection and distribution process.

4.2.2.6.13.3.2 Complete accounting reports detailing the Vendor's cost, including startup/transition costs, shall be required by the Agency for the transition period and shall be part of the Vendor's cost proposal.

YoungWilliams understands and agrees to implement normal banking processes relating to accounting, purchasing, internal audit, balancing, financial controls, and other administrative functions relevant to this RFQ before assuming responsibility for the centralized collection and distribution process.

The YoungWilliams Team has extensive experience in establishing procedures for newly contracted programs. Our corporate office (whose qualifications are described in detail in RFQ Section 3, *Qualifications*) will work closely with our Operations Team to design, implement, operate, measure and report on robust processes related to all matters relating to fiduciary responsibilities, controls, purchasing, risk management, and self-audits as well as those required by BCSE and other governmental entities. All our processes are imbued with the rigorous discipline, and accountability BCSE would expect of a contractor responsible for processing millions of dollars per year on behalf of BCSE to distribute to West Virginia families timely and accurately. We hold all our team members to the highest standards as do our partners, J.P. Morgan and Key.

The YoungWilliams Teams understands and agrees to complete accounting reports detailing our costs, including start-up/transition costs. These will be presented to BCSE for the transition period and will be part of YoungWilliams' cost proposal.

We understand families rely on the monies that are processed and distributed through the WV BCSE Payment Processing Center, and the YoungWilliams Team will discharge our duties with accuracy and integrity. Our team has extensive experience in delivering on all requirements in this RFQ. Because we have specialized expertise in child support services, we are acutely aware of the need for systems and processes to ensure funds are properly collected, distributed, and managed. Our accounting processes follow Generally Accepted Accounting Procedures (GAAP). All the similar processes have been independently audited in our Kansas Payment Center and found to be without exception. Our methods, as outlined in the following pages include, but are not limited to, separation of duties, numbering receipts for tracking/audit purposes, and reporting of transactions, so they are easily tracked for research and audits.

In this section of our proposal, we describe the following aspects of our accounting operations for the WV BCSE Payment Processing Center:

- Reconciliation/Accounting; and
- Deposits.

RECONCILIATION/ACCOUNTING

The YoungWilliams Team's Y-Trac – Payment Processing solution, employing double verification methodologies, validation recognition engines, and careful screening will provide reliable service to BCSE and families of West Virginia. Reconciliation of complex transactions is a core competency of our team. We are pleased to describe our methodologies, practices, quality assurance, and vigilant discipline to all aspects of reconciliation for the WV BCSE Payment Processing Center in the following paragraphs.

Accurate reconciliation is the product of:

- A well-trained, proficient staff;
- Rigorous controls throughout the entire payment process; and
- System procedures that check and double check entries for accuracy and completeness.

RECONCILIATION/ACCOUNTING METHODOLOGY

Our team's Y-Trac – Payment Processing solution offers a unique blend of automated and user-defined reconciliation activities which include:

- Through-the-day batch monitoring;
- End-of-the-day reconciliation;
- Previous-day activity reviews; and
- Report generation.

YoungWilliams will:

- Comply with GAAP;
- Provide accounting policies and procedures for all fiscal activities; and
- Ensure a separation of duties among staff to prevent misuse of funds.

All our systems and procedures adhere to GAAP, are informed by the OCSE's Guide for Auditing a payment processing environment and will be tailored to fit the specific requirements of the WV BCSE Payment Processing

Center. Our Payment Processing Team, coupled with our Project Manager, will be well equipped to execute the daily checks-and-balances that verify deposit security during processing, accuracy in posting, and batch balancing. All YoungWilliams accounting policies, records, procedures, and reporting, including expense charging practices, are subject to federal and State approval. Furthermore, all accounting relationships, as well as all related business organizations and subcontractors, will be clearly defined.

INTERNAL CONTROL METHODS

The YoungWilliams Team's Y-Trac – Payment Processing system facilitates numerous internal control measures that prevent a user from:

- Validating the transaction if the user performed the imaging steps on the same batch;
- Posting payments in a batch if the user performed imaging or validation steps on the same batch;
- Posting a batch if the user validated or conducted exception handling activities on the batch;
- Executing End-of-Day functions without the proper security access level;
- Re-opening a batch without proper security access level; and
- Voiding a batch or individual item within a batch without proper security access level.

Our established internal accounting and system controls have been time-tested in our Kansas Payment Center. They have also been audited by an independent, third-party firm, PricewaterhouseCoopers LLP, and found to be without exceptions.

These same controls, described in the next several paragraphs, will be applied to the WV BCSE Payment Processing Center and will include:

- Separation of duties (procedural and systematic);
- Use of batch and sequence numbers to audit, record, and manage transactions throughout the day; and
- Reconciliation of accounts.

SEPARATION OF DUTIES

YoungWilliams will maintain appropriate segregation of duties throughout the WV BCSE Payment Processing Center operations, so no one person has complete control of the receipting, posting, depositing, and/or accounting processes. Additionally, duties will be separated so no single person has complete control over accounting transactions, program changes, and data entry.

We conform to the Code of Federal Regulations, Separation of Cash Handling and Accounting Functions (45 C.F.R. §302.20) to ensure personnel responsible for handling cash receipts do not participate in accounting or mail-opening functions that could provide an opportunity for fraud or theft.

In addition to our procedural separation of duties, Y-Trac – Payment Processing has built-in separation of duties. Regardless of role, an employee cannot work two consecutive areas for a receipt, transaction, or batch.

USE OF BATCH & SEQUENCE NUMBERS

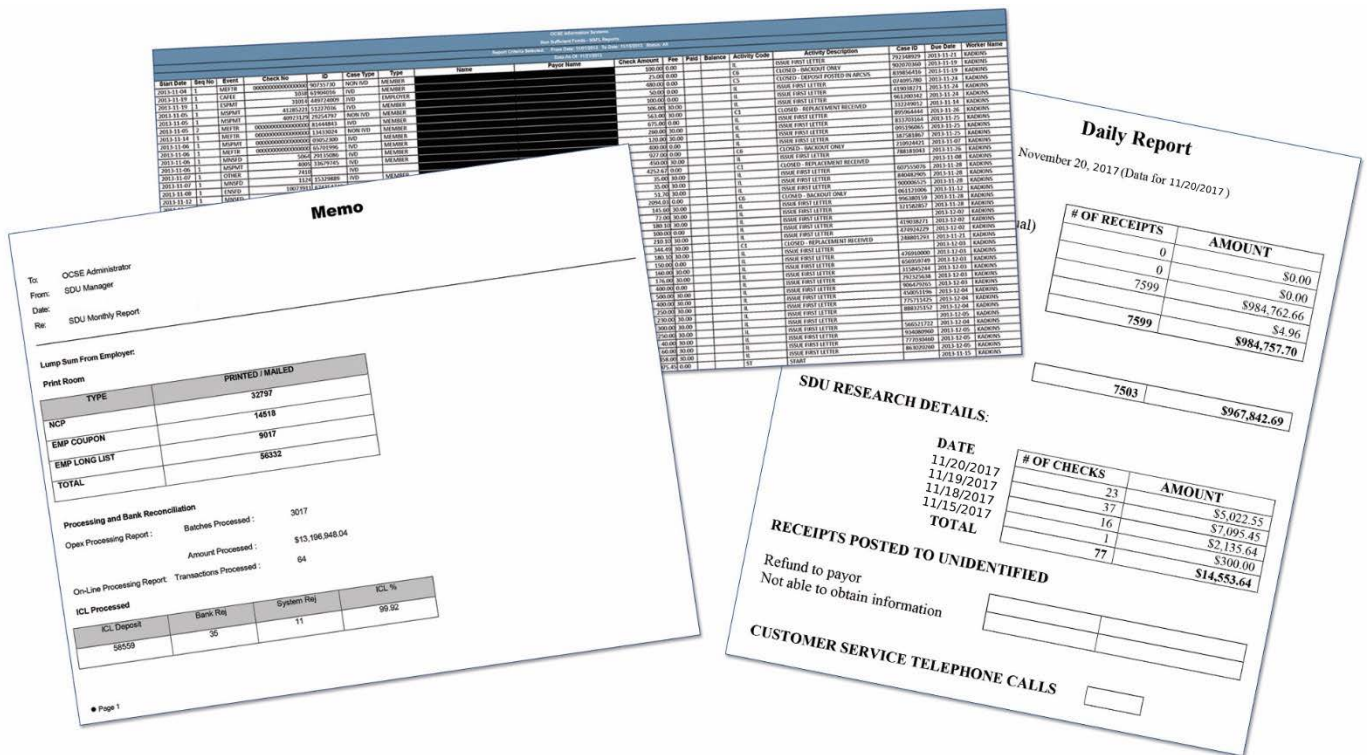
YoungWilliams' Y-Trac – Payment Processing system ensures the validity and accuracy of all collections using standard accounting control measures, such as batch and sequence numbers (e.g., control numbers). As items are introduced either electronically or into the mail stream, each payment transaction is assigned unique control numbers which remain with the transaction in the internal database indefinitely. Because these control numbers are associated with each envelope, and all its contents, Y-Trac – Payment Processing imaging ensures:

- All transactions are accounted for and accurately applied to the correct accounts;
- Debits and credits are in agreement; and
- An audit trail exists for detailed reconciliation purposes.

BATCH REPORTING

The Batch Status Screen allows authorized users to view the status of batches and to print batch detail for current and past dates. We create reports listing the status of each batch as seen in the following screenshot.

YoungWilliams will use these reports as part of our internal WV BCSE Payment Processing Center project management tools to measure individual, team, and project performance, and pinpoint problems and trends to identify areas of improvement. Example reports from Y-Trac – Payment Processing are displayed in the following graphic.



Daily Report
November 20, 2017 (Data for 11/20/2017)

# OF RECEIPTS	AMOUNT
0	\$0.00
0	\$0.00
7599	\$984,762.66
7599	\$4.96
	\$984,757.70

SDU RESEARCH DETAILS:

DATE: 11/20/2017
11/19/2017
11/18/2017
11/15/2017
TOTAL

# OF CHECKS	AMOUNT
23	\$5,022.55
37	\$7,095.45
16	\$2,135.64
1	\$300.00
77	\$14,553.64

RECEIPTS POSTED TO UNIDENTIFIED

Refund to payer
Not able to obtain information

CUSTOMER SERVICE TELEPHONE CALLS

Memo

To: OCSE Administrator
From: SDU Manager
Date:
Re: SDU Monthly Report

Lump Sum From Employer:

TYPE	PRINTED / MAILED
32797	
14818	
9017	
56332	
TOTAL	

Processing and Bank Reconciliation

Open Processing Report: Batches Processed: 3017
Amount Processed: \$13,196,948.04
On-Line Processing Report: Transactions Processed: 64

ICL Processed	Bank Req	System Req	ICL %
58558	35	11	99.82

DAILY RECONCILIATION

YoungWilliams reviews the summarized financial activity in our Y-Trac – Payment Processing system and ensures any discrepancies are identified, researched, and resolved. YoungWilliams will reconcile all dollars received, dollars posted, and dollars deposited, and provide reports of these activities to BCSE each day. Our Project Manager will evaluate current-day receipts and ensure all transactions are accounted for in the system.

Paper payment instruments will be tracked through Y-Trac – Payment Processing. Batches will be monitored and evaluated throughout the day. All payments are reconciled at the transaction level within the payment processing system, so batches are never out of balance. Our Y-Trac – Payment Processing system facilitates this process by forcing transaction-level balancing as Payment Processors post payments as evidenced in the following screenshot. When a transaction is out-of-balance, the system will not complete a batch until all transactions within the batch balance.

SDU Payment Entry

User: FPOWELL@CMDEVNET Date: 10/22/2017 10:46 AM

Batch DT: 10/21/2017 Batch NO: 2161 SEQ Transaction: 0001

Check NO: 00000000116964 Payment Source: W

ID: 621358467 F - WOOD PERSONNEL SERVICES INC

Check AMT: 80.00 DIFF AMT: -1.00

EXCP: ☐ RENT ☐ INFO ☐ NOTE

C/P	Case ID	Payor ID	AMT Paid	Offset AMT	N/C	SSN	NCP Name	CP Name	A	Fee	INFO	ID
C	465211306	24887021	81.00		N	680-34-3040	PAYORER AAR	00000E S612	P			999998209

Total Amount: 81.00

Page NO: 1

At the end of the processing day, our Project Manager will ensure all batches have been completed. This validation occurs in Y-Trac – Payment Processing utilizing the Bank Reconciliation Report which shows the status for each batch, as shown in the following screenshot.

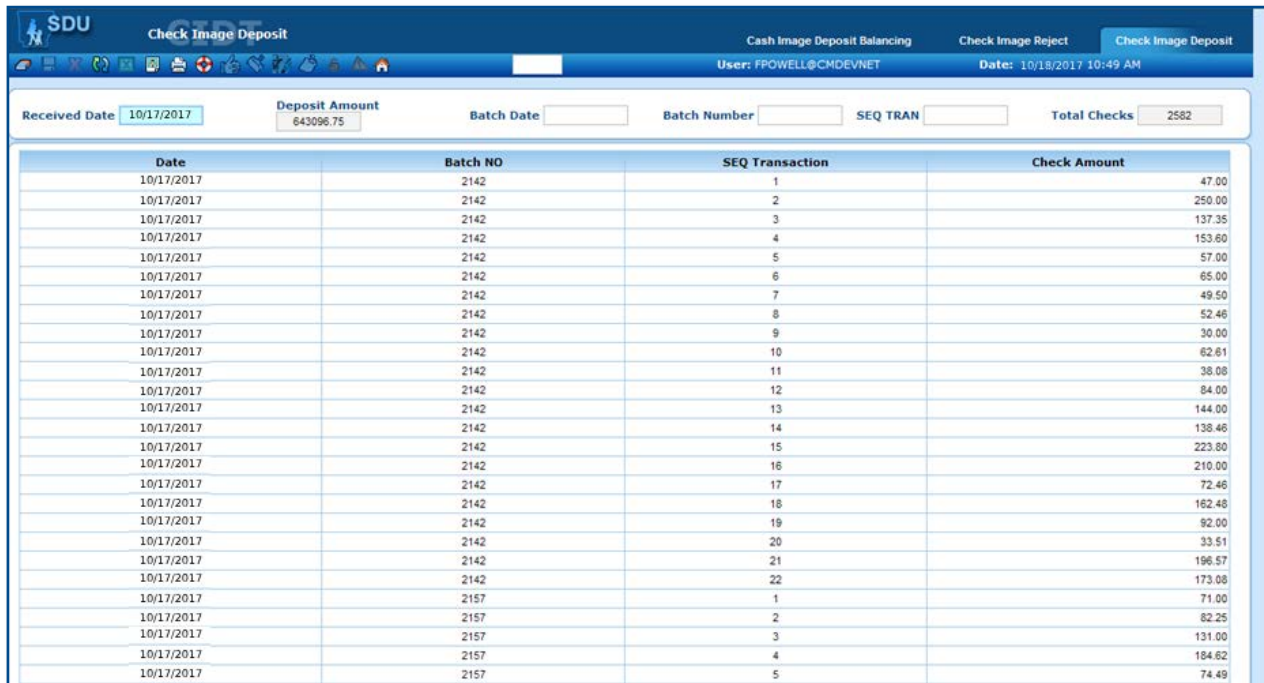
SDU Bank Reconciliation

User: FPOWELL@CMDEVNET Date: 10/22/2017 10:50 AM

Deposit Date: 10/22/2017

Batch Date	Batch NO	Batch Total	Deposit Date
10/21/2017	2160	4081.68	10/22/2017
10/21/2017	2161	3820.44	10/22/2017
10/21/2017	2166	4126.98	10/22/2017
10/21/2017	2167	4111.39	10/22/2017
10/21/2017	2171	5495.71	10/22/2017
10/21/2017	2172	4100.74	10/22/2017
10/21/2017	2173	5750.44	10/22/2017
10/21/2017	2175	5687.70	10/22/2017
10/21/2017	2177	3962.14	10/22/2017
10/21/2017	2179	3276.35	10/22/2017
10/21/2017	2180	2171.20	10/22/2017
10/21/2017	2181	1863.80	10/22/2017
10/21/2017	2182	2009.20	10/22/2017
10/21/2017	2183	2948.60	10/22/2017
10/21/2017	2184	3599.23	10/22/2017

Each day, we execute a process that picks up all batches that have been successfully completed and includes them in the daily cash image deposit. Once the deposit has been completed, details for each check are listed on the Cash Image Deposit screen as shown.



Date	Batch NO	SEQ Transaction	Check Amount
10/17/2017	2142	1	47.00
10/17/2017	2142	2	250.00
10/17/2017	2142	3	137.35
10/17/2017	2142	4	153.60
10/17/2017	2142	5	57.00
10/17/2017	2142	6	65.00
10/17/2017	2142	7	49.50
10/17/2017	2142	8	52.46
10/17/2017	2142	9	30.00
10/17/2017	2142	10	62.61
10/17/2017	2142	11	38.08
10/17/2017	2142	12	84.00
10/17/2017	2142	13	144.00
10/17/2017	2142	14	138.46
10/17/2017	2142	15	223.80
10/17/2017	2142	16	210.00
10/17/2017	2142	17	72.46
10/17/2017	2142	18	162.48
10/17/2017	2142	19	92.00
10/17/2017	2142	20	33.51
10/17/2017	2142	21	196.57
10/17/2017	2142	22	173.08
10/17/2017	2157	1	71.00
10/17/2017	2157	2	82.25
10/17/2017	2157	3	131.00
10/17/2017	2157	4	184.62
10/17/2017	2157	5	74.49

The Individual View, as shown in the following screenshot, allows Payment Processors the ability to view an individual financial instrument as needed as well as to export all data to a report.

The screenshot displays the 'SDU Cash Image Deposit' interface. At the top, there are tabs for 'Cash Image Deposit Balancing', 'Check Image Reject', and 'Check Image Deposit'. The user is logged in as 'FPowell@CMDEVNET' on '10/18/2017 10:49 AM'. Below the header, there are input fields for 'Received Date' (10/17/2017), 'Deposit Amount' (643096.75), 'Batch Date', 'Batch Number', 'SEQ TRAN', and 'Total Checks' (2582). The main area is divided into a table of transactions and a detailed view of a selected check image.

Date	Batch NO	SEQ Transaction	Check Amount
10/17/2017			47.00
10/17/2017			250.00
10/17/2017			137.35
10/17/2017			153.60
10/17/2017			57.00
10/17/2017			65.00
10/17/2017			49.50
10/17/2017			52.46
10/17/2017			30.00
10/17/2017			62.61
10/17/2017			38.08
10/17/2017			84.00
10/17/2017			144.00
10/17/2017			138.46
10/17/2017			223.80
10/17/2017			210.00
10/17/2017			72.46
10/17/2017			162.48
10/17/2017			92.00
10/17/2017			33.51
10/17/2017			196.57
10/17/2017			173.08
10/17/2017			71.00
10/17/2017			82.25
10/17/2017			131.00
10/17/2017			184.62
10/17/2017			74.49
10/17/2013			91.20
10/17/2013			100.00
10/17/2013			169.20
10/17/2013			131.00
10/17/2013	2157	9	377.07
10/17/2013	2157	10	

The detailed view shows a check from 'BANCORPSOUTH' dated '10/14/2017' for the amount of '52.46'. The check is payable to 'CHILD SUPPORT' and is signed by 'Chad H.'. The check is marked as 'FIFTY-TWO AND 46/100 DOLLARS'.

Details from the Cash Image Deposit screen as well as all electronic payments are validated once matched to the daily deposit from the bank and further categorized on the General Ledger as seen in the following graphic.

The screenshot displays the 'SDU Cash Image Deposit Balancing' interface. The user is logged in as 'FPowell@CMDEVNET' on '10/22/2017 10:57 AM'. The screen shows reconciliation data for the date '10/21/2017'.

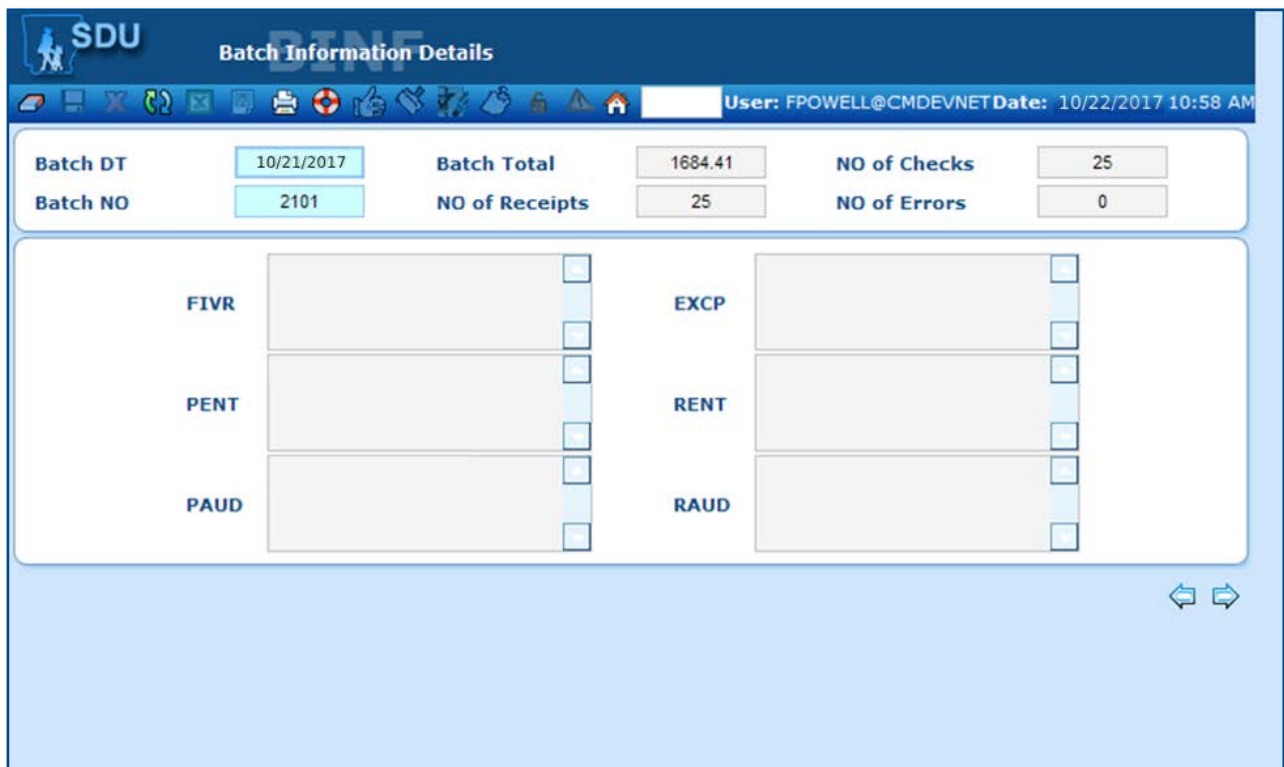
Bank Deposit		ICL Deposit		General Ledger	
ICL Deposit	\$643,379.75	Adjusted Deposit	\$643,096.75	NCP	\$642,049.06
System REJ Deposit	\$112.00	Bank Rejects	\$283.00	CP	\$278.00
		System Rejects	\$112.00	ESD	\$1,164.69
Bank Total	\$643,491.75	System Total	\$643,491.75	GL Total	\$643,491.75

The End-of-Day process can be executed only after all transactions have been reconciled and validation of batch statuses has been reviewed. The End-of-Day process:

- Finalizes all processing;
- Creates the Payment File for the State system; and
- Creates the Image Cash Letter (ICL) Deposit File.

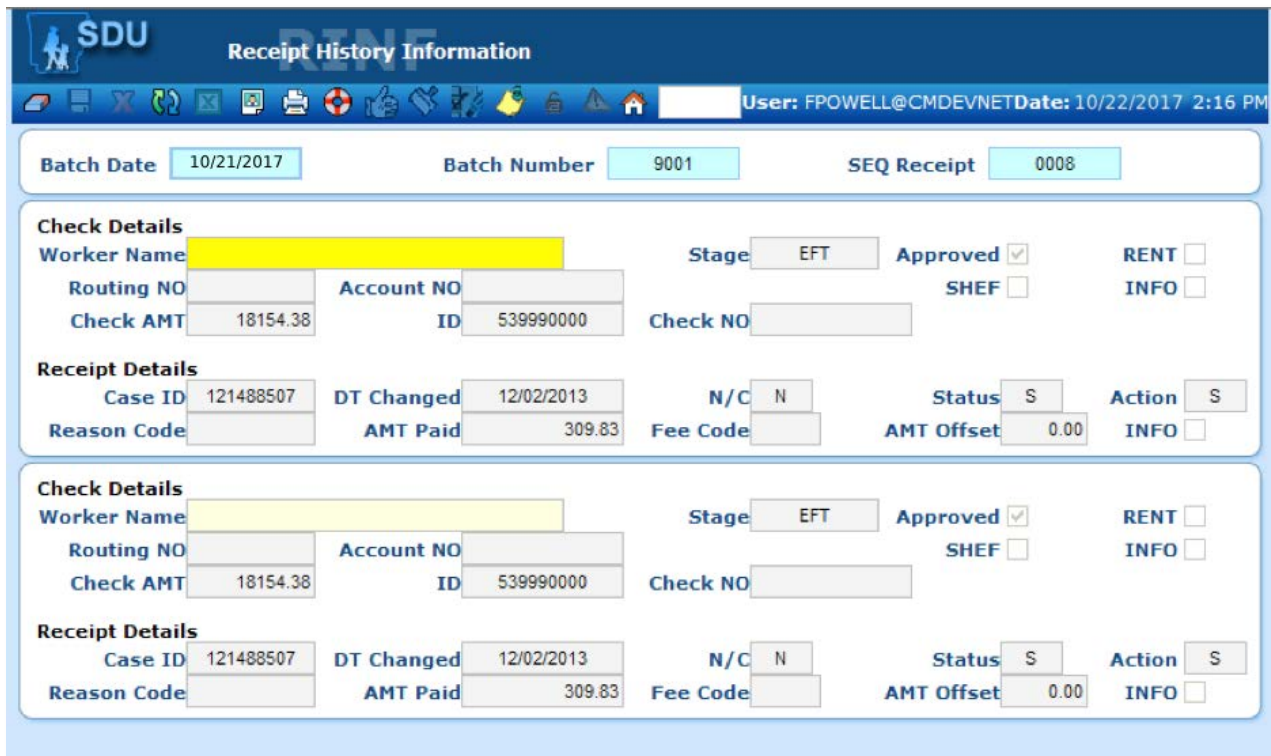
YoungWilliams will also utilize the Cash Image Deposit Balancing screen for summarization of all activity completed by the WV BCSE Payment Processing Center and reconcile that activity with the Daily Payment File, ICL Files, and manually created deposits.

We will use Y-Trac – Payment Processing’s reporting and tracking capabilities to provide a complete audit trail (e.g., user ID, time, and date) for all transactions processed. Y-Trac – Payment Processing provides audit trail reporting that details when each transaction was processed, how it was processed, and who completed each step. The following screen allows users the ability to view who processed the batch at each step as well as the number of items, receipts, and errors.



Batch Information Details			
Batch DT	10/21/2017	Batch Total	1684.41
Batch NO	2101	NO of Receipts	25
		NO of Checks	25
		NO of Errors	0
FIVR		EXCP	
PENT		RENT	
PAUD		RAUD	

The Receipt History Information Screen, shown, allows users the ability to view details of posting at a receipt level. Posting at a receipt level is the lowest posting level. It allows the user to see details for each receipt posted – who did it, when it was done, the check number involved, etc. For example, a check may be received from one employer which includes payments for 10 employees represents withholding. This single payment would result in 10 receipts posted to accounts of 10 different NCPs. The screen is color coded to easily identify the changes that have occurred.



SDU Receipt History Information											
Batch Date		10/21/2017		Batch Number		9001		SEQ Receipt		0008	
Check Details											
Worker Name		[Redacted]		Stage		EFT		Approved		<input checked="" type="checkbox"/>	
Routing NO		[Redacted]		Account NO		[Redacted]		SHEF		<input type="checkbox"/>	
Check AMT		18154.38		ID		539990000		Check NO		[Redacted]	
RENT		<input type="checkbox"/>		INFO		<input type="checkbox"/>					
Receipt Details											
Case ID		121488507		DT Changed		12/02/2013		N/C		N	
Reason Code		[Redacted]		AMT Paid		309.83		Fee Code		[Redacted]	
Status		S		Action		S					
AMT Offset		0.00		INFO		<input type="checkbox"/>					

The Project Manager will maintain, for BCSE review, books, records, documents, and other evidence pertaining to YoungWilliams processing results, to the extent and in such detail as will properly reflect all funds receipted and deposited, all net costs, direct and apportioned costs, and other costs and expenses which relate to the performance of contractual duties under the provisions of the Contract.

BANK ACCOUNT AND Y-TRAC – PAYMENT PROCESSING

All bank accounts utilized in the WV BCSE Payment Processing Center are balanced daily. Every debit and credit that occurs in the accounts are reviewed and validated each day. Our Project Manager will then reconcile these debits/credits and account balances against our Y-Trac - Payment Processing system accounts and processed transactions, thus adding another layer of validation and reconciliation.

This extra level of reconciliation, applied to our daily process, differentiates YoungWilliams from our competitors. We have learned that extra efforts pay significant dividends because we can identify discrepancies early in the process. This approach allows our team to implement measures to address specific types of discrepancies and then find long-term solutions that prevent such problems in the future.



BANKING PARTNER – J.P. MORGAN

Based on the volume of funds we will be entrusted to handle under this Contract and the critical nature of child support payment processing, we know that an excellent banking partner is invaluable and makes all the difference in the WV BCSE Payment Processing Center business. For

this reason, we selected J.P. Morgan as our banking partner for its current relationship with BCSE and its solid reputation.

J.P. MORGAN FUNCTIONS

YoungWilliams will supply J.P. Morgan with a file of all checks written or voided, and J.P. Morgan will match each check against the file as it is presented. Exception examples include checks that are not in the file, checks that do not match the file, or duplicate items. If a check shows as an exception, J.P. Morgan will notify YoungWilliams, and YoungWilliams will research the item and determine if the check should be paid or returned. All exceptions will be reported, researched, and resolved daily. The following is a brief description of the Positive Pay services we will ensure J.P. Morgan offers.

Positive Pay service is designed to reduce or mitigate losses due to duplicate issues, alterations, or unauthorized check usage. This service is the process through which the YoungWilliams and J.P. Morgan will work together to detect check fraud.

For this process, YoungWilliams will send J.P. Morgan a “check issue” file of all checks written before they have been issued. J.P. Morgan will then match those checks as they are presented to the bank. If a check shows up as an exception, J.P. Morgan will send a daily notification to YoungWilliams to find out if we want the check paid or returned.

The benefits of Positive Pay services include:

- A sophisticated defense against check frauds and losses;
- Multiple layers of security; and
- Error detections to month-end, which improves the account reconciliation process.

STATE SYSTEM

On a daily basis, YoungWilliams will reconcile the Y-Trac – Payment Processing system with both the bank and per RFQ Section 4, *Mandatory Requirements*.

Each day, the Project Manager will access the activity that has been posted to the bank’s depository account and confirm the credits created by our Y-Trac – Payment Processing system, and any refunds, equal those shown in the depository account. This process will also reconcile all debit transactions to the depository account.

The Project Manager will confirm any withdrawal from this account for support disbursements. If the initial disbursement went to the incorrect payee, the correction disbursement will be made from a YoungWilliams funded account. Any entries not accounted for will be listed and researched for the proper resolution. YoungWilliams is familiar with balancing both general ledger accounts and banking accounts.

YoungWilliams will also create a report of all activity created by Y-Trac – Payment Processing and reconcile that activity with OSCAR. Daily credit and debit activity for the WV BCSE Payment Processing Center will be tracked via a bank account report. This report will accumulate throughout the month, supporting the daily reconciliation of the account. Y-Trac - Payment Processing will also create the monthly balance statement. Any entries not accounted for will be listed and researched for the proper resolution.

OUTSTANDING CHECKS

YoungWilliams will provide a daily balance sheet for the bank account showing all cash in the account and all liabilities (i.e., held disbursements, unidentified items, outstanding checks, pending direct deposits, etc.), as shown in the following graphic. The Daily Balance Sheet ensures there are no discrepancies between assets and liabilities.

State Disbursement Unit Daily Balance Sheet		
As of close of business October 3, 2017		
Assets	Date	Ending Balance
Paper Check Deposit Account	10/3/17	\$478,220.35
Central Account	10/3/17	\$500,000.00
Sweep Account	10/3/17	\$2,272,830.83
Unfunded Misapplies	10/3/17	\$0.00
Direct Deposit Returns in Bank Account	10/3/17	(\$96.22)
Other-		
Total Assets		\$3,250,954.96
Liabilities	Date	Ending Balance
Suspense Items payable as of	10/3/17	\$115,543.31
Held Disbursements	10/3/17	\$73,108.90
In transit wire to State	10/3/17	\$1,049,290.35
Outstanding checks as of	10/3/17	\$337,958.66
less cleared check file of	10/3/17	(\$44,018.55)
In Transit DD Disb.	10/3/17	\$999,126.19
In Transit DD Disb.	10/3/17	\$624,019.13
State dated items as of	10/3/17	\$95,926.97
Total Liabilities		\$3,250,954.96
Difference		\$0.00

Account reconciliation is a critical function of the WV BCSE Payment Processing Center. Our Project Manager will use information from Y-Trac – Payment Processing to ensure the WV BCSE Payment Processing Center Daily Balance Sheet is fully reconciled and provides all assets and liabilities for the bank account.

Each day, our staff will create and work from reports highlighting any outstanding checks, ensuring our internal records match those produced by the bank. When discrepancies are noted, a trained YoungWilliams team member will research the item and make necessary corrections.

DEPOSITS

The YoungWilliams Team will use Y-Trac – Payment Processing to process all the payments received in West Virginia. We are equipped to handle all negotiable instruments including checks, money orders, and cash. Our accounting solution will encompass both manually-created cash/foreign deposits and deposits made utilizing the ICL. As the financial industry evolves from paper transactions to electronic transactions, our solution enables the State to take full advantage of the benefits of this approach. Our team's Y-Trac – Payment Processing system integrates Check 21 substitute check functionality where a digital copy of the check is created from the original version with the creation of daily ICL deposit files which offers fewer non-sufficient funds (NSF) transactions, while also decreasing reliance on paper and increasing the efficiency of funds processing within the WV BCSE Payment Processing Center.

CASH/FOREIGN DEPOSITS

YoungWilliams will process all payments (including cash, foreign currency, and foreign checks) and accompanying payment-related documents with posting information and prepare the deposit on the date received. For detailed process information on our cash and foreign handling procedures, see Section 4.1.4, *Payment Processing, Cash/Foreign Deposits*.

REFUNDING

All refunds will be completed by paper check and accounted for properly to ensure reconciliation.

4.2.2.6.13.4 IMPLEMENT PERSONNEL FUNCTION AND BEGIN HIRING

RFQ Section 4.2.2.6.13.4: Implement Personnel Function and Begin Hiring: The Vendor shall ensure that trained staff are available to complete the centralized collection and distribution process without any disruption of service to the local offices and recipients of the Agency's services. The personnel function is to be established and all hiring/training completed prior to assuming the responsibility for the centralized collection and distribution process.

YoungWilliams will ensure trained staff are available to complete the centralized collection and distribution process without any disruption of service to the local offices and recipients of BCSE's services. The personnel function will be established, and all hiring/training completed before assuming the responsibility for the centralized collection and distribution process.

4.2.2.6.13.5 TRAINING NEW PERSONNEL

RFQ Section 4.2.2.6.13.5: The Vendor shall be responsible for staffing the centralized collection and distribution function with trained personnel. In order to take advantage of the Agency's specialized training, the Vendor shall commit sufficient personnel for the formal and on-the-job training offered by the Agency in accordance with the transition plan. The Vendor shall be responsible for monitoring the training of its personnel during the transition period. The Vendor shall also be responsible for notifying Management Information Services (MIS) within 24 hours when any staff terminate employment at the State Disbursement Unit (SDU).

YoungWilliams understands and agrees to be responsible for staffing the centralized collection and distribution function with trained personnel. To take advantage of BCSE's specialized training, YoungWilliams will commit

sufficient personnel for the formal and on-the-job training offered by BCSE in accordance with the Work Plan. YoungWilliams will be responsible for monitoring the training of its personnel during the transition period. YoungWilliams will also be responsible for notifying Management Information Services (MIS) within 24 hours when any staff terminate employment at the CSE program.

Because of our extensive training experience, YoungWilliams is ready and able to create well-trained and motivated staff to manage the daily operations for the WV BCSE Payment Processing Center. After Contract award, we will work closely with BCSE to ensure an extensive, comprehensive training plan for the WV BCSE Payment Processing Center.

The following pages outline our new hire Training Plan. For more details about our overall Training Plan, please see Section 3.1.3.1, *Project Organization*.

TRAINING PLAN – NEW EMPLOYEES

During our time providing child support services, we have developed training programs for employees who are new to child support and for those who are experienced. Throughout the life of the Contract, all employees will continue to receive several types of training including onsite training classes, video and online courses complete with testing, and one-on-one training. With multiple offices opening every year, and more than 1,200 employees, training is a central part of what we do. Our Training Plan for this project will include the following subjects:

- Child Support 101: Provides an overview of the child support system, laws, and processes and introduces the employee to the mission and world of child support;
- Customer Service Training: Illustrates how to deal with customers in general, as well as etiquette, difficult situations, and methods of escalating problems and complaints;
- Job-Specific Training: Usually one-on-one or small group training with the Project Manager. This is a hands-on process and continues until the Project Manager is comfortable with the employees' capabilities; and
- HR Training: Trains employees in standards for preventing discrimination and harassment and conducting appropriate office behavior.

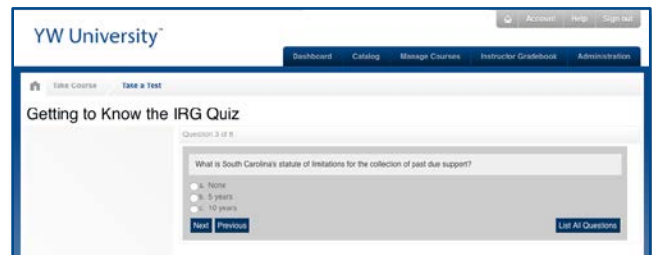
We have a wide array of educational products and techniques that we have acquired or developed while working with a variety of state IV-D agencies. These products and methods have been adapted for use in all our projects. We will use the following tools in preparing our employees to provide the best possible service to our customers:

- Training manuals;
- Instructor guides;
- Training files maintained for each employee;
- YW University, our online training system;
- PowerPoint presentations;
- Web and video presentations using GoToMeeting, GoToWebinar, and GoToTraining; and
- Quick Reference Guides.

TRAINING & TESTING SYSTEMS

As stated previously, training requires an “all of the above” approach: students need classroom, individual, and hands-on experience to become fully capable of performing child support activities. This must be followed with testing, grading, and tracking of performance and completed training courses. Based on those results, we will retrain and retest employees as necessary.

YW University™ In the WV BCSE Payment Processing Center, we will use several strategies to accomplish the goals of having a well-trained staff. These include written course materials in the form of narrative guides and explanations, PowerPoint presentations, and demonstrations by example, of how to perform specific tasks in OSCAR or YoungWilliams systems. All our projects create these training documents on an as-needed basis.



YoungWilliams has invested in state-of-the-art technology to support YW University on a variety of topics relevant to full service child support professionals. We will offer the WV BCSE Payment Processing Center a comprehensive system of online training, testing (as shown in the screenshot), tracking, and certification for all team members. We will also customize new courses for West Virginia.

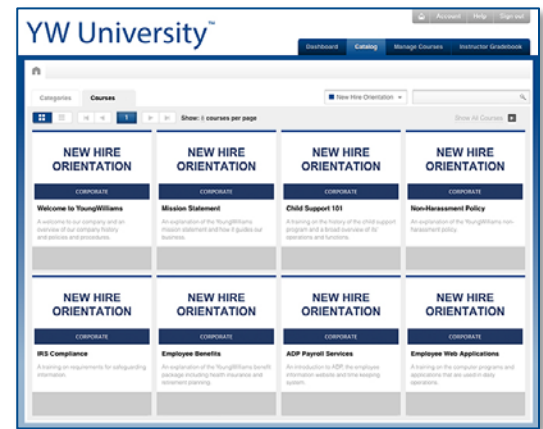
One advantage of YW University is that it can be accessed from any location we choose. Our team members can receive training in the training room, at their desks, or any other location. Each employee will gain access to YW University with a unique password. The Project Manager will assign courses for completion. In addition, an employee can opt to take additional courses available in the system to receive additional training and certifications.

INITIAL TRAINING

Using our traditional classroom presentations, one-on-one training, and online training system, employees will work through the materials and testing to acquire the skills necessary to work proficiently in the WV BCSE Payment Processing Center.

Regardless of whether a person has previous child support experience, all employees will receive training, testing, and certifications in the areas shown on the training screen in the screenshot. Using our traditional classroom presentations, one-on-one training, and YW University, employees will work through the materials designed to give them the skills necessary for quality child support work.

Our initial training program will ensure every new employee in the WV BCSE Payment Processing Center is completely familiar with his or her job tasks required to fulfill the needs of each customer and meet payment processing expectations. Once employees have taken the New Hire Orientation courses, they will move on to training



specific to their position. The following table shows the courses marked with an “X” that we will deliver to a Payment Processor, whether a new employee or one transitioning to YoungWilliams from the current vendor.

Sample Training Plan – Payment Processor				
Course	New Employee	Transitioning Employee (As Needed)	Date	Employee Initials
NEW HIRE ORIENTATION – INITIAL TRAINING				
Welcome to YoungWilliams	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
Mission Statement	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
Child Support 101	<input checked="" type="checkbox"/>	<input type="checkbox"/>		
Non-Harassment Policy	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
IRS Compliance	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
Employee Benefits	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
ADP Payroll Services	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
Employee Web Applications	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
State System (e.g., OSCAR)	<input checked="" type="checkbox"/>	<input type="checkbox"/>		
Customer Service	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
Contract Goals & Federal Performance Measures	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
MAIL				
Turnaround Time Requirements	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
Mail Handling	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
OPEX Machine Processing	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
Cash Handling Requirements	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
Foreign Payment Processing	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
Document Storage Handling	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
PAYMENT PROCESSING				
Finance Overview	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
Separation of Duties	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		

Sample Training Plan – Payment Processor				
Course	New Employee	Transitioning Employee (As Needed)	Date	Employee Initials
Reconciliation Essentials	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
Deposit Preparation Responsibilities	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
Receipt Research & Identification	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
Payment Screening	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
Derogatory Exceptions	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
Receipt Processing & Posting	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
Unidentified Receipt Resolution	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
Disbursement Exceptions	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
Address Updating	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
Employer Information	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		

Our new hire training typically lasts two to three weeks. An example of our usual training schedule is outlined in the following graphic. We will submit all training materials to BCSE for review and approval before implementing such training.



Our initial training program will ensure every new employee in the WV BCSE Payment Processing Center is completely familiar with his or her job tasks required to fulfill the needs of each customer and meet case processing expectations. The following example agenda provides a sample of topics that may be provided through a YoungWilliams training course for new employees, which can be customized to their specific job responsibilities. Upon Contract award, we will consult with BCSE on any additional training topics and seek approval of our training plan for the WV BCSE Payment Processing Center.

New Employee Training Agenda		New Employee Training Agenda
Week	Day	Module & Description
Week 1	Day 1	Module 1: New Hire Orientation New Hire Orientation includes topics such as an introduction to the company and our mission, Child Support 101, Non-Harassment Policy, IRS Compliance, Employee Benefits, ADP Payroll Services, and Employee Web Applications. Complete paperwork. Module 2: Department of Human Resources (DHR) Overview Orientation includes topics such as confidentiality and security, performance incentives, client visitations, building/area security, emergency procedures, management/supervisory staff introductions, hours of operation, contact information, office organization, and management structure. Module 3: Child Support 101 Child Support 101 includes the history and overview of the federal IV-D program, the unauthorized practice of law, family violence indicators, and an extensive overview of Maryland's IV-D program. This includes a glossary of terms, communications with federal and state governments, payment processing, child support case types/sources/referrals, and types of child support services.
	Day 2	Quiz on Day 1 Module 4: Case Initiation This session examines how a case is received in the child support office and the steps involved in creating a case file, updating systems, and determining the steps that need to be taken to move a case forward. Module 5: Locate This module includes a review of locate policies and procedures and how the Maryland computer systems are used for casework and locate activities.
	Day 3	Quiz on Day 2 - Quiz answers extensively reviewed. Module 6: Establishment This session focuses on the establishment of paternity and child support/medical support obligations and includes a look at the history of the program, background, and issues surrounding paternity and order establishment. Module 7: Enforcement This module includes a study of enforcement techniques (wage withholding, liens, other actions); judicial order processing; and history, background, and enforcement issues. *Review and adjustment covered later.
	Day 4	Quiz on Day 3 - Quiz answers extensively reviewed. Orientation Session #2: Introduction of Automatic Data Processing (ADP), the Employee Portal, and YoungWilliams website. Module 8: Medical Support This module studies medical support history, background, and issues, with a

4.2.2.6.13.6 DISASTER PLAN

RFQ Section 4.2.2.6.13.6: The disaster plan presented as part of the transition plan shall be developed into a fully functional and documented plan during the transition period. Backup equipment shall be tested for compatibility and capacity and any identified shortcomings shall be resolved. Any backup facility shall also be tested to show that it can process at least 120,000 payment transactions per month for a minimum of two months.

YoungWilliams understands and agrees the disaster plan presented as part of the transition plan will be developed into a fully functional and documented plan during the transition period. Backup equipment will be tested for compatibility and capacity, and any identified shortcomings will be resolved. Our backup facility will also be tested to demonstrate it can process at least 120,000 payment transactions per month for a minimum of two months.

YoungWilliams has spent years perfecting our business continuity and disaster recovery systems. Without overstatement, we are prepared. We have the systems, technologies, plans, and people in place to meet any disaster. Our plans have repeatedly been tested, and each time we have celebrated the fact that we have invested so much in preparation.

We already have secure data centers with multiple backups of data and document images, a dedicated technology security team, IT protocols for backups and security, automated monitoring systems, redundant Internet systems, backup phone systems, remote monitoring for break-ins and system outages, and multiple teams to respond to disasters of every sort. We can operate all systems and access BCSE for documents, data, scanning, phones, and Y-Trac through any data center location. YoungWilliams has architected our solution to

ensure our Recovery Time Objective (RTO) is well within 24 hours. Additionally, our Recovery Point Objective (RPO) is currently as low as 30 seconds.

We have navigated easily through a hurricane, tornado strikes, break-ins, blizzards, Internet outages, floods, a fire, major windstorms and much more. BCSE can be assured we are prepared for any disaster, anywhere, any time.

We will test our BCDR Plan and provide BCSE with a report that documents the outcome of the testing, including verification that we can meet the required RPO and RTO requirements. If changes are necessary, we will notify BCSE. We understand all changes are subject to written approval by the State. Additionally, we will perform at least one BCDR Test every year.

As part of our BCDR Plan, we design how and from where to resume operations and support customers. For disasters affecting the primary operating facility, we will propose a local recovery office and if necessary, a temporary recovery office.

Our BCDR Plan involves testing to ensure our offices are ready at a moment's notice for any emergency. We review the BCDR Plan annually and conduct local periodic fire drills to practice evacuation procedures. Training is also an important part of our BCDR Plan since it keeps our employees current on developments in local and national safety.

The following table provides examples of our disaster recovery experience around the country. BCSE can trust YoungWilliams will be ready for any disaster.

BCDR Plan & Data Center Advantages

Our **BCDR Plan** offers outstanding service continuity and disaster management since it addresses:

- ✓ **Preparedness Before:** approved plan, contact & inventory lists, emergency exercises, testing & training;
- ✓ **Response During:** communication with client and customers, procedures & emergency operations;
- ✓ **Recovery After:** damage assessment, recovery teams, temporary office location & IT secure data centers; and
- ✓ **Future Prevention:** vulnerability analysis, probability & exposure reductions.

Our **Secure Data Centers** provide excellent protection and continued service with:

- ✓ **Ultra-Secure Back-up:** geographically distant, redundant data centers;
- ✓ **Continuous Replication:** our RPO is as low as 30 seconds;
- ✓ **Cost-Efficient & Time-Saving Protection:** data replication for back-ups, disaster recovery, and service continuity between centers; and
- ✓ **Risk Elimination:** failover and fallback processes in the event of a disaster or planned outage.

Examples of YoungWilliams' Disaster Recovery Experience

Hurricanes



Our Kitty Hawk, North Carolina, office was damaged by Hurricane Sandy, which knocked out power to 8.5 million customers for 7 days. Using our BCDR Plan's procedures and safety and security checklists, we made sure operations could continue safely at the office location. We continued uninterrupted service to our customers during clean-up and while damage was repaired.

Floods



Just a few weeks after its opening, our Vicksburg, Mississippi, office was flooded after heavy rains caused the Mississippi River to overflow its banks. After the landlord notified us that water was coming into the office, our Facilities, Operations, and IT Teams went to the office to relocate all files and remove and clean furniture. Our Ridgeland office became a disaster recovery site and temporary location for operations, so service to our customers was uninterrupted.

Tornadoes



Our Yazoo City, Mississippi, office was one of many cities in the path of a violent tornado outbreak. While our Child Support Specialists were at lunch, the tornadic system moved across Yazoo City with over 20 touchdowns reported near the downtown area where our office is located. Glass windows and doors were blown out, and ceiling tiles were ripped off the office building. Repairs did not halt operations, and we continued to serve our customers.

4.2.2.6.13.7 CONTINUITY OF OPERATIONS

RFQ Section 4.2.2.6.13.8: The continuity of operation plan presented as part of the transition plan shall be developed into a fully functional and documented plan during the transition period. Vendor's continuity of operations plan must give consideration to the unavailability of its workforce over extended periods of time and should employ strategies to cope with such an eventuality, including but not limited to: moving work instead of staff, permitting or increasing telecommuting, or dividing business units over multiple sites.

YoungWilliams understands and agrees to provide the continuity of operation plan as part of the transition plan. It will be developed into a fully functional and documented plan during the transition period. YoungWilliams' continuity of operations plan will consider the unavailability of its workforce over extended periods of time and employ strategies to cope with such an eventuality, including but not limited to: moving work instead of staff, permitting or increasing telecommuting, or dividing business units over multiple sites.

If the primary operating facility is not available, we will work closely with BCSE to establish a local recovery site in Charleston, West Virginia within 24 hours. In the event of a disaster, Corporate and WV BCSE Payment Processing's Management Teams, working in conjunction with BCSE, will assess staffing requirements based on

staff available to relocate to an alternate site. We plan to utilize staff from the primary operating facility to perform contractual responsibilities as soon as possible.

Should a disaster occur where staff is unable to move, based on our technology solution, experienced staff in other locations will be utilized to conduct operations for the WV BCSE Payment Processing Center until such time as the Charleston, West Virginia Team can access either the primary or alternate site.

For disasters affecting the primary operating facility and local recovery office, YoungWilliams has a dedicated Disaster Recovery Facility at our corporate headquarters in Ridgeland, Mississippi. This dedicated space includes a secure, IRS compliant facility equipped with available workspaces and two Opex high-speed scanners with envelope openers. Our DR workspaces include Wyse terminals and VoIP phones connected to our secure Microsoft Azure Government Cloud environment where Y-Trac Payment Processing runs with access to the WV OSCAR system. Within hours of a disaster, incoming mail can be rerouted, while trained staff resume full operations of the WV BCSE Payment Processing Center from our disaster recovery location, without any system changes, while local services are being restored.

To inform customers of a disaster, we will redirect calls to our local recovery sites and inform customers of our temporary operational procedures and location. We will post notifications on our website and will ask BCSE to add a notification to its website. We may also contact local newspapers, television, and radio stations with alternative contact information to broadcast as a public service announcement. We would only take the steps to initiate public service announcements after reviewing with and receiving agreement from BCSE.

Our goal is to return WV BCSE Payment Processing Center employees to the office as soon as possible or to an alternative permanent location if the office is destroyed.

4.2.2.6.13.8 MILESTONES AND DELIVERABLES:

RFQ Section 4.2.2.6.13.8.1: Transition Plan for Test of Operating Procedures: The Vendor shall deliver to the Agency for its review and approval a detailed plan outlining any and all activities and staffing levels required during the transition period. This plan shall include a method for ensuring the complete review of operational procedures and acceptance testing of each of the centralized collection and distribution process functions.

4.2.2.6.13.8.2 Completed Procedural Test Process: Weekly progress reports shall be provided to the Agency beginning two weeks after the effective date of any contract resulting from this RFQ. These progress reports shall include, but not be limited to, failure payment file transmissions, sending of duplicate payment files, natural disasters which affect payment processing, progress and/or obstacles to procedural development, current staffing levels and the status on the firing process, any problems or backlogs encountered, planned activities during the next reporting period, meeting held, and any other information deemed to be relevant by the Agency or the Vendor.

4.2.2.6.13.8.3 Final Disaster Plan: The Vendor shall provide to the Agency for its review and acceptance a final written disaster plan which shall include detailed procedures, the names of designated responsible persons and contact instructions for reaching them, test results, and a periodic test schedule. This plan is due to the Agency no later than one month prior to the Vendor's accepting full responsibility for the operation of the centralized collection and distribution process.

4.2.2.6.13.8.4 Operations Staff in Place: The Vendor shall complete the installation of experienced and trained operational staff prior to assuming responsibility for the centralized collection and distribution process.

Transition Plan for Test of Operating Procedures: YoungWilliams will deliver to BCSE for its review and approval a detailed plan outlining all activities and staffing levels required during the transition period. This plan will include a method for ensuring the complete review of operational procedures and acceptance testing of each of the centralized collection and distribution process functions.

Completed Procedural Test Process: Weekly progress reports will be provided to BCSE beginning two weeks after the effective date of any Contract resulting from the RFQ. These progress reports will include, but not be limited to, failure payment file transmissions, sending of duplicate payment files, natural disasters which affect payment processing, progress and/or obstacles to procedural development, current staffing levels and the status on the hiring process, any problems or backlogs encountered, planned activities during the next reporting period, meetings held, and any other information deemed to be relevant by BCSE or YoungWilliams.

Final Disaster Plan: YoungWilliams will provide to BCSE for its review and acceptance a final written Disaster Plan, which will include detailed procedures, the names of designated responsible persons and contact instructions for reaching them, test results, and a periodic test schedule. This plan is due to the BCSE no later than one month prior to the YoungWilliams' accepting full responsibility for the operation of the centralized collection and distribution process.

Operations Staff in Place: YoungWilliams will complete the installation of experienced and trained operational staff before assuming responsibility for the centralized collection and distribution process.

YoungWilliams understands and agrees to the following milestones and deliverables we describe in detail in Section 4.1.4.8, Project Management, and Appendix C, *Draft Work Plan*.

4.2.2.6.14 VENDOR COMPENSATION

RFQ Section 4.2.2.6.14.1: The Vendor's compensation for any transition efforts associated with the testing and development of operational procedures shall be based upon an agreed fixed price. Equal monthly progress payments covering the transition costs shall be made during the transition period. Payments shall begin one month after the Agency's approval of the transition plan. Each payment shall only be made upon review and approval of a detailed invoice outlining the milestones and/or deliverables achieved during the invoice period. The transitional cost shall be included as a part of the cost proposal.

4.2.2.6.14.2 The Vendor's compensation for the term of the contract, outside of the transition period, shall be made in accordance with the State of West Virginia's purchasing rules and regulations as prescribed and enforced by the Department of Administration. The Vendor shall submit monthly invoices in arrears to the Agency summarizing the costs of the services rendered in the month prior to the billing. No payment shall be made prior to the receipt of service. No purchase will be reimbursed without the Agency's approval prior to the expenditure. Payment on the invoice will be in the form of a State warrant.

4.2.2.6.14.3 The Vendor shall pay the Agency by check any reimbursements owed for erroneous disbursements or related errors that resulted in an expense or loss to the Agency or any of the Agency's recipients of services or shall credit the Agency's distribution account with the hard dollar equivalent of the error.

YoungWilliams understands and agrees compensation for any transition efforts associated with the testing and development of operational procedures will be based upon an agreed fixed price. Equal monthly progress payments covering the transition costs will be made during the transition period. Payments will begin one

month after the BCSE's approval of the transition plan. Each payment will only be made upon review and approval of a detailed invoice.

YoungWilliams understands and agrees compensation for the term of the Contract, outside of the transition period, will be made in accordance with the State of West Virginia's purchasing rules and regulations as prescribed and enforced by the Department of Administration. YoungWilliams will submit monthly invoices in arrears to BCSE summarizing the costs of the services rendered in the month prior to the billing. We further understand:

- No payment will be made before the receipt of service;
- No purchase will be reimbursed without BCSE's approval prior to the expenditure; and
- Payment on the invoice will be in the form of a State warrant.

YoungWilliams understands and agrees to pay BCSE by check any reimbursements owed for erroneous disbursements or related errors that resulted in an expense or loss to BCSE or any of the BCSE's recipients of services or will credit BCSE distribution account with the hard dollar equivalent of the error.

4.2.2.6.15 EQUIPMENT REQUIREMENTS & OSCAR

RFQ Section 4.2.2.6.15.1: The Agency uses the State's central computer system maintained by the West Virginia Office of Technology (OT). The Vendor shall install leased data communications lines between the IBM 9672-R66 Enterprise or equal server at OT and the Vendor's location, frame relay or point to point T1 terminating in the OT third party room or utilize a secure Web browser provided by the West Virginia Department of Health and Human Resources to connect to the above. The Vendor shall be responsible for all telecommunication costs.

4.2.2.6.15.2 The Vendor shall be responsible for the purchase, lease, and maintenance of all equipment and software necessary to meet the requirements set forth in this RFQ, other than the equipment and software relating to OSCAR and the State's central computer system.

4.2.2.6.15.3 The Agency shall control, account for, and monitor all child support activities through the automated statewide OSCAR system. The Vendor shall not operate, maintain, or otherwise have access to the Agency's OSCAR system or its programs other than what is required to successfully accomplish the centralized collection and distribution process. OSCAR shall continue to be operated and maintained by the Agency and will continue to perform all child support individual case accounting and case management.

4.2.2.6.15.4 OSCAR is available from 7:00AM to 7:00PM Monday through Friday, except the first and last working day of the month when the hours are 7:00AM to 5:00PM. OSCAR is also available from 7:00AM to 5:00PM on Saturdays except for the last working day of the month, when it is not available. OSCAR is not available on the following holidays: New Year's Day, Martin Luther King Day, President's Day, Memorial Day, the Fourth of July, Labor Day, Veteran's Day, Thanksgiving Day, and Christmas Day, or as otherwise advised.

BCSE uses the State's central computer system maintained by the West Virginia Office of Technology (OT). YoungWilliams will install leased data communications lines between the IBM 9672-R66 Enterprise or equal server at OT and the WV BCSE Payment Processing Center, frame relay or point to point T1 terminating in the OT third-party room or utilize a secure Web browser provided by the West Virginia Department of Health and Human Resources to connect to these. We understand we are responsible for all telecommunication costs.

YoungWilliams understands and agrees to be responsible for the purchase, lease, and maintenance of all equipment and software necessary to meet the requirements outlined in the RFQ, other than the equipment and software related to OSCAR and the State's central computer system.

YoungWilliams understands and agrees BCSE will control, account for, and monitor all child support activities through the automated statewide OSCAR system. YoungWilliams will not operate, maintain, or otherwise have access to BCSE's OSCAR system or its programs other than what is required to successfully accomplish the centralized collection and distribution process. OSCAR will continue to be operated and maintained by BCSE and will continue to perform all child support individual case accounting and case management.

YoungWilliams understands and agrees OSCAR is available from 7:00 a.m. to 7:00 p.m., Monday through Friday, except the first and last working day of the month when the hours are 7:00 a.m. to 5:00 p.m. OSCAR is also available from 7:00 a.m. to 5:00 p.m. on Saturdays except for the last working day of the month, when it is not available. Finally, OSCAR is not available on the following holidays: New Year's Day, Martin Luther King Day, President's Day, Memorial Day, the Fourth of July, Labor Day, Veteran's Day, Thanksgiving Day, and Christmas Day, or as otherwise advised.

Our team has extensive experience in providing connectivity to and interacting with State systems in the course of our program operations. For instance, in Kansas, we have successfully interoperated with KAECS, the State child support case management system and have developed our procedures for our interdependencies, file transmission timings required to ensure we are appropriately coordinated and can conduct our duties and responsibilities within the boundaries established by the Kansas Department of Children and Families. We will leverage our operational knowledge and best practices in the operation of the WV CSE Payment Processing Center.

YoungWilliams IT has decades of experience working with dozens of state agencies to establish connectivity to state systems of record over a variety of network architectures. Currently, YoungWilliams has Y-Trac applications connected to state systems of record in Kansas, Mississippi, New Mexico, Tennessee, Virginia, and is working with agencies in North Carolina and Louisiana to implement Y-Trac. Whether through secure File Transfer Protocol (FTP) of flat files, Terminal emulation, Simple Object Access Protocol (SOAP) and (Representational State Transfer) REST web services, or web interfaces over (Virtual Private Network) VPNs or private connections, YoungWilliams IT can work with the West Virginia Office of Technology to ensure connectivity to the BCSE's OSCAR system.

4.2.2.6.16 BUREAU FOR CHILD SUPPORT ENFORCEMENT OPERATIONS

RFQ Section 4.2.2.6.16: Bureau for Child Support Enforcement Operations: Although payment processing and disbursement shall be completed by the Vendor, all other functions currently being performed by the Agency shall continue to be performed by the appropriately assigned Agency units. The Vendor shall not have direct contact with any recipients of the Agency's services without first obtaining approval from the Agency. These functions handled by the Agency shall include, but not limited to:

4.2.2.6.16.1 Establishing cases in OSCAR;

4.2.2.6.16.2 Addressing client and respondent inquiries and complaints, except for complaints relating to the Debit Card program;

4.2.2.6.16.3 Initiating and/or completing enforcement actions;

4.2.2.6.16.4 Processing adjustments to case level accounting (for error resolution, undeliverable checks, and billing statements, etc.);

4.2.2.6.16.5 Maintaining case files;

4.2.2.6.16.6 Performing bank reconciliation based on information provided by the Vendor; and

4.2.2.6.16.7 Extracting daily reports from OSCAR.

YoungWilliams understands and agrees although payment processing and disbursement will be completed by the YoungWilliams Team, all other functions currently being performed by BCSE will continue to be performed by the appropriately assigned BCSE units. YoungWilliams will not have direct contact with any recipients of BCSE's services without first obtaining approval from BCSE. The functions handled by BCSE will include, but are not limited to:

- Establishing cases in OSCAR;
- Addressing client and respondent inquiries and complaints, except for complaints relating to the Debit Card program;
- Initiating and/or completing enforcement actions;
- Processing adjustments to case level accounting (for error resolution, undeliverable checks, and billing statements, etc.);
- Maintaining case files;
- Performing bank reconciliation based on information provided by YoungWilliams; and
- Extracting daily reports from OSCAR.

4.2.2.6.17 OPERATIONAL REPORTS

RFQ Section 4.2.2.6.17: The Vendor shall provide the Agency with operational reports on a daily basis. These reports shall provide summary information regarding the collection and disbursement functions and shall include information on daily receipts, daily disbursements, repayments, stop payments, and returned checks. The Vendor shall work with the Agency to develop other reports that may become necessary. These reports are to summarize the collection and distribution process and shall be used to assist the Agency in monitoring the Vendor's performance. The Vendor shall also provide online cash management information. This information shall include summaries of account activity such as: beginning, closing, and available balances, as well as one (1) day float and extended float data.

YoungWilliams understands and agrees to provide BCSE with operational reports on a daily basis. These reports will provide summary information regarding the collection and disbursement functions and will include information on daily receipts, daily disbursements, repayments, stop payments, and returned checks. YoungWilliams will work with BCSE to develop other reports that may become necessary. These reports are to summarize the collection and distribution process and will be used to assist BCSE in monitoring YoungWilliams' performance. YoungWilliams will also provide online cash management information. This information will include summaries of account activity such as beginning, closing, and available balances, as well as one day float and extended float data.

4.2.2.6.18 ERROR RESOLUTION

RFQ Section 4.2.2.6.18.1: Errors detected during payment processing shall be corrected by the Vendor, prior to completing the specific process. The Vendor shall modify any process necessary to ensure that the error does not occur again.

4.2.2.6.18.2 Errors detected by the Vendor or the Agency after payment processing is complete shall, in most cases, be corrected by the Agency. In the event that the Vendor identifies an error after payment processing is complete, it shall notify the Agency within 24 hours. In those instances where the Agency determines corrective action must be completed by the Vendor, the Vendor shall follow the Agency's recommended action. The Vendor is required to provide the Agency with written documentation within two business days that details the action taken to resolve the problem or documents that the Agency's instructions were carried out. The Vendor shall initiate action to modify any and all procedures and internal controls necessary to ensure that the error does not occur again. Any loss incurred by the Agency or recipients of the Agency's service shall be reimbursed by the Vendor on a dollar for dollar basis upon presentation of appropriate verifying documentation. This shall include, but is not limited to, incorrect distributions that result in reimbursements by the Agency to custodial parents, non-custodial parents, payment remitters, etc.

YoungWilliams acknowledges BCSE will monitor and retain authority for interpreting our performance under the terms of the Contract. It is YoungWilliams' desire that our thorough QA efforts will avoid any need for a corrective action plan to resolve any problems or complaints. However, should BCSE ever become dissatisfied with a YoungWilliams employee's performance or our overall operational performance, we are prepared to timely and accurately correct such issues. We will assist BCSE with revisions and/or creation of policy, process, and procedure documents related to areas which affect the WV BCSE Payment Processing Center, as needed.

RESOLUTION OF OVERALL OPERATIONAL PERFORMANCE

As required by BCSE, in the event any deficiencies are identified by BCSE regarding WV BCSE Payment Processing Center operational performance, YoungWilliams will submit a written Corrective Action Plan to BCSE for approval addressing all deficiencies identified after notification of such deficiencies.

If deficiencies are identified, the WV BCSE Payment Processing Center Project Manager will meet with project management personnel to review the deficiency, determine the cause, and establish and implement a solution. Our Project Manager will provide progress reports to BCSE as required and/or requested.

Should BCSE reject our Corrective Action Plan wholly or in part, YoungWilliams will provide BCSE with updates and changes to the plan within five business days after such notification from the State.

SUMMARY

In Section 4, *Mandatory Requirements*, the YoungWilliams Team has provided detailed descriptions of our processes, procedures, methodologies, and infrastructure, which will be utilized to meet and often exceed the requirements of the RFQ and BSCE. YoungWilliams, J.P. Morgan, and Key are proud to team together to offer BCSE an outstanding, innovative, secure, and compliant solution to process the millions of incoming and outgoing payments timely and accurately. All of this is done to benefit the children and families who rely on child support payments as a critical source of income. We look forward to partnering with BCSE to showcase our mutual commitment to excellence for child support payment processing.

**WEST
VIRGINIA**





TECHNICAL PROPOSAL

Response to Request for Quotation for
Open-End Child Support Collecting, Tracking
& Disbursement

Prepared for the State of West Virginia
Department of Health and Human Resources
Bureau for Child Support Enforcement

RFQ # CRFQ CSE1800000001

Due: July 30, 2018

Time: 1:30 p.m. EST

Digital Copy

Part 3 of 3

5. Contract Award



5. CONTRACT AWARD

YoungWilliams and West Virginia can build a payment processing center that will be a source of pride for both the State and YoungWilliams.

5.1 CONTRACT AWARD

RFQ Section 5.1: The Contract is intended to provide Agency with a purchase price for the Contract Services. The Contract shall be awarded to the Vendor that provides the Contract Services meeting the required specifications for the lowest overall total cost as shown on the Pricing Pages.

YoungWilliams understands and agrees that the Contract is intended to provide BCSE with a purchase price for the Contract Services. We understand the Contract will be awarded to the Vendor that provides the Contract Services meeting the required specifications for the lowest overall total cost as shown on the Pricing Pages.

5.2 PRICING PAGE

RFQ Section 5.2: Vendor should complete the Pricing Page via the directions on Attachment B. Vendor should complete the Pricing Page in full as failure to complete the Pricing Page in its entirety may result in Vendor's bid being disqualified.

If entering in wvOasis there is an Excel Pricing Page attached with multiple tabs attached. Please make sure you fill out all tabs on the Excel Spreadsheet and follow the instructions provided on attached Exhibit B.

Vendor should type or electronically enter the information into the Pricing Pages through wvOASIS, if available, or as an electronic document. In most cases, the Vendor can request an electronic copy of the Pricing Pages for bid purposes by sending an email request to the following address:

YoungWilliams has completed the Pricing Page via the directions on Attachment B. YoungWilliams understands the failure to complete the Pricing Page in its entirety may result in YoungWilliams' bid being disqualified.

YoungWilliams will type or electronically enter the information into Pricing Pages through wvOASIS, if available, or as an electronic document. YoungWilliams understands we can request an electronic copy of the Pricing Pages for bid purposes by sending an email request to the buyer identified in the RFQ cover sheet.

YoungWilliams will fill out all tabs on the Excel Pricing Page Spreadsheet in wvOASIS and will follow the instructions provided in Exhibit B.

6. Performance



6. PERFORMANCE

BCSE can expect high-quality service and performance from the YoungWilliams Team.

RFQ Section 6: Vendor and Agency shall agree upon a schedule for performance of Contract Services and Contract Services Deliverables, unless such a schedule is already included herein by Agency. In the event that this Contract is designated as an open-end contract, Vendor shall perform in accordance with the release orders that may be issued against this Contract.

YoungWilliams and BCSE will agree upon a schedule for performance of Contract Services and Contract Services Deliverables as defined in the RFQ. We understand we will be compensated for transitional activities after receipt of BCSE approval of the Work Plan and the completion of milestone deliverables. Upon the successful completion of transitional activities, YoungWilliams understands we will be compensated based on pricing submitted via the pricing worksheet less any performance penalties.

Please see Section 4.1.4.8, *Project Management*, for the Contract deliverables around the implementation of the WV BCSE Payment Processing Center and Section 4, *Mandatory Requirements*, for the ongoing deliverables required in this Contract.

7. Payment



7. PAYMENT

Over the past 25 years, YoungWilliams has earned its reputation as a hassle-free partner to its government clients.

Intro RFQ Section 7: Agency shall pay monthly via detailed invoices, in arrears, as shown on the Pricing Pages, for all Contract Services performed and accepted under this Contract. The Agency reserves the right to reject any or all invoices for which proper documentation has not been provided. Progress payments shall be made at the option of the Agency based on percentage of work completed. Any provision for progress payments must also include language for a minimum of 10% retainage until the final deliverable is accepted. Vendor shall accept payment in accordance with the payment procedures of the State of West Virginia.

YoungWilliams understands and agrees BCSE will pay YoungWilliams on a monthly basis via detailed invoices, in arrears, as shown on the Pricing Pages for all Contract Services performed and accepted under the Contract. We understand BCSE reserves the right to reject any or all invoices for which proper documentation has not been provided. Progress payments will be made at the option of BCSE based on the percentage of work completed. Any provision for progress payments will also include language for a minimum of 10 percent retainage until the final deliverable is accepted. YoungWilliams will accept payment in accordance with the payment procedures of the State of West Virginia.

The General Terms and Conditions, Paragraph 15, indicates that vendors must accept payment by electronic fund transfers and P-Card. Based upon Attachment A, CRFQ CSE1800000001 Addendum No. 2, we have the option to select payment via electronic fund transfer only and not P-Card. If awarded the Contract, YoungWilliams prefers to be compensated via electronic fund transfers.

8. Travel



8. TRAVEL

With YoungWilliams, the State has a strong, flexible, and cooperative partner who will adapt to the needs and interests of BCSE.

RFQ Section 8: Vendor shall be responsible for all mileage and travel costs, including travel time, associated with performance of this Contract. Any anticipated mileage or travel costs may be included in the flat fee or hourly rate listed on Vendor's bid, but such costs will not be paid by the Agency separately.

YoungWilliams understands and agrees to be responsible for all mileage and travel costs, including travel time, associated with performance of the Contract. We understand and agree any anticipated mileage or travel costs may be included in the flat fee or hourly rate listed on YoungWilliams' bid, but such costs will not be paid by BCSE separately.

9. Facilities Access



9. FACILITIES ACCESS

The YoungWilliams Team is the trusted partner BCSE can rely on.

RFQ Section 9: Performance of Contract Services may require access cards and/or keys to gain entrance to Agency's facilities. In the event that access cards and/or keys are required:

RFQ Section 9.3: Vendor shall notify Agency immediately of any lost, stolen, or missing card or key.

RFQ Section 9.4: Anyone performing under this Contract will be subject to Agency's security protocol and procedures.

RFQ Section 9.5: Vendor shall inform all staff of Agency's security protocol and procedures.

YoungWilliams will create and distribute access cards/keys to gain access to BCSE facilities as part of our facilities and security operational plan. This is both a BCSE Contract requirement and is standard operating procedure within YoungWilliams.

Should any BCSE facility access cards and/or keys be lost, stolen or reported missing, YoungWilliams will notify BCSE immediately. We understand and agree anyone performing under this Contract will be subject to BCSE's security protocol and procedures and will inform all staff of BCSE's security protocol and procedures.

10. Vendor Default



10. VENDOR DEFAULT

The YoungWilliams Team is dedicated to outstanding performance throughout the duration of the Contract.

10.1 VENDOR DEFAULT

RFQ Section 10.1: The following shall be considered a vendor default under this Contract.

10.1.2 Failure to perform Contract Services in accordance with the requirements contained herein.

10.1.3 Failure to comply with other specifications and requirements contained herein.

10.1.4 Failure to comply with any laws, rules, and ordinances applicable to the Contract Services provided under this Contract.

10.1.5 Failure to remedy deficient performance upon request.

YoungWilliams understands and agrees the following is considered a vendor default under the Contract. These include YoungWilliams' failure to:

- Perform Contract Services in accordance with the requirements;
- Comply with other specifications and requirements;
- Comply with any laws, rules, and ordinances applicable to the Contract Services provided under this Contract; and
- Remedy deficient performance upon request.

10.2 REMEDIES

RFQ Section 10.2: The following remedies shall be available to Agency upon default

10.2.2 Immediate cancellation of the Contract.

10.2.3 Immediate cancellation of one or more release orders issued under this Contract.

10.2.4 Any other remedies available in law or equity.

YoungWilliams understands and agrees the following remedies will be available to BCSE upon default:

- Immediate cancellation of the Contract;
- Immediate cancellation of one or more release orders issued under this Contract; and
- Any other remedies available in law or equity.

11. Miscellaneous



11. MISCELLANEOUS

The keystone of our operations across the country is a dedicated core team that possesses the knowledge, ability, and resources to operate a successful payment processing center.

RFQ Section 11.1: During its performance of this Contract, Vendor must designate and maintain a primary contract manager responsible for overseeing Vendor's responsibilities under this Contract. The Contract manager must be available during normal business hours to address any customer service or other issues related to this Contract. Vendor should list its Contract manager and his or her contact information below.

YoungWilliams will designate and maintain a primary Contract Manager who will be responsible for overseeing our responsibilities under this Contract. The Contract Manager will be available during normal business hours to address any customer service or other issues related to this Contract. YoungWilliams' Contract Manager for the WV BCSE Payment Processing Center is Pat O'Donnell. Her contact information is provided in the following table.

Contract Manager Contact Info	
Name:	Pat O'Donnell
Phone :	847-331-5121
Fax:	601-353-6437
Email:	podonnell@ywcass.com

Appendices



Appendix A

Resumes



APPENDIX A: RESUMES

YoungWilliams presents the following resumes for the YoungWilliams Team mentioned in Section 3, *Qualifications*, who will be supporting the WV BCSE Payment Processing Center. The following table summarizes the resumes included in this appendix.

The YoungWilliams Team		
	Name & Job Title	Project Role
YoungWilliams	Rob Wells, President	President
	Pat O'Donnell, Vice President of Payment Processing	Vice President
	Darrin Greene, Director of Business Process Engineering	Project Advisor
	Alyson Campbell, Regional Vice President	Project Advisor
	Kelly Lamson, Regional Vice President	Project Advisor
	Jeff Ball, Regional Vice President	Project Advisor
	John Stapleton, Vice President of Contact Centers	Project Advisor
	Dale Currie, Chief Financial Officer	Finance & Administration
	Royce Amacker, Director of Human Resources	Human Resources
	Melanie Land, Director of Accounting	Payroll, Finance & Administration
	Daniel Smith, Director of Facilities & Security	Facilities & Security
	Becky Hunt, Director of Process Improvement	Procurement & Process Improvement
	David Hales, Project Manager	Implementation Manager
	John Tidwell, Chief Technology Officer	Information Technology
	Cornelius Marshall, Director of IT Infrastructure	Information Technology
	Jennifer Schulz, Director of IT Service Delivery	Information Technology
	Lonnie Huff, Director of IT Security	Information Technology
	Mary Ann Wellbank, Vice President of Marketing	Project Advisor
	Mary Johnson, Vice President of Special Projects	Project Advisor & Training
	David Dyess, Director of Analysis & Performance	Analytics, Quality Assurance & Reporting
KeyBank	Paulette Caywood, Senior Client Manager, AVP	Project Advisor
	Tracey Ferrara, Senior Payments Advisor	Implementation & Project Advisor

J.P. Morgan	George Sesock, Relationship Executive	Project Advisor
	Karl Lamar, Senior Treasury Management Officer	Project Advisor
	Lesley Long, Client Service Professional – Senior	Implementation & Project Advisor
	Lina Schmidt, Treasury Services Sales Associate	Project Advisor
Protech Solutions	Debra Jackson, Marketing/Business Development Coordinator	Project Advisor
	Ravi Chellamuthu, Senior Programmer	Implementation & Project Advisor

ROBERT (ROB) L. WELLS

PROJECT ROLE

President

RELEVANT EXPERIENCE

More than 25 years of child support experience in the public and private sector
 More than 37 years of experience as an attorney and managing partner
 Active involvement in the child support community since 1993
 Management experience of more than 1,200 employees
 Experienced in the daily operations of running a child support legal services operation, including employee management, financial analysis, and the maintenance of contract relationships

EXPERIENCE

1993 - Present

YoungWilliams, P.C.

President

Ridgeland, Mississippi

- Direct responsibility of day-to-day operations of more than 1,200 employees
- Develops systems and processes to increase efficiency and accountability in the processing of Title IV-D child support services
- Provides executive oversight to ensure that all YoungWilliams projects run efficiently, meet clients' needs, and reach performance goals
- Consults with state and local government entities on child support related issues

1981 - Present

Attorney

1992 - 2002

YoungWells, P.A.

President and Managing Partner

Ridgeland, Mississippi

- Managed the professional and business affairs of law firm of more than 50 employees for 17 years
- Handles litigation involving business disputes, negligence matters, copyright and trademark disputes, and government affairs in all state and federal trial and appellate courts
- Publishes multiple articles within the MetroBusiness Review on the subjects of litigation, Mississippi courts, and trademark protection
- Peer-rated B-V in Martindale-Hubble legal directory
- Member of American Bar Association, Mississippi Bar Association, Hinds County Bar Association, and Mississippi Trial Lawyers Association

EDUCATION

University of Mississippi School of Law – Oxford, Mississippi

Juris Doctor, 1981

Millsaps College – Jackson, Mississippi

Bachelor of Science, with Honors and Distinction, 1977

PROFESSIONAL RECOGNITIONS & AWARDS

- National Child Support Enforcement Association Private Sector Individual of the Year, August 2011
- Mississippi Business Journal “Leader in the Law,” 2013

PAT O'DONNELL

PROJECT ROLE | **Vice President**

RELEVANT EXPERIENCE | Experience in State Disbursement Unit (SDU) processing
Experience in financial components of the Child Support and SDU Systems
Over 16 years of child support management experience
Extensive experience in management, business operations, and financial services
Chaired the Board of the Directors of the Electronic Funds Transfer Association (EFTA)

EXPERIENCE

2018 - Present | **Vice President of Payment Processing**
YoungWilliams, P.C. | **Chicago, Illinois**

- Responsible for the State Disbursement Unit and Payment Processing lines of business within YoungWilliams inclusive of solution development, business development activities, program implementation, and program operation.
- Executive oversight of the State of Kansas KPC (Kansas Payment Center)

2015 - 2018 | **Senior Vice President**
KeyBank | **Chicago, Illinois**

- Led Client Solutions development initiatives within commercial payments division of the bank
- Developed and operationalized strategic partnerships to enable differentiated offerings for select vertical market segments
- Led development of client facing initiatives designed to raise profile in marketplaces and vertical segments
- Frequently spoke at financial services conferences
- Led efforts to track and analyze legislative and regulatory changes in the context of product roadmaps and overall business impact
- Delivered quarterly update webinars to internal stakeholders and semi-annual updates to clients

2002 - 2015 | **Managing Director**
J.P. Morgan Chase | **Chicago, Illinois**

- Led a national initiative to develop specialized treasury management solutions across ten discrete industry segments
- Responsible for generation of increased revenues/profits across defined segments/clients
- Recruited and managed team of senior subject matter experts responsible for the sale of large and/or strategic client engagements, development of thought leadership materials, and competitive analysis
- Coordinated initiatives across a diverse internal stakeholder group
- Led team of international cash management experts to develop and implement global financial services solutions
- Responsible for strategy development, sales planning, and business capture execution for large, complex government programs

- New procurements awarded to JPMorgan in 2013 included more than \$50 million in incremental new annual revenues across several multi-year contracts

1992 – 2002 **Vice President, Sales & Marketing**
Anexsys **Chicago, Illinois**

- Responsible for business development, sales and marketing to federal, state and large municipal government market focused on delivery of e-government services
- Successfully diversified revenue base, recruited and deployed a sales force, created and implemented a corporate brand campaign that differentiated Anexsys from competition
- Revenue growth from \$85 million to more than \$100 million as a result of growth initiatives developed and executed

1998 – 1999 **Vice President, Sales & Services**
Visual Insights, Inc. **Chicago, Illinois**

- Built a sales and service team, designed and implemented “best in class” customer engagement model
- Critical success factors include building sustainable channel partners and gaining market share and revenues in key vertical markets
- Engaged in activities to source and secure external investment funding required for Visual Insights to move forward as an early state, privately held company
- First-year revenues at the software start-up company exceeded \$7 million

CERTIFICATIONS

- Women and Power: Leadership in a New World (Harvard University, Kennedy School of Government), 2002 with adjunct program participation through 2015

PROFESSIONAL AFFILIATIONS

- Electronic Funds Transfer Association (EFTA), 2006-2018
- National Child Support Enforcement Association 2015-Present

DARRIN GREENE

PROJECT ROLE

Project Advisor

RELEVANT EXPERIENCE

Experience in all aspects of Child Support Enforcement services
Experience in all operational aspects of State Disbursement Unit (SDU) processing
Over 26 years of child support project management experience
Experience in financial components of the Child Support and SDU systems
Strong leadership skills with knowledgeable quality assurance (QA) and process implementation

EXPERIENCE

2010 - Present
YoungWilliams, P.C.

Multiple Positions
Topeka, Kansas

Director of Business Process Engineering

- Works directly with Project Managers to evaluate operations
- Responsibilities include developing plans for operation to achieve contractual commitments coupled with ensuring operations remain within allocated budgets, as well as improvement performance plans
- Involved in the development and testing of Y-Trac
- Serves as a representative of the corporation with state child support officials

Deputy Director

- Senior member of the SDU Project Management Team and responsible for daily operations of SDU
- Worked to ensure that compliant, effective, and efficient operations were maintained
- Ensured that SDU Report preparation and maintenance complied with contractual obligations
- Worked with Project Director to ensure operations/activities complied with contractual obligations

2006 - 2010
JPMorgan Chase

Deputy Director
Topeka, Kansas

- Served as a senior member of the SDU Project Management Team
- Worked to ensure that compliant, effective, and efficient operations are maintained
- Ensured that SDU Report preparation and maintenance are maintained in compliance with contractual obligations
- Worked with the SDU Project Director to ensure that SDU operations and activities are in compliance with contractual obligations
- Responsible for the day-to-day operations of the Kansas SDU

2000 - 2006
J. Douglas Scott Assoc.

Business Analyst Manager/CHARTS Project
Lincoln, Nebraska

- Assisted in the design and development of the financial components of the Children Have A Right To Support (CHARTS) child support system
- Served as the lead business analyst in the areas Distribution, Disbursements, and Reporting
- Performed analysis of Nebraska business practices, statutes, and federal system requirements

- Participated in planning for and executing all phases of the system development lifecycle
- Managed key areas of the finance federal certification process
- Responsible for new development and maintenance activities related to Reports, System Balancing, Self-Assessment, and SDU teams as well as management of all audits
- Developed and implemented federally required self-assessment programs
- Managed all federal data reliability audits of CHARTS which have passed all audits to date
- Led a team of eight Business Analysts daily, participated and oversaw analysis and requirements gathering, tested preparation/execution, and implemented activities

1998 - 2000 **Subject Matter Consultant/Finance Implementation Manager**
Spencer Reed Group **Overland Park, Kansas**

- Assisted in the development of the financial components of the Kansas Enhanced Statewide Support Enforcement Project (KESSEP) system as a business analyst manager
- Performed oversight and participated in a five-month cooperative Joint Applications Design (JAD) initiative with IBM, for analysis of the KESSEP financial subsystem
- Responsible for organization of finance team and QA activities
- Managed finance federal certification process

1997 - 1998 **Deputy Project Manager**
Maximus, Inc. **Kansas City, Kansas**

- Managed and directed all aspects of the Kansas City Child Support Enforcement (CSE) Project
- Monitored the contract budget and assisted in the preparation of forecast budgets

1995 - 1997 **Multiple Positions**
Kansas Department of Social Topeka, Kansas
& Rehabilitation Services

Manager, SRS Central Receivables Unit

- Responsible for development and maintenance of efficient financial and accounting processes for all SRS accounts receivable totaling over 500 million dollars annually
- Hired, trained, and conducted performance evaluations for 12 professional level staff
- Developed and maintained a system and process to enforce all child support recovery obligations

Child Support Enforcement Specialist/Unit Manager, CSE Receivables Unit

- Disseminated program information and managed the distribution of child support collections
- Supervised, trained, monitored, and evaluated employees
- Monitored workflow to ensure the efficiency and accuracy of Child Support payment processing

Child Support Enforcement Specialist

- Managed Child Support Enforcement caseload
- Located and persuaded delinquent absent parents to fulfill their child support obligations

EDUCATION

Washburn University – Topeka, Kansas

Master of Business Administration, 1996

Bachelor of Business Administration in Finance, 1992

ALYSON CAMPBELL

PROJECT ROLE | **Project Advisor**

RELEVANT EXPERIENCE | 33 years of child support program experience
History of achievement in government and human services programs
Motivated and respected leader with strong organizational and prioritization abilities
Extensive knowledge of government programs and extensive management experience

EXPERIENCE

2017 - Present **Regional Vice President**
YoungWilliams, P.C. **Jefferson City, Missouri**

- Oversees operations and projects for YoungWilliams in North Carolina, Mississippi, and Tennessee
- Maintains client and partner relationships
- Ensures projects meet and exceed contractual standards
- Assesses staff training effectiveness and quality control results
- Monitors productivity and performance

2003 - 2015 **Multiple Positions**
Missouri Family Support **Jefferson City, Missouri**
Division

Director

- Operated an approximate annual budget of \$750 million and 3,000 personnel resources
- Administered SNAP, TANF, MO HealthNet (Medicaid), Child Support, Rehabilitation Services for the Blind, Supplemental Aid to the Blind and Blind Pension, Low Income Energy Assistance, Community Services Block Grant, Supplemental Nursing Care, Missouri Work Assistance, and Refugee Resettlement
- Accomplished procurement and implementation of a new case management system for needs-based programs, implementation of the Affordable Care Act, creation of a centralized mail intake and case initiation operation in child support, and implementation of electronic document management system replacing paper records

Deputy Director – Child Support

- Managed field operations for delivery of child support services including paternity, establishment of support obligations, enforcement, and modification of support orders
- Managed personnel resources of approximately 900
- Had extensive contact with Missouri General Assembly members addressing constituent concerns
- Served as a liaison to prosecuting attorneys and Attorney General relating to child support activities
- Reviewed federal self-assessments and quality control
- Analyzed operations and program performance
- Reorganized business structures and workflows resulting in improved productivity and program performance and successfully negotiated between elected prosecuting attorneys and the Attorney General's Office on responsibilities for managing child support legal work

1995 – 2003
Missouri Division of Child Support Enforcement

Multiple Positions
Jefferson City, Missouri

Deputy Division Director

- Managed state policies and business practices for alignment with federal and state requirements
- Aligned resources designed to better support field staff with assignments for developing new field resource materials including representation from systems, policy, and training staff

Social Services Manager

- Developed and managed the Missouri Automated Child Support System (case management system)
- Managed training programs

Staff Training and Development Coordinator

- Administered development and delivery of child support training materials for new and existing staff
- Re-vamped all training materials to add improved adult learning principles and to ensure all materials accurately supported new policies and case management system and began online training curriculum

Training Technician

- Developed and delivered training to new and existing child support personnel
- Delivered training related to the newly implemented Uniform Interstate Family Support Act, statewide training on the new Missouri Automated Child Support System, and successful presentation of information to the federal team overseeing federal certification of states' automated systems

Child Support Technician

- Performed case management and enforcement activities specializing in interstate cases

1993 - 1995
Missouri Public Defender System

Support Services Coordinator
Columbia, Missouri

- Administered accounts payable/receivable, statewide inventory, electronic systems development and operations, procurement, and mail copying services

1988 – 1993
Missouri Division of Child Support Enforcement

Child Support Technician and Supervisor
Various Locations

- Advanced from case manager to supervisor after obtaining child support experience in all areas including foster care, interstate, paternity, establishment, enforcement, and modification cases

1986 – 1988
Audrain County Prosecuting Attorney

Child Support Investigator and Administrator
Mexico, Missouri

- Advanced from investigator to administrator managing all operations of the county program including supervision of staff, budget, and preparation of case files for the prosecutor

EDUCATION

Southwest Missouri State University – Springfield, Missouri
1979-1980

KELLY M. LAMSON

PROJECT ROLE

Project Advisor

RELEVANT EXPERIENCE

Over 21 years of experience in the child support program
Over 22 years of experience as an attorney
Actively involved in the child support community since 1997
Experience in the daily management of a full service child support operation, including managing more than 85 employees, budget oversight, and contract compliance

EXPERIENCE

2001 - Present

YoungWilliams, P.C.

Multiple Positions

Omaha, Nebraska

Regional Vice President

- Oversee operations and projects for YoungWilliams in Kansas and Nebraska
- Ensure all projects meet contract deliverables, provide quality services, and maintain excellent client relationships
- Oversee staff performance and training
- Monitor productivity and quality assurance

Project Manager, Nebraska Child Support Services

- Responsible for overall project operations and Contract deliverables
- Ensure compliance with federal and state regulations and timeframes
- Oversee staff performance and training
- Monitor productivity and quality assurance
- Develop program policies and procedures
- Serve as liaison for the judiciary and key community partners and facilitate community outreach efforts and education on child support issues

Legal Director, Nebraska Child Support Services

- Managed staff attorneys and legal support staff daily
- Ensured proper representation of the State in all child support matters
- Managed high volume legal caseload through court process
- Ensured compliance with state and federal regulations

1997 - 2001

Policy Studies, Inc.

Staff Attorney Nebraska Child Support Services

Omaha, Nebraska

- Provided legal counsel to child support case managers
- Managed high volume child support caseload and court docket
- Represented the State of Nebraska in hearings, trials, negotiations, and bankruptcy matters involving child support issues

1996 - 1997
Self-Employed

Solo Practitioner
Omaha, Nebraska

- Represented clients in family law and contract dispute matters

EDUCATION

University of Nebraska College of Law – Lincoln, Nebraska
Juris Doctor, 1996

University of Kansas – Lawrence, Kansas
Bachelor of Science, 1990

PROFESSIONAL AFFILIATIONS

- Nebraska State Bar Association
- Omaha Bar Association
- Nebraska Women in Law Association
- Nebraska Family Law Committee
- National Child Support Enforcement Association
- Nebraska Child Support Enforcement Association

JEFFREY BALL

PROJECT ROLE | **Project Advisor**

RELEVANT EXPERIENCE | 31 years of child support experience
Instrumental in developing and implementing PRWORA legislation
Active in Colorado child support decision-making since 2011 and has worked with myriad states to improve their programs and performance
Assisted NCCUSL with the first two drafts of UIFSA and oversaw federal child support technical assistance

EXPERIENCE

2011 - Present | **Multiple Positions**

YoungWilliams, P.C. | **Colorado Springs, Colorado**

Regional Vice President

- Responsible for oversight of Wyoming and Colorado YoungWilliams projects
- Maintains relationships with clients
- Ensures projects perform well and meet and exceed contract standards

Contract Manager, Douglas County Child Support Services Staffing

- Works with management of Douglas County Department of Human Services to ensure that quality workers are in the pool for consideration by the county for a child support contracted position
- Serves as a liaison between YoungWilliams and Douglas County concerning contract issues

Project Manager and IV-D Administrator, El Paso County and Teller Child Support Services

- Oversees operation of the child support office, including office performance and strategic planning
- Liaison between El Paso County and Teller County and represents the office at state/federal meetings
- Maintains project budget, including accounts payable and grant billing

2007 - 2010 | **Senior Consultant**

Support Consulting, LLC | **Loveland, Ohio**

- Consulted with Health Management Systems, Northrup Grumman, Deloitte Consulting, State of Louisiana, Kentucky County Attorneys Association, and Stark County, Ohio, on a variety of child support projects, focusing on business process re-engineering, organizational structure, performance improvement, and grant management and evaluation

1999 - 2007 | **Vice President**

Maximus | **Loveland, Ohio**

- Oversaw business development and consulting for several-hundred-person child support division
- Oversaw medical support project in Michigan and conducted grant work in Ohio and Nevada

1997 - 1999 **President**
National Child Support **Cincinnati, Ohio**
Center

- Developed procedures to work a backlog of establishment cases in Ohio
- Oversaw county collection project for debt not collected by Ohio county IV-D agencies

1997 - 1999 **Senior Advisor to the Commissioner, Technical Assistance Branch Chief**
Office of Child Support **Washington, D.C.**
Enforcement

- Served as Senior Advisor (Chief of Staff) to the OCSE Commissioner
- Served as principal liaison to Welfare Reform Task Force
- Served as official observer to NCCUSL regarding the drafting of UIFSA
- Created and managed Technical Assistance Branch within Division of State, Tribal and Local Assistance

1990 - 1992 **General Counsel and Deputy Director**
U.S. Commission **Washington, D.C.**
Interstate Child
Support

- Wrote substantial portion of the Report to Congress: A Blueprint for Reform
- Served as an official observer to NCCUSL regarding the drafting of UIFSA

EDUCATION

University of Virginia School of Law – Charlottesville, Virginia
Juris Doctor, 1981

Miami University – Oxford, Ohio
Bachelor of Arts, History, cum laude, 1977

CERTIFICATIONS

- License to practice law in Maryland & Maryland Federal District Court, 1984 (currently inactive)
- License to practice law in South Dakota & South Dakota Federal District Court, 1981 (currently inactive)

PROFESSIONAL AFFILIATIONS & AWARDS

- ERICSA Felix Infausto Award, 2010
- OCSE Commissioner's Distinguished Service Award, 1999
- Federal Administration for Child and Families' Assistant Secretary's Citation, 1995
- WICSEC Distinguished Service Award, 1994
- Colorado Child Support Commission, 2016 – Present; Co-Chair
- Colorado Child Support Task Force, 2013 – Present, Member
- WICSEC, 1987-Present; Honorary Board Member, 2005-2006

- National Child Support Enforcement Association, 1987-Present; Member of Planning Committee, 2013-2015; Member of Legislation Education Committee, 2012-2015; Member of Communique Committee, 2011-2014; Honorary Board Member 2005-2006
- Eastern Regional Interstate Child Support Association, 1988-Present; Chair and Member of Policy Committee, 1998-Present; Life Member, 2009-Present; Board Member, 1998-2009; President, 2005-2006; President-elect and Planning Chair, 2004-2005; Treasurer, 2002-2004; Secretary, 2000-2002; Served in audit, interstate, and strategic planning committees

JOHN STAPLETON

PROJECT ROLE

Project Advisor

RELEVANT EXPERIENCE

Over 26 years of experience in contact center/customer services
Executive leadership positions for large-scale global customer care operations
Extensive project management, workforce optimization, and process improvement experience
Experience across a diverse set of commercial industries and government healthcare/services
Successfully championed strategy and execution of numerous innovation and automation initiatives to improve customer experience and workflow efficiencies

EXPERIENCE

2016 - Present
YoungWilliams, P.C.

Vice President of Contact Centers
Ridgeland, Mississippi

- Oversees contact center operations and projects for YoungWilliams in Mississippi, Nebraska, New Mexico, and Virginia
- Responsible for all project start-ups and development of strategic plans to ensure compliance with all contractual standards
- Works directly with President of YoungWilliams to ensure all projects deliver quality services and maintain excellent client relationships

2015 - 2016
Consultant

Senior Consultant
Multiple Locations

- Provided hands-on assessments and advised on process improvements to optimize contact center efficiencies, quality, and organizational structure
- Outlined and presented ROI analysis for 'build, buy or partner' on performance improvement platform(s)
- Advised Executive leadership on organizational structure and strategic direction

2014 - 2015
Xerox Services

Senior Vice President, Customer Care
Virtual

- Managed multi-channel global support operations, across 100+ customer care sites and 40,000+ staff supporting multiple industries including commercial and government healthcare/services, retail and hospitality, public sector, financial services, high tech and communications, and total benefits outsourcing

2004 - 2014 **Multiple Positions**
APAC Customer Services, Inc. **Virtual**

Vice President, Operational Planning and Support

- Provided the co-development of business unit strategies and implementation plans to improve EBITDA and net income for the customer relationship management company
- Oversaw daily operations of Project Management Office (PMO), Global Workforce Management Group (WFM), Process and Compliance, Financial Operations and Analysis, Performance and Quality Improvement and Training Strategy, supporting 22,000 customer service representatives across 36 sites and 7 countries

Vice President, Operations

- Recruited to the position to oversee client relationship and associated contact center support operations for the company's Top 10 clients, representing \$125M in annual revenue across 9 sites and 4 countries
- Managed end-to-end site operations, including facilities, recruiting, hiring, training, performance management, and retention practices for 3,500 personnel

1999 - 2004 **Group/Vendor Manager**
Microsoft **Reading, United Kingdom & Seattle, Washington**

- Oversaw all aspects of customer service operations for the company, managing multiple vendors and geographies, accounting for \$100M in outsourced spending
- Developed and administered a comprehensive vendor selection matrix
- Created and negotiated MSAs and SOWs balancing quality, cost and risk
- Managed vendor performance by developing a homogeneous KPI reporting process

1996 - 1999 **Director Call Center Operations**
DEC **Dublin, Ireland**

- Recruited to position to manage all contact center support for Microsoft UK/Ireland Product Services
- Generated 22% increase in annual revenue by exceeding customer satisfaction targets

1992 - 1996 **Senior Associate Manager, IBM**

1986 - 1992 **Field Service Engineer, Motorola (MSS)**

1980 - 1986 **Senior Technical Engineer, US Department of Defense/US Army**

EDUCATION

University of Maryland – University College
Bachelor of Business Administration (BBA Coursework), 1983-1985

PROFESSIONAL AFFILIATIONS

- Certified Registered Coordinator – Customer Operations Performance Center (COPC)

DALE CURRIE

PROJECT ROLE

Finance & Administration

RELEVANT EXPERIENCE

Extensive Human Resources and Finance experience
 Prior CEO for a manufacturing and branding company and Partner at international audit and tax firm
 Certified Public Accountant with 36 years of public accounting experience
 Member of American Institute of Public Accountants and Mississippi Society of Certified Public Accountants
 Elected to global leadership forum and global steering committee at international audit and tax firm

EXPERIENCE

2015 - Present
YoungWilliams, P.C.

Chief Financial Officer (CFO)
Ridgeland, Mississippi

- Manages corporate planning and administration of finance and human resource functions
- Supervises payroll, recruiting, employee relations, compensation, employee benefits, compliance, cash management, financial reporting, accounts receivable/payable, budgeting, forecasts, and annual audit

2009 - 2015
SkyHawke Technologies

Multiple Positions
Ridgeland, Mississippi

Chief Operating Officer (COO)

- COO role includes customer service, supply chain, distribution, and business systems (ERP/CRM)
- Responsible for treasury and controllership functions, customer service, human resources, supply chain, and business systems

Chief Financial Officer (CFO)

- Leader of finance and operations teams
- CFO role includes oversight and direction of Human Resources (HR), Treasury, and Accounting

1983 - 2003
KPMG LLP

Partner
Jackson, Mississippi

- Started practice by recruiting leadership team
- Held numerous leadership roles, including building a global practice from inception to \$60 million in revenue
- Grew rapidly across multiple disciplines and geographies
- Elected to "Chairman's 25" (top 1% of partners firm-wide)
- Participated in regional, national, and international KPMG leadership groups
- Elected to global leadership forum for KPMG International
- Global steering committee member – information, communications, and entertainment practice
- Lead relationship partner on key firm clients, including Fortune 500

EDUCATION

Mississippi State University – Starkville, Mississippi

Master of Professional Accountancy, 1982

Bachelor of Professional Accountancy, 1981

PROFESSIONAL AFFILIATIONS

- American Institute of Certified Public Accountants
- Mississippi Society of Certified Public Accountants

ROYCE AMACKER

PROJECT ROLE | **Human Resources**

RELEVANT EXPERIENCE | Experience in administration of employee benefit programs
Experience in administration of Human Resource policy and procedures
Knowledgeable of benefit-related regulations and compliance requirements
Over 21 years of human resources experience
Extensive experience in recruiting and retaining child support employees
Proven supervisory and management experience

EXPERIENCE

2008 - Present **Multiple Positions**
YoungWilliams, P.C. **Ridgeland, Mississippi**

Director of Human Resources

- Directs all aspects of Human Resources Department including employee relations, compensation, benefits, HRIS, staffing and employment
- Administers all benefit programs including 401k plan; stays updated on current benefit trends and regulations to ensure compliance
- Supervises, guides and develops all field HR Managers
- Manages compensation process for all corporate and project staff
- Administers unemployment, workers' compensation and FMLA programs
- Conducts educational seminars for employees in areas such as of benefits, compliance and regulations
- Oversees recruiting, hiring and onboarding of staff
- Counsels management, employees and HR staff on employee relations issues
- Stays current on HR trends as well as State, Federal and HR related law
- Prepares various compliance reports
- Oversees and administers HRIS and onboarding systems
- Produces relevant employment, turnover, and hiring reports to analyze and counsel with management
- Administers service award program and various employee recognition programs

Human Resource Specialist

- Administered all employee benefit programs including medical, dental, life insurance and disability programs
- Served as liaison between employees and Third Party Administrator and various insurance providers
- Ensured compliance with benefit related reporting and regulatory requirements
- Administered 401k program
- Provided support for various Human Resource activities as needed

2005 - 2008 Human Resource Manager
Second Intermed Corp. Ridgeland, Mississippi

- Administered the Human Resource Department
- Administered all benefit programs
- Assisted staff with issues related to human resources
- Ensured implementation and compliance of HR policies, procedures and requirements

1995 - 2005 Executive Assistant
Morrison Companies Vicksburg, Mississippi

- Administered unemployment, workers' compensation and FMLA programs
- Administered various employee incentive and benefit programs
- Performed administrative duties for senior management

EDUCATION

University of Southern Mississippi – Hattiesburg, Mississippi
Bachelor of Science in Business Administration, 1984

CERTIFICATIONS

- Senior Professional in Human Resources (SPHR), 2008
- Certified Employee Benefit Specialist (CEBS), 2013
- Society For Human Resource Management-Senior Certified Professional (SHRM-SCP), 2015

PROFESSIONAL AFFILIATIONS

- Society for Human Resource Management, 2008

MELANIE LAND

PROJECT ROLE **Payroll, Finance & Administration**

RELEVANT
EXPERIENCE Over 32 years accounting experience
Over 13 years Child Support contract accounting services

EXPERIENCE

2001 - Present **Accountant/Director of Accounting**
YoungWilliams, P.C. **Ridgeland, Mississippi**

- Responsible for billing clients for services provided by YoungWilliams per each client contract
- Review all accounts payables for accuracy and timely payment for all remote and local YoungWilliams' offices
- Oversee payroll for more than 1,200 employees
- Responsible for day-to-day banking services including EFTs and account transfers
- Responsible for complete and accurate financials for month-end reports to be reviewed by CAO, President, and Project Managers
- Created multiple projects annual spending budgets from 2006 – 2011

1999 - 2001 **Accountant**
Dixie Specialty **Flowood, Mississippi**
Insurance/Mid South
Finance

- Full responsibility for receiving and posting installment payments made by finance clients on a daily basis
- Full responsibility for payments to insurance carriers for products purchased and other accounts payables
- Full responsibility for billing insurance brokers
- Prepared month-end financial reports for review by President
- Responsible for collection of past due invoices

1997 - 2001 **Accountant**
Marine Fabrication, **Sparta, Tennessee**
Inc.

- Responsible for billing customers
- Accounts Payables
- Accounts Receivables

1999 - 2001 **Owner/Operator**
Medlin's Fabrics **Laurel, Mississippi**

- Responsible for all accounting duties
- Managed 12-15 employees
- Ordered and maintained inventory

EDUCATION

Mississippi College – Clinton, Mississippi
Bachelor of Science, 1981

DANIEL SMITH

PROJECT ROLE

Facilities & Security

RELEVANT EXPERIENCE

Over 16 years of property management experience
 Management experience with multimillion-dollar apartment complex renovations
 Successful development of crime prevention strategies for facilities
 Extensive knowledge of municipal permit and variance processes

EXPERIENCE

2015 - Present **Director of Facilities and Security**
YoungWilliams, P.C. **Ridgeland, Mississippi**

- Locates office space, negotiates leases, and maintains facilities
- Supervises the design and build-out for new and existing facilities including floor planning, paint, carpet, décor, and wiring
- Purchases furniture and equipment for new and existing facilities
- Works directly with landlords to resolve any facility issues

2010 - 2014 **Property Manager**
Arlington Properties **Various Locations**

- Managed multimillion-dollar renovations of two apartment communities
- Selected all fixtures and approved all designs for renovations
- Worked with municipal governments to obtain appropriate permits and variances
- Created and implemented marketing campaign
- Responsible for fiscal management of apartment communities including determination of appropriate rent and review of property tax rate
- Responsible for raises in occupancy rate, increases in monthly revenue, and increases in property market values
- Developed comprehensive crime prevention programs for apartment communities which resulted in significant reduction in crime

2008 - 2010 **Property Manager**
The Reserve at Three Rivers **Gulfport, Mississippi**

- Managed a 254-unit apartment community
- Responsible for fiscal management of apartment community that resulted in decrease in operating expense and increase in occupancy

2002 - 2007 **Property Manager**
John C. R. Kelly Realty **Pittsburgh, Pennsylvania**

- Responsible for management of 1,500 apartment units and commercial space
- Initial contact for all service staff and maintenance vendors

EDUCATION

Geneva College – Beaver Falls, Pennsylvania

Bachelor of Arts in Biblical Studies and Philosophy, 2001

CERTIFICATIONS

- Certified Property Manager (CPM)

PROFESSIONAL RECOGNITIONS & AWARDS

- Arlington Properties Can Do Award, 2014
- Mississippi Multi-Family Pillars of the Industry Manager of the Year, 2014, 2013
- Towne Hill Award Best Mississippi 30-year and Older Apartment Community, 2014, 2013
- Arlington Properties Star Award, 2012

BECKY HUNT

PROJECT ROLE | **Procurement & Process Improvement**

RELEVANT EXPERIENCE

- More than 30 years of experience in streamlining internal systems and processes to reduce costs
- Experience in successfully improving efficiency and productivity
- Management experience with procurement, vendor contracts, and negotiations
- Experience in directing operations of procurement, distribution, customer service, information technology, and facilities

EXPERIENCE

2016 - Present **Director of Process Improvement**
YoungWilliams, P.C. **Ridgeland, Mississippi**

- Manage corporate procurement process setup and execution
- Oversee planning, buying, and tracking of purchases and assets
- Analyze current processes for cost/benefit
- Develop strategy for implementing proposed processes
- Implement new and/or improved processes prioritized by their impact as measured by cost/benefit

2010 - 2016 **Director of Business Operations**
SkyHawke Technologies **Ridgeland, Mississippi**

- Managed redesign of distribution center and office space renovation to produce substantial annual savings over \$600,000
- Implemented quick and efficient replacement program for customers netting \$3.3 million in revenue
- Negotiated contracts and agreements resulting in impressive cost savings
- Introduced incentive program for customer service representatives resulting in \$270,000 revenue
- Oversaw direct reports for Business Systems Development, IT, Quality Control, Distribution, and Customer Care
- Relocated data center to an outsourced data center increasing annual savings and reducing expenses
- Established a disaster recovery plan using a virtual platform located at an offsite data center
- Implemented a customer support, global multi-site workforce management system improving the scheduling, forecasting, and planning of resources
- Improved customer service training with a dedicated trainer to work with onsite and remote call centers for continual training including new products and software releases
- Integrated Live Chat in customer support websites reducing costs by 35% and saving an estimated \$50,000 annually

1987 - 2009

USA Mobility

Multiple Positions

Ridgeland, Mississippi

Vice President of Systems Development

- Directed the restructuring of IT staff consolidating mainframe and open systems developers leading to a 20% productivity increase
- Negotiated key vendor software contracts resulting in annual savings of \$300,000
- Participated in the search and selection of the replacement for the legacy WMS system with a SaaS (Software as a Service) solution replacing fixed costs with variable costs
- Implemented new credit card software and modified existing programs to conform to PCIA standards
- Oversaw direct reports for Business Systems, Financial Systems, Wireless Systems, and Product Development

Vice President of Logistics

- Executed business strategy to support low-cost operating platform
- Directed forecasting and planning for supply chain, managing capital expenditures and operating expenses within budgetary guidelines
- Established key metrics for measuring supply chain efficiencies
- Negotiated contracts for parts procurement for repair and refurbishment
- Managed the re-engineering of warehouse operation processes resulting in a 46% productivity gain in order fulfillment and 19% gain in returns processing
- Deployed best practice technologies and employee leadership tools to increase productivity
- Collaborated with engineering to enhance internal repair processing resulting in a 27% efficiency gain
- Renegotiated shipping contracts resulting in an overall 22% savings

Director and Manager of Logistics

- Managed operating expenses within budgetary guidelines
- Managed contracts for all aspects of the supply chain
- Directed operating processes for productivity and cost control

EDUCATION

University of Louisville – Louisville, Kentucky

Associate in Arts, 1972

CERTIFICATIONS

- Master Management Certification, University of Alabama – Tuscaloosa, 1996

DAVID HALES

PROJECT ROLE | **Implementation Manager**

RELEVANT EXPERIENCE | Working toward PMP certification
4 years of IT Implementation Manager experience
7 years of Systems Administrator experience

EXPERIENCE

2012 – Present **Multiple Positions**
YoungWilliams, P.C. **Ridgeland, MS**

Project Manager

- Develop project plans for the rollout of new offices and office refreshes nationwide
- Coordinate with all internal and external stakeholders to implement project plans

IT Implementation Manager

- Responsible for initiating, planning, and coordinating the implementation of all technology for new office setups and office refreshes nationwide
- Served as liaison between site managers and state representatives to order equipment and schedule contractors for installation
- Reported progress on site setup to IT director
- Developed new procedures to reduce site roll-out times from one month to three days

Help Desk Coordinator

- Managed day to day help desk issues relayed via phone, email, and Support Portal
- Worked with end users to resolve technical issues
- Trained end users on new software, hardware, and phone systems

2011 – 2012 **IT Professional**
Advanced Microsystems **Ridgeland, MS**

- On site customer support for End User PC issues, Server Support , Network
- Management and Software Solutions.
- Worked with end users to resolve technical issues. Investigated customer issues onsite and repaired if possible if not returned to shop and repaired there.

2009 – 2011 **Dell Service Partner**
TechNet Computer Services **Jackson, MS**

- Coordinated service calls with the Service Center and end user to troubleshoot and repair Dell and IBM desktops and laptops
- Maintained a superior customer relationship with manufacturer

2004 – 2007 **IT Professional**
Advanced Microsystems **Jackson, MS**

- On-site customer support for end user PC issues, server support, network management, and software solutions

EDUCATION

Hinds Community College – Raymond, MS

Program training in network technologies, network administration, maintenance, and network operating systems, 2014-2016

Computer Electronics Technology – Jackson, MS

Electronics Technology Program, 1990-1992

CERTIFICATIONS

- PMP, 2018 (expected)
- Interactive Intelligence Level 1 Configuring and Troubleshooting, 2014
- Foundation 2008 Desktop, 2008
- Foundation 2008 Portables, 2008
- DSP Televisions - 4200 Plasma TV, 2007
- DSP Client – On-Site Troubleshooting w/Power Tester Certification, 2007
- Portables - XPS - M1730 Certification, 2007
- DSP - Mini-Tower V.3 Chassis Certification, 2007
- DSP - Slim-Tower Chassis Certification, 2007
- Portables - Inspiron 1520/1521 Certification, 2007
- Portables - Latitude D531 – Certification, 2007
- Portables - XPS M1330 – Certification, 2007
- Portables - Inspiron 1720/1721, 2007
- Portables - Inspiron 1420 Certification, 2007
- Foundation 2007 Portables, 2007
- Foundation 2007 Desktops, 2007
- Trusted Advisor for Field Service, 2007

JOHN TIDWELL

PROJECT ROLE

Information Technology

RELEVANT EXPERIENCE

Extensive experience in Information Technology (IT) Project Planning
Proven supervisory and management abilities
Holds several IT Certifications including CAN, CNE, CCNA, and CCSP
Holds Master of Business Administration Degree from Colorado Technical University
Extensive experience in voice and data communications

EXPERIENCE

2011 - Present

YoungWilliams, P.C.

Chief Technology Officer

Ridgeland, Mississippi

- Responsible for directing the aspects of IT Department including IT resource planning, budgeting and operational initiatives for YoungWilliams, a leading provider of child support services
- Responsible for IT organization design, voice and data communications, system integration, emerging technologies, enterprise architectures, data center operations, and data security

2004 - 2011

Tier Technologies, Inc.

Multiple Positions

Auburn, Alabama

Director of Information Technology

- Responsible for Information Technology budgets, infrastructures, and staff for entire organization
- Responsible for all aspects of IT schedules for divestiture including IT inventories, contracts and maintenance agreements, and IT transition plans
- Implemented MPLS WAN at 5 locations with Cisco Wide Area Application Services (WAAS) and VoIP Phone Systems supporting multiple locations including a Call Center with more than 75 Call Center Agents handling more than 80,000 customer calls a month

Manager of Information Technology

- Migrated payment processing systems from Auburn, Alabama, to a data center class co-location in Atlanta, Georgia, which guaranteed 100 percent internet and power availability
- Architected and deployed state of the art datacenter and IT infrastructure using SAN technology and Virtual Servers for Michigan Child Support Payment unit
- Managed payment processing systems infrastructure and hosted applications and ensured compliance with VISA, MasterCard, and Sarbanes-Oxley standards

1997 - 2004

CGB Enterprises, Inc.

Multiple Positions

Covington, Louisiana

IT Operations Manager

- Implemented IT strategy that centralized distributed accounting systems using Citrix Metaframe
- Implemented a centralized Microsoft Great Plains ERP system and Hyperion Reporting and Business Intelligence

- Increased WAN bandwidth twenty-fold by migrating forty-two frame-relay locations to IP VPN using Cisco PIX firewalls and IPSec
- Developed company's first disaster recovery/business continuity plan, proven during Hurricane Lili

System Administrator

- Supervised MIS Help Desk and Regional Network Technicians; planned, sized, administered WAN consisting of 40 Cisco Routers, 50 Novell NetWare Servers, and 20 Microsoft Windows Servers
- Created help desk system that enabled users to generate voice/email requests, routed to support techs

Network Technician

- Conducted troubleshooting and problem resolution of all end user computers and networks
- Implemented Frame Relay WAN and MS Exchange throughout the enterprise, making necessary hardware, software, networking equipment upgrades to enable improved productivity systems
- Developed and maintained resume database

1996 - 1997

Sr. Field Service Technician

Equitrac Corp

New Orleans, Louisiana

- Trained 200 customer system administrators on maintenance and reporting
- Conducted troubleshooting and problem resolution of all end user computers and networks
- Resolved customer network third party wiring problem turning around a dissatisfied \$70,000 account

EDUCATION

Colorado Technical University – Colorado Springs, Colorado

Executive Master of Business Administration, 2010

Bachelor of Science in Business Administration and Information Technology, 2009

CERTIFICATIONS

- CNA (Certified Novell Administrator)
- CNE (Certified Novell Engineer)
- CCNA (Cisco Certified Network Associate)
- CCSP (Cisco Certified Security Specialist)
- INFOSEC (Information Systems Security Professional)

CORNELIUS MARSHALL

PROJECT ROLE

Information Technology

RELEVANT EXPERIENCE

Technology expertise includes complex Information Technology (IT) project planning and management, infrastructure design and management, systems administration IT operations, business continuity plans, disaster recovery strategies IT staff coaching, development, and mentoring experience IT planning, organization, and development experience Success working with multi-disciplined professionals, leveraging advanced technology to lower operational expenses, and using technology to align with business requirements

EXPERIENCE

2013 - Present **Director of Incident Management**
YoungWilliams, P.C. **Ridgeland, Mississippi**

- Develop and maintain responsive and effective IT incident response procedures
- Oversee the corporate Help Desk and project-level IT support personnel
- Review reports of computers and peripheral equipment production, malfunction, and maintenance to determine costs and impact, and address problems Coordinate with consultants, technical personnel, and vendors for services and products

1998 - 2012 **Position Technical Support Manager/Systems Administrator**
Xavier University **New Orleans, Louisiana**

- Managed and supported Windows domain environment that consisted of 3,500 students and 750 staff members
- Infrastructure Design and Implementation
- Drove technology performance through leadership and focus on IT project planning and management
- Demonstrated technological expertise by collaborating with a Systems Administration Team to address complex technical solutions across the IT infrastructure
- Spearheaded a virtual server consolidation initiative
- Contributed to business continuity by establishing a Disaster Recovery site
- Designed training and professional development plans to enhance the performance of the IT group
- Selected to join an Interview Committee in charge of hiring multi-disciplined IT staff members
- Negotiated contracts with vendors during a major \$2 million datacenter migration project that involved hardware and services
- Addressed a technology issue, and facilitated a strategy which slashed help desk ticket resolution time by 30 percent
- Created and deployed a significant plan needed to implement enterprise file and print servers across the entire university
- Saved in excess of \$1 million by spearheading a server consolidation initiative

1996 - 1998

Systems Administrator

Tulane University

New Orleans, Louisiana

- Established enterprise file, print, and directory servers
- Negotiated several contracts with technology vendors to acquire software, hardware, and services
- Supported the Athletic Department and end users by designing, implementing, and overseeing a Windows NT 4 network, and ensured a high degree of network performance
- Successfully established new enterprise file, print, and directory servers
- Started up a successful end user training program
- Played a key role in migrating 200 computers from Windows 95 to Windows NT 4 by developing a systems migration strategy

EDUCATION

The University of Texas – Austin, Texas

Master of Education, 1997

Jackson State University – Jackson, Mississippi

Bachelor of Science, 1989

JENNIFER SCHULZ

PROJECT ROLE

Information Technology

RELEVANT EXPERIENCE

Analyze critical support delivery requirements and develop solutions for increasing reliability and improving productivity
Experience in all aspects of service delivery – including project management, product management, change management, incident management, problem management, Business Continuity and Disaster Recovery
Experience in child support implementations

EXPERIENCE

2012 - Present

YoungWilliams, P.C.

Director of Software Development

Ridgeland, Mississippi

- Leads end-to-end management of the Information Technology (IT) Incident Management process by engaging all key stakeholders (business, IT organization, sourcing partners, etc.)
- Responsible for coordinating the development of the IT disaster recovery plans
- Develops and implements information security control matrix and procedures
- Coordinates and implements internal development projects

2011 - 2012

Official Payments Corp.

Director of Service Delivery

Auburn, Alabama

- Initiated and created the service desk function to provide incident management capabilities to support 24 x 7 payment processing operations
- Established processes and procedures using the ITIL framework for escalation, reporting and internal communication standards for incident management and service desk functions
- Directed and managed all disaster recovery and business continuity improvements
- Core member of an \$8.5 million infrastructure upgrade design and migration team
- Provided SLA management for payment processing enterprise
- Directed all IT security and compliance objectives, including Sarbanes Oxley and Payment Card Industry compliance

2007 - 2011

Tier Technologies

IT Project Manager

Auburn, Alabama

- Organized and created the IT project priorities for distribution to management and the IT team
- Collaborated with the IT group and other departments to plan the achievement of IT goals
- Led datacenter migrations between different physical locations utilizing various migration technologies
- Initiated the IT compliance process with internal and external auditors and provided continuous management of all IT Sarbanes Oxley controls upon becoming a public company
- Led the software and implementation teams that designed, built, and deployed projects for the child support business unit

2003 - 2007
Tier Technologies
Operations Manager
Auburn, Alabama

- Managed all payment processing projects
- Established and enforced the change management process used within the payment processing unit
- Established and enforced CISP/PCI compliance process within the payment processing unit

EDUCATION

Walden University
Master of Business Administration, 2015

University of Alabama at Birmingham – Birmingham, Alabama
Bachelor of Science in Computer Science, 1996

CERTIFICATIONS

- Certified SCRUM Master

LONNIE HUFF

PROJECT ROLE | **Information Technology**

RELEVANT EXPERIENCE | Over 28 years of IT experience
Has participated in more than 400 IT security audits
Dedicated IT security ensuring requirements are met

EXPERIENCE

2017 - Present | **Director of IT Security and Infrastructure**
YoungWilliams, P.C. | **Ridgeland, Mississippi**

- Supervises information security including administration of access to overall network and applications, monitoring, vulnerability scanning, firewall and security appliance administration, risk assessments, and penetration testing
- Coordinates all information security requirements across all platforms and projects to ensure compliance (SOC 2 Type II, IRS Publication 1075, HIPAA, etc.)
- Analyzes all vulnerability and patch requirements to assess their impact to the security environment
- Maintains accountability for responsible information security program governance through formal reporting
- Develops and implements information security risk profile to prioritize risks and evaluate risk mitigation
- Consult with management to analyze computer system needs for management information and functional operations, to determine scope and priorities of projects, and to discuss system capacity and equipment acquisitions
- Manage the implementation, installation, and operation of information and functional systems for the organization

2015 - 2017 | **IT Manager**
Hudson's Bay Company | **Jackson, Mississippi**

- Managed teams of engineers and administrators responsible for corporate Windows Servers, VMWare, Exchange, AD, and WebServers
- Managed OmniTracker servers and software utilized for ITIL change management and process tracking
- Managed corporate monitoring and alarming applications to provide 24/7 visibility for maximum uptime

2007 – 2015 | **Senior Manager of Network Services**
SkyHawke Technologies | **Ridgeland, Mississippi**

- Managed corporate servers including 275 virtual servers hosted by 16 VMware hosts and 5 MS HyperV hosts along with several physical servers
- Managed 6 EqualLogic SANS and 3 Dell SANS containing 60TB of storage
- Managed DataDomain devices with replication between sites, CommVault data deduplication and backup, and Citrix NetScaler technology

2005 - 2007 **Senior Systems Engineer/Security Engineer**
Pileum Corporation **Jackson, Mississippi**

- Provided technical support including installation, maintenance, and troubleshooting of network systems
- Performed security audits to investigate and report on possible vulnerabilities existing within the customers' systems
- Completed security audits for more than 80 percent of Mississippi counties as well as most state agencies including vulnerability testing, remediation recommendations, and findings reports and presentation

2004 - 2005 **Enterprise Server Support Team Manager**
Nissan **Canton, Mississippi**

- Managed MS Windows NT, 2000, 2003 operating systems with MS Exchange, SMS, SQL, TSM, among others
- Provided weekly status updates to Nissan Relationship Managers
- Created reports for the account nationwide on DASD, antivirus, and back-up statuses for over 300 production servers

1999 - 2004 **Technical Support Manager**
American HealthTech **Jackson, Mississippi**

- Developed staff via certification and training to allow the company to become a MS Gold Partner, Citrix Gold Partner, Cisco partner, and one of Mississippi's "Fast 40" fastest growing companies
- Built a team of highly skilled professionals to boost customer confidence and satisfaction

1997 - 1999 **Senior Information Consultant**
Allstate Insurance **Jackson, Mississippi**

- Converted the entire office from a Novell 4.1 token ring LAN to NT server and Ethernet
- Converted the IBM managed TR hubs to 3com Ethernet
- Converted the GroupWise mail system to MS Exchange

1996 - 1997 **Network Specialist, IKON**

1995 - 1996 **System Engineer, DynTel**

1994 - 1995 **PC Analyst, Southern Farm Bureau**

1992 - 1994 **Testing Engineer, IBM**

1990 - 1992 **Co-op Program, Tecumseh Products**

EDUCATION

Mississippi State University – Starkville, Mississippi
Bachelor of Science in Computer Engineering, 1992

CERTIFICATIONS

- Certified Network Engineer (CNE), 1995
- Microsoft Certified System Engineer (MCSE) in 1999 and MCSE 2000 in 2001
- Certified Project Manager (CPM)

MARY ANN WELLBANK

PROJECT ROLE

Project Advisor

RELEVANT EXPERIENCE

27 years of child support enforcement experience
Over 36 years of management and leadership experience
Nationally recognized expert in IV-D program
Strong management skills, experience directing projects, and consulting opportunities

EXPERIENCE

2006 - Present
YoungWilliams, P.C.

Vice President of Marketing
Helena, Montana

- Responsibilities encompass business development, marketing, and consulting
- Frequent presenter at national and regional conferences and has been invited as a keynote speaker for several state conferences including Nebraska, North Carolina, Kansas, Tennessee, and Wyoming
- Nationally known expert in the child support enforcement program
- Identifies best practices and innovations to continually improve operations and services
- Assists our government customers in identifying grant opportunities and writing grants

2004 - 2006
Policy Studies, Inc.

Vice President, Marketing for Child Support Division
Denver, Colorado

- Developed business opportunities and child support marketing materials
- Authored several white papers and contributed articles to the Child Support Quarterly for National Child Support Enforcement Association (NCSEA)

2001 - 2004
Maximus, Inc.

Director of Consulting Services
Reston, Virginia

- Responsible for overseeing child support consulting projects (e.g., undistributed collections, collections analysis, financial analysis, and a tribal project initiative)

1991 - 2001
Dept. of Public Health and Human Services

Montana Child Support Division Administrator (IV-D Director)
Helena, Montana

- Oversaw the child support program and its administrative hearing function in Montana
- Served as program administrator, spokesperson, and chief lobbyist for the Montana IV-D program
- Responsible for 200 full time state employees, an \$11 million annual budget, and 40,000 cases
- Advocated the Child Support Enforcement Division (CSED) budget and legislation to the Legislature and communicated with the public through Op-Eds, press releases, interviews, written and oral presentations, and responses to inquiries
- While serving as IV-D Director, Montana established the first statewide customer service unit in partnership with the private sector and became the first state to receive federal certification for its automated child support system under the Family Support Act of 1988

- Received Office of Child Support Enforcement (OCSE) Commissioner's Award for Distinguished Service
- Developed, implemented, and directed a comprehensive interagency effort to operate the Governor's Montana State Fire Emergency Assistance phone center in the extreme 2000 Fire Season

1990 - 1991 **Executive Budget Analyst**
Montana Governor's Office **Helena, Montana**
of Budget and Program
Planning

- Prepared and monitored the \$145 million Montana University System Budget and represented the Governor's Office on the Legislative Appropriations Subcommittee and interim education committees

1986 - 1990 **Assistant Bureau Chief**
Montana Dept. of Labor and **Helena, Montana**
Industry

- Assisted in management of the Insurance Compliance Bureau in the Workers' Compensation Division, overseeing the activities of 45 employees and several funds: the Subsequent Injury Fund, the Uninsured Employers' Fund, and the Silicosis Benefits fund
- Directed the annual assessment of Montana self-insurers, instituted a process to review the financial stability of Montana self-insurers and implemented a process to value bonds and securities posted by insurers to guarantee payment of claims

EDUCATION

DePaul University – Chicago, Illinois

Master of Business Administration in Finance, 1979

Illinois State University – Normal, Illinois

Bachelor of Arts in English, 1972

PROFESSIONAL RECOGNITIONS & AWARDS

- Office of Child Support Enforcement (OCSE) Commissioner's Award for Distinguished Service, 2000

PROFESSIONAL AFFILIATIONS

- Immediate Past President (2007), President (2006), First Vice President (2005), Secretary (2004), and Elected Board Member (2001) of the National Child Support Enforcement Association (NCSEA)
- Member of NCSEA Delegation as Official Observer to the Special Commission on the International Recovery of Child Support in The Hague, Amsterdam
- Board Member, Western Interstate Child Support Enforcement Council (WICSEC) Board of Directors
- Author, Child Support Quarterly articles: "UDC on the Radar Screen," Spring/Summer 2003; "Power of Positive PR," Spring/Summer 2002; "Mission for the Millennium," Fall 1999
- Special Commission on International Recovery of Child Support, Fall 2006
- President (2000), Vice President (1999), Acting Secretary/Treasurer (1998) of National Council of Child Support Directors (NCCSD)

MARY JOHNSON

PROJECT ROLE

Project Advisor & Training

RELEVANT EXPERIENCE

Experience in child support program since 1995
 Experience in managing statewide child support projects
 Knowledgeable of State and federal child support regulations
 Experience in drafting State child support manuals and training materials

EXPERIENCE

2008 - Present

YoungWilliams, P.C.

Vice President of Special Projects

Casper, Wyoming

- Manages the Special Projects Team who is responsible for all bid responses, corporate and online training initiatives, the YW Bar Association, and corporate branding along with multiple projects to support the corporate mission and projects across the country
- Responsible for ensuring delivery of several consulting projects; providing background information, program material, software solutions, and databases for our paternity projects; reviewing, enhancing, and developing case action guides for the Wyoming full-service operations; and serving as a resource for YoungWilliams staff
- Serves on Wyoming Child Support Enforcement (CSE) Legislative Committee
- Drafted Wyoming Policy and Procedure manual
- Presenter at national, regional, and state child support conferences

1995 - 2008

Policy Studies, Inc.

Multiple Positions

Green River, Wyoming

Senior Site Manager

- Supervised and managed a statewide child support call center in New Mexico; new hire projects in New Mexico, Arizona, and Wyoming; and a full-service child support operation in Cochise County, Arizona
- Served on the Office of Child Support Enforcement (OCSE) Federal Income Withholding Workgroup
- Served as the Wyoming liaison to the OCSE PAID Data Warehouse Workgroup

Regional Manager

- Managed the child support offices in Wyoming's 1st, 2nd, 3rd, 8th, and 9th Judicial Districts, including the Wind River Indian Reservation
- Participated in business process reengineering consulting projects in the State of New Jersey and the City of Baltimore child support programs
- Chaired the State Medical Support and Parental Obligation System for Support Enforcement (POSSE) Document Committees and served on the State Legislative Committee

Program Manager

- Provided on-site leadership, program, and operations management for Wyoming's 1st, 2nd, and 3rd Judicial Districts
- Served as a liaison between the Child Support Services of Wyoming and external organizations and groups

Deputy Program Manager

- Served as the Team Leader for the Green River child support office; supervisor for the Team Leaders in the Laramie and Evanston offices; and supervisor for the Lead Attorney
- Direct supervision of 12 staff; indirect supervision of 18 staff

Team Leader

- Provided leadership to 2 Wyoming offices; directly supervised 23 staff and 2 attorneys
- Performed process analysis to determine more efficient ways of achieving team goals
- Member of the POSSE User Group, a committee of state and PSI personnel responsible for determining the problematic aspects of Wyoming's POSSE system and prospective improvements
- Served as staff attorney for each office when necessary by representing the State of Wyoming in establishment, enforcement, and modification of child support orders
- Participated in a business process reengineering project in Natrona County, Wyoming, with a specific focus on the legal process from docket management to document preparation

Attorney

- Represented the State of Wyoming in establishment, enforcement, and modification of child support orders
- Reviewed and signed legal pleadings
- Provided legal training to the office
- Managed the court docket

EDUCATION

University of Wyoming College of Law – Laramie, Wyoming

Juris Doctor, 1995

University of Wyoming – Laramie, Wyoming

Bachelor of Science, 1990

PROFESSIONAL AFFILIATIONS

- National Child Support Enforcement Association: former member of Medical Support committee; served on Legal/Judicial; Track Chair of Planning committee and Policy/Legal Federation Legislation/Regulation Tracking and Analysis subcommittee
- Western Interstate Child Support Enforcement Council
- Wyoming Child Support Association, 2013 President, Board 2010 - 2013
- Equal Justice Wyoming Board, 2011 - 2017
- Wyoming Special Assistant Attorney General
- Wyoming State Bar Association
- Licensed to practice in Wyoming, Colorado, and U.S. District Court
- University of Wyoming Alumni Association, 2009 President, Board 2004 - 2008

DAVID DYESS

PROJECT ROLE

Analytics, Quality Assurance & Reporting

RELEVANT EXPERIENCE

Financial professional with over 34 years of diverse industrial, commercial, and governmental experience
 Strong analytical, communication, and PC skills
 Extensive experience in planning and related budgeting, measuring, and analyzing results
 Extensive experience in synthesizing complex quantitative and qualitative problems into understandable issues and solutions
 Experience in problem-solving and efficiency improvements, particularly through technology

EXPERIENCE

2008 - Present **Director of Analysis and Performance**
YoungWilliams, P.C. **Ridgeland, Mississippi**

- Develops reporting standards and procedures for use in projects and at the corporate level
- Assists all project managers in identifying issues and improving operations
- Analyzes and optimizes staffing and customer service in all operations

2003 - 2008 **Multiple Positions**
Horne LLP **Jackson, Mississippi**

Manager, Employee Benefit Services

- Designed and administered retirement (401k, profit sharing, ESOP, etc.) and medical reimbursement ("cafeteria") plans for clients ranging from small professional offices, manufacturers and service firms, and large public companies

Division Leader, Recovery Accounting Oversight, Horne-MEMA Public Assistance Team

- Under contract to the Mississippi Emergency Management Agency, guided state and local government entities (applicants) through ever-changing requirements to receive Federal Emergency Management Agency (FEMA) reimbursements for Hurricane Katrina recovery

1984 - 2001 **Manager, Analysis & Budgets**
ChemFirst, Inc. **Jackson, Mississippi**

- Directed company-wide annual operating and capital budgeting, interim forecasting, long-term and strategic planning, and related analysis and reporting (scheduled and ad hoc) to executive management
- Worked as a financial analyst in the Internal Audit and Investor Relations departments

1976 - 1984 **Financial/Management Analyst**
Mississippi Research & Jackson, Mississippi
Development Center

- Progressed from research assistant and general management consulting for small, new retail ventures to in-depth operational and financial consulting for small to mid-sized manufacturers specializing in related financial packaging for expansions and new venture
- Managed more than 20 diverse projects and clients simultaneously
- Disaster relief and recovery experience

EDUCATION

Millsaps College – Jackson, Mississippi
Master of Business Administration, 1984
Bachelor of Business Administration, 1976

PAULETTE CAYWOOD

PROJECT ROLE | **Project Advisor**

RELEVANT
EXPERIENCE | 2 years of experience with WV BCSE
20 years of banking experience

EXPERIENCE

2010 – Present **Multiple Positions**
KeyBank **Cleveland, OH**

Senior Client Manager, AVP

- Senior Client Manager and Assistant Vice President in the KeyBank Enterprise Commercial Payments (ECP) Public Sector Group
- Expertise in Key2Purchase, Key2Prepaid, Key2Benefits card programs
- Expertise in core treasury services
- Currently support WV BCSE since implementation of Key2Benefits in 2016

Treasury Relationship Associate

- Relationship Associate in the Treasury Services Division
- Supported two Treasury Management Advisors
- Focused on municipalities, higher education, and nonprofits in Northeast Ohio

Sales Associate

- Sales Associate of the Public Sector division
- Supported four Relationship Managers and one Department Manager

2000 – 2007 **Account Relationship Associate**
Huntington Bank **Cleveland, OH**

- Supervised in the Cash Vault department
- Supported two Relationship Managers in the National Sales Division
- Focused on cash management services for large national clients

TRACEY FERRARA

PROJECT ROLE | **Implementation & Project Advisor**

RELEVANT
EXPERIENCE | Assisted WV BCSE in their prepaid transition to KeyBank
12 years of experience supporting public sector prepaid programs
Implementation of more than 20 public sector prepaid programs

EXPERIENCE

2015 – Present **Senior Payments Advisor**
KeyBank **Chicago, IL**

- Senior Payments Advisor in the Prepaid division
- Led WV BCSE prepaid transition project in 2016
- Currently addresses client questions and serves as a client advocate for WV BCSE at Key
- Instrumental in implementation of more than 20 public sector prepaid programs

2003 – 2015 **VP, Implementation Manager**
J.P. Morgan Chase **Indianapolis, IN**

- Built, implemented, and managed government prepaid card programs
- Instrumental in the implementation of WV BCSE's first prepaid program

EDUCATION

College of Charleston – Charleston, SC
Bachelor of Science, 1997

GEORGE SESOCK

PROJECT ROLE | **Project Advisor**

RELEVANT EXPERIENCE | 26 years of banking experience

EXPERIENCE

2004 - Present **Executive Director, Government Banking**
J.P. Morgan **Akron, Ohio**

- Responsible for client relationship management, coordination, and delivery of products and services to the Government Sector
- Develops and maintains client and prospect relationship with city, school districts and various state agencies in Ohio, West Virginia and Western Pennsylvania

1998 - 2003 **Public Funds Manager**
National City Bank

- Managed the Public Funds Department in a 12 county market
- Provided relationship management of 198 clients
- Conducted presentations of related bank services to prospective and current client base

1988 - 1997 **Multiple Positions**
Bank One

Vice President

- Managed Public Fund Department and activities of a Relationship Manager and Administrative Assistant responsible for a five county market
- Responsible for all budgeting and forecasting
- Managed banking relationships of 161 government and higher education clients and prospects

Investment Services Representative

- Provided professional consulting services concerning all types of non-bank investment opportunities for bank clientele
- Conducted presentations to potential investors; outline features, benefits, and limitations of a broad range of investment vehicles

EDUCATION

University of Akron
Bachelor of Arts in Business Administration

PROFESSIONAL AFFILIATIONS

- Government Finance Officers Association
- Ohio Association of School Business Officials

KARL LAMAR

PROJECT ROLE | **Project Advisor**

RELEVANT EXPERIENCE | 25 years of banking experience.

EXPERIENCE

1994 - Present **Multiple Positions**
J.P. Morgan **Columbus, OH**

Treasury Management Officer

- Provide treasury management solutions by establishing and developing relationships with commercial banking clients and prospects within the government segment
- Maintain relationships with clients by providing support, information, and guidance
- Conduct market research to identify selling possibilities and evaluate customer needs

Product Manager

- Developed and implemented product strategy plans, which included financial planning for product and services, product P&L reviews, client pricing reviews, product costing, customer retention strategies and new business goals from various sales segments
- Developed product cross-sell opportunities promoting the conversion from paper to electronic
- Increased line of business and customer profitability by instituting a new direct cost structure for direct expenses and minimizing indirect expenses

Program Manager

- Performed program/project manager responsibilities including managing project implementations, negotiating contracts, and validating budget proposals and invoice processing to support the government agency programs
- Designed and developed a new product to proactively deliver treasury services notifications through alternative electronic delivery channels (e.g., pager, e-mail, fax, and cell phone)
- Performed product manager responsibilities for information reporting products and services for Treasury Management Services to ensure competitive positioning and quality service delivery
- Managed 5 project team members responsible for systems' conversions within treasury information reporting products, which spanned over three different system platforms

1992 - 1994 **Programmer/Analyst**
Huntington National
Bank

- Maintained and enhanced application programs for account reconciliation, account analysis, and demand deposits as well as providing production support

- Communicated effectively with application users to identify their performance needs and delivery schedule expectations to design or modify applications accordingly
- Developed and implemented disaster recovery procedures to maintain availability of bank systems

1990 - 1992 Inventory Controller

Bowling Green

Beverage

- Recorded and tracked the physical inventory for management before customer distribution
- Worked closely with the sales and warehouse to analyze and reconcile the variances
- Assisted in implementation of new inventory reporting and analysis software package

1989 Bank Teller

Mahoning National

Bank

- Processed customer account transactions daily
- Balanced debits and credits to submit batches of transactions for night processing

EDUCATION

Bowling Green State University – City, State

Bachelor of Science

LESLEY LONG

PROJECT ROLE | **Implementation & Project Advisor**

RELEVANT
EXPERIENCE | More than 20 years of banking experience.

EXPERIENCE

1991 - Present **Multiple Positions**

J.P. Morgan **Cleveland, OH**

Client Service Senior Associate

- Primary point-of-service contact for portfolio of clients, providing direct service support to client's day-to-day business requirements
- Acts as a client advocate to improve the overall quality of service provided to customers for all product and operational areas
- Advanced knowledge of products and services

Assistant Branch Manager

- Managed full operational activities of branch banking center, including all audit controls and acted as direct supervisor to teller staff
- Coached and trained all staff in areas of branch operations and sales
- Received highest score of Satisfactory on all audits performed during tenure

Personal Banker

- Sales Representative for branch banking center. Responsible for sales of Deposit, Loan and Investment products.
- Managed a portfolio of clients providing direction for product and service needs.
- Top-ranked for West District in overall sales/service performance.

EDUCATION

University of Toledo – City, State

Business Administration

CERTIFICATIONS

- Certified Treasury Professional

LINA SCHMIDT

PROJECT ROLE | **Project Advisor**

RELEVANT EXPERIENCE | 6 years of banking experience.

EXPERIENCE

2017 - Present **Treasury Associate**
J.P. Morgan **Columbus, OH**

- Drive core cash growth in a portfolio of public sector clients by supporting treasury management officers (TMOs) with presentation materials, in-depth analysis, pro forma pricing, and profitability models
- Coordinate with bankers, product specialists, implementations, billing, operations, and other internal partners to deliver effective treasury solutions
- Partner with TMOs for end-to-end sales cycle management; maintain opportunity pipeline, prepare and deliver pitches, monitor transition from sales to implementations, review product ramp, ensure accurate pricing/billing, and assist ongoing client management

2016 - 2017 **Investment Banking Analyst**
Quarton International

- Advised clients on the execution of mergers and acquisitions with enterprise values between \$25 million and \$300 million
- Worked directly with management to develop a deep understanding of the business and prepare detailed marketing materials, including pitch decks, confidential information memorandums, and management presentations
- Created comprehensive financial projections and coordinated across multiple parties to oversee business due diligence

2013 - 2016 **Underwriting Associate**
J.P. Morgan

Position

- Managed a portfolio of 23 diversified middle market clients totaling over \$100 million of credit exposure
- Expanded responsibilities and increased accountability; began driving the underwriting process, meeting with clients, providing detailed analysis to justify credit decisions, and managing loan service independently
- Gained experience with syndicated debt, acquisition financing, enterprise value lending, asset-based lending, sponsor-owned firms, and highly levered transactions
- Learned the foundations of structuring and issuing credit; performed financial statement and industry/market analysis, completed independent risk assessments for new and existing clients

EDUCATION

Michigan State University

Bachelor of Arts, Honors College

DEBRA JACKSON

PROJECT ROLE | **Project Advisor**

RELEVANT EXPERIENCE | 18 years of experience in all stages of child support enforcement system design.

EXPERIENCE

2000 - Present **Marketing/Business Development Coordinator**
Protech Solutions, Inc. **Little Rock, AR**

- Coordinate the writing, graphical design, and production of all proposals submitted by the company
- Coordinate, design and produce all marketing materials including brochures, case studies and power point demonstrations for client presentations, conferences and web site
- Involved in the design, documentation, testing and training of the child support systems built by Protech
- Perform analyst, testing, and training duties for various child support enforcement projects
- Quality Assurance/Functional Analyst, Offsite PMO for the State of South Carolina, Department of Health and Human Services Palmetto Automated Child Support System
 - Task tracking for all project resources and project hours
 - Coordinated all resource on-boarding procedures and training requirements
 - Editing and verifying the content as well as designing flow charts and graphics for deliverables such as Project Management Plan (PMP), Design Specification Documents (DSDs)
 - Prepared and presented the User Requirements Documentation
 - Translation of requirements into detailed design documents
 - Coordination between functional and technical assignments
- Functional Analyst/Trainer for the State of Arkansas, Office of Child Support Enforcement Track My Cases
 - Preparation and maintenance of training material and help fields
 - Conduct two-day training courses on how to navigate the system
 - Provide help desk functions for new and existing users
- Quality Assurance/Business Analyst/Tester/Training Development Analyst at the Commonwealth of Virginia Support Money Impacts Lives Everyday (SMILE) project
 - Continue to provide daily support to central office and district users
 - Created Design Documents for new DIST module
 - Tested and resolved issues
 - Conducted training classes for all 21 districts on the new DIST module
 - Created, edited and verified content of Training manuals
 - Created, edited and verified content as well as designed flow charts and graphics for deliverables such as Project Management Plan, Design Specification Documents, Analyst and Recommendation Report, User Requirements Document and the creation of Help Screens for each screen of the application

- Quality Assurance/Business Analyst/Tester/Training Development Analyst for the State of Iowa CSCPro project
 - Continue to provide daily support to users as needed
 - Involved in the creation of all training deliverables
 - Used Adobe Captivate to create an eLearning program complete with Show Me, Quiz Me and Try Me applications
 - Created and designed classroom training materials
- Quality Assurance/Business Analyst/Tester/Training Development Analyst for the State of Mississippi SDU Software Application and Maintenance projects
 - Involved in the delivery of various deliverable documents
 - Created, edited and verified content as well as designed flow charts and graphics for deliverables such as Project Management Plan, Design Specification Documents, Analyst and Recommendation Report, User Requirements Document and the creation of Help Screens for each screen of the application
 - Involved in the creation of all training deliverables including the Training Plan, Train the Trainer Materials and Technical Training Materials

RAVI CHELLAMUTHU

PROJECT ROLE | **Implementation & Project Advisor**

RELEVANT EXPERIENCE | More than 9 years of experience in design and analysis of child support payment processing systems
Master of Computer Application
Microsoft Certified Technology Specialist (MCTS)

EXPERIENCE

2011 - Present **Senior Programmer**
Protech Solutions, Inc.

- Working to develop and implement payment processing solutions for YoungWilliams' Kansas Payment Processing Center, the Commonwealth of Virginia, and the State of Iowa
- Worked with C#, PL/ SQL
- Used third party A2IA SDK for Extracting Check Image text applications
- Used third party dll Itextsharp for extracting PDF Content
- Created Procedures and User defined functions using SQL Server
- Wrote Common DAL for the Database access
- Used ADO.NET objects such as Data Reader, Dataset, and Data Adapter for consistent access to SQL data sources
- Responsible for design and development of User Interface using windows form using C# .Net
- Involved in the analysis and design of the business model during the initial phase of the system
- Actively involved in creating various reusable components across the application
- Created Stored Procedures, PL/SQL Queries
- Created task and Scheduling in the Window Server 2008 R2
- Involved responsibly of unit testing and deployment of the application and on-time deliverables
- Used TFS for version control
- Testing and debugging of the application for better performance
- Participated in the daily stand up SCRUM meetings for reporting the day to day developments
- Unit/system testing with responsibility for writing test case

2014 - Present **Senior Programmer**
State of Maine, Department of Health & Human Services
Division Support Enforcement & Recovery
Child Support Enforcement – Maine (CSEME)

- Worked with C#, Oracle, JQuery and related development tools
- Used JSON data for communication between client and server
- PL SQL stored procedures, queries
- Called server side code from client side using AJAX and JQuery, using call back methods
- Used JSON objects to pass data between client server calls using call back methods

- Developed complex web forms using ASP.Net server-side scripting with C#, .NET Framework 4.0
- Used JavaScript to enhance the dynamics & interactive features of web page by allowing user to perform calculations, Validate form inputs, add special effects, Customize selections, Confirmation etc.
- Developed user interface screens under Visual Studio.NET 2015 using ASP.NET and C#
- Participating in coding, code reviewing, testing
- Participating in the daily stand up SCRUM meetings for reporting the day to day developments
- Worked with JAVA, SERVLET Technologies
- Code Migration from Java 6 to Java 8 and WebLogic Server 11g to 12c
- Working JNDI name for the Oracle Database Connectivity
- PL SQL stored procedures, queries
- Developed Using Eclipse IDE
- Worked with version control management tool SVN to project check-in and check-out
- Developed various J2EE components like Servlets, JSP, Struts by using Eclipse IDE
- Used JNDI name for the Data base invocation and implemented different design patterns with J2EE
- Implemented business layer using Core java using dependency injection, Struts action classes.
- Involved in design and development of server-side layer using JSP, JDBC patterns using Eclipse IDE
- Implemented features like logging, user session validation.
- Resolved database stored procedure and query performance activities

2009-2011 Senior Programmer
State of Delaware, Department of Social Services
DECSS Project

- Worked with C#, SQL and related development tools
- Used AppTier, WebTier Architecture with the database
- Configured Web service in the IIS
- Used JSON data for communication between client and server
- SQL stored procedures, queries
- Called server side code from client side using AJAX, using call back methods
- Used JSON objects to pass data between client server calls using call back methods
- Developed complex web forms using ASP.Net server-side scripting with C#, .NET Framework 3.5
- Used client side like JavaScript, AJAX to make website interactive without refreshing webpage
- Used JavaScript to enhance the dynamics & interactive features of web page by allowing user to perform calculations, Validate form inputs, add special effects, Customize selections, Confirmation etc.
- Used ADO.NET for interfacing this application with the SQL Server
- Developed user interface screens under Visual Studio.NET 2008 using ASP.NET and C#
- Participating in coding, code reviewing, testing
- Participated in the daily stand up SCRUM meetings for reporting day to day developments of the work done

EDUCATION

Ponnaiyah Ramajayam College of Engineering and Technology – Thanjavur, India
Master of Computer Application

CERTIFICATIONS

- Microsoft® Certified Technology Specialist (MCTS) - .NET Framework 4, Web Applications (Certificate ID 8758076)
- Diploma in J2EE from Sysway Computer Education

Appendix B

Position Descriptions



APPENDIX B: POSITION DESCRIPTIONS

YoungWilliams is pleased to present the following position descriptions for the WV BCSE Payment Processing Center:

- Project Manager;
- Disbursement/Quality Assurance Specialist;
- Payment Processor; and
- Mailroom Associate.

PROJECT MANAGER

Position Classification: Exempt

GENERAL DESCRIPTION

The Project Manager reports to the Vice President, directs the project, builds working relationships, promotes positive and professional office culture, monitors productivity, and implements changes as needed. The Project Manager provides leadership and direction to the project and is the primary point of contact for the State.

EDUCATION/EXPERIENCE REQUIREMENTS

- Bachelor's degree in accounting, finance, or business administration required
- 5 years of experience in managing a collection or accounts receivable environment required
- At least 3 years of experience in administration management, including resolving personnel actions
- Experience in fiscal and contract management and developing creative solutions to complex problems
- Experience in reconciliation activities across spectrum of incoming and outgoing payments as well as banking activities
- Ability to provide direction and positive leadership in a multi-functional, multi-cultural, deadline oriented environment
- Ability to understand, explain, interpret, and apply laws, rules, and regulations associated with the child support enforcement program
- Excellent analytical, organizational, written, interpersonal and verbal communication skills
- Ability to execute many complex tasks simultaneously
- Self-motivated with the ability to prioritize and make independent decisions
- Knowledge of federal and state child support policies and procedures
- Provides positive interaction with customers in a courteous and professional manner

POSITION RESPONSIBILITIES

- Leads project operations by establishing performance objectives, building and nurturing relationships, monitoring productivity, and implementing changes when needed
- Serves as primary liaison among YoungWilliams, BCSE, and CSE Stakeholders
- Participates in Payment Processing Center management meetings, including all meetings required by the State
- Works with the State to establish and maintain positive, professional working relationships
- Documents all communication with clients and provides copies to the Vice President
- Responsible for the development and documentation of project procedures and processes
- Identifies business process work flows and implements process changes for continued improvement

- Conducts all reconciliation activities required by the contract
- Ensures compliance with all contract requirements and relevant federal and state regulations
- Develops performance goals pursuant to contractual requirements and monitors the achievement of those goals
- Maintains appropriate staffing levels according to project activity and consults with the Vice President of Payment Processing to requisition staff
- Responsible for ensuring the delivery of reports as required by contract guidelines
- Maintains confidentiality and security of project, as well as proprietary and confidential materials
- Creates a team culture that motivates and focuses on outstanding customer service to all levels of customers
- Consults with Technology Team to determine software and telecommunication requirements and the resolution of any hardware issues

DISBURSEMENT/QUALITY ASSURANCE SPECIALIST

Position Classification: Non-Exempt

GENERAL DESCRIPTION

The Disbursement/Quality Assurance Specialist reports to the Project Manager. This person is responsible for developing and implementing the quality assurance plans. The Disbursement/Quality Assurance Specialist conducts reviews to ensure compliance with contractual, federal, and State requirements. This position performs QA reviews of completed work, identifies performance deficiencies, and assists in developing ongoing refresher training for individuals or the entire operational staff. The Disbursement/Quality Assurance Specialist analyzes data, identifies business process workflows, and implements process changes for continued performance. This position is responsible for all check printing, mailing and disbursement issues within the BCSE Payment Processing Center. This person should demonstrate excellent interpersonal, organizational, written, and spoken communication skills along with management and organizational skills.

EDUCATION/EXPERIENCE REQUIREMENTS

- Bachelor's degree or equivalent work experience in related field
- At least five years of similar experience
- Experience identifying gaps and collaborating with training staff to close gaps
- Proficiency in Microsoft Office Suite
- Successful record of accomplishment for motivating and training employees
- Superior organizational, interpersonal, and communication skills
- Ability and attitude to provide outstanding customer service to both internal and external customers
- Self-motivated, with the ability to prioritize and make independent decisions
- Ability to excel in a fast-paced, deadline-oriented work environment
- Ability to successfully execute complex tasks
- Highly energetic and proactive team player with a strong work ethic, capable of both individual and team contribution

POSITION RESPONSIBILITIES

- Responsible for developing and implementing the QA Plan
- Responsible for setting the internal quality standards for payment processing and mailroom functions
- Responsible for check printing and mailing activities as well as all disbursement related activities within the BCSE Payment Processing center
- Designs, implements, monitors, and reports on customer satisfaction surveys
- Monitors monthly productivity and production goals
- Provides productivity summary reports to the Project Manager

PAYMENT PROCESSOR

Position Classification: Non-Exempt

GENERAL DESCRIPTION

The Payment Processor reports to the Project Manager and enters payment data for processing payments, inputs data from hard copy payment instruments, and processes electronic payment files. This individual is responsible for timely and accurate processing of child support payments received for the State of West Virginia BCSE.

EDUCATION/EXPERIENCE REQUIREMENTS

- High school diploma or GED required
- Six months of experience as a remittance or mail clerk required
- Experience in child support is preferred
- Ability to multi-task
- Detail-oriented with proven time management skills and organizational skills
- Ability to meet deadlines with a high level of creditability, integrity, professionalism, customer service and motivation
- Must pay particular attention to details in all transactions to ensure accuracy, completeness and timeliness
- Ability to perform successfully in a fast-paced, deadline-oriented environment

POSITION RESPONSIBILITIES

- Must possess a high level of accuracy with data entry skills
- Applies policy and procedures knowledge and processes child support payments within service level requirements
- Ensures the confidentiality of all information contained
- Demonstrated successful performance in a team environment and as an individual contributor
- Ability to act in a precise manner repetitively
- Adept at operating computers and office equipment
- Must meet daily deadlines; overtime will be required at the end of shift in order to meet deadlines
- Adheres to all safety and security procedures
- Adheres to overall site Risk Activities, such as daily document shredding and piggybacking
- Contributes to the site wide accuracy rate of 99.99 percent
- Regular and timely attendance

MAILROOM ASSOCIATE

Position Classification: Non-Exempt

GENERAL DESCRIPTION

The Mailroom Associate reports to the Project Manager. This position extracts mail and prepares documents for imaging, scanning, and indexing using electronic record retention equipment and mail extraction.

EDUCATION/EXPERIENCE REQUIREMENTS

- High school diploma or GED required
- Six months of experience as mail clerk or in mailroom environment required
- Working knowledge of computers
- Must possess a high-level of accuracy with data entry skills
- Excellent organizational, interpersonal, written, and verbal communication skills
- Ability to perform in a fast-paced, deadline-oriented work environment
- Ability to work individually and as a team member
- Ability to multi-task

POSITION RESPONSIBILITIES

- Handles mail processing requirements as defined by the BCSE program
- Distributes faxes periodically throughout the day when needed
- Processes mail received
- Inserts correspondence into envelopes for mailing
- Meters and delivers outgoing mail daily
- Opens, date stamps, and takes appropriate action on incoming mail accurately within established timeframes
- Provides administrative and clerical assistance to staff as needed
- Ensures the confidentiality of all information contained
- Uses state-of-the-art imaging and electronic record retention equipment.
- Applies policy and procedures knowledge and processes child support payments within service level requirements
- Adheres to all safety and security procedures
- Adheres to overall site Risk Activities, such as daily document shredding, and piggybacking
- Contributes to the site wide accuracy rate of 99.99 percent
- Regular and timely attendance
- Ability to work flexible hours is mandatory

Appendix C

Draft Work Plan



WV Bid 071718										
ID	Task Mode	Task Name	Duration	Start	Finish	W T F S S				
1		WV BCSC Payment Processing Plan, Draft Project Schedule and Work Plan	121 days	Thu 8/30/18	Thu 2/28/19					
2		PREDESIGN PHASE (Initiation)	54 days	Tue 9/4/18	Wed 11/21/18					
3		Kick Off	54 days	Tue 9/4/18	Wed 11/21/18					
4		Notice of Award	0 days	Tue 9/4/18	Tue 9/4/18					
5		Review Contract / Contract Negotiations	19 days	Tue 9/4/18	Fri 9/28/18					
6		Deliver signed contract to State	1 day	Mon 10/1/18	Mon 10/1/18					
7		Milestone: Obtain Signed Contract	0 days	Mon 10/1/18	Mon 10/1/18					
8		Develop Preliminary Project Scope Statement (MACCS)	10 days	Tue 10/2/18	Tue 10/16/18					
9		Deliverable: Approved MACCS	0 days	Tue 10/16/18	Tue 10/16/18					
10		Set up new project number	1 day	Wed 10/17/18	Wed 10/17/18					
11		Load approved MACCS budgets in Intaact	1 day	Wed 10/17/18	Wed 10/17/18					
12		Set-up new MACCS in Intacct and in Certify (including locations)	1 day	Thu 10/18/18	Thu 10/18/18					
13		Register to do business in WV with Sec of State	5 days	Thu 10/18/18	Wed 10/24/18					
14		Register new state for payroll taxes	1 day	Thu 10/18/18	Thu 10/18/18					
15		Turn over project to PMO	1 day	Fri 10/19/18	Fri 10/19/18					
16		Establish Contacts with the State	3 days	Fri 10/19/18	Tue 10/23/18					
17		Assign Transition Team	1 day	Fri 10/19/18	Fri 10/19/18					
18		Create WBS, Project/Implementation Plan (in draft form) and load into Project Online	5 days	Fri 10/19/18	Thu 10/25/18					
19		YW Finalize WBS Plan	5 days	Wed 10/17/18	Tue 10/23/18					
20		YW Review and approval WBS Plan	3 days	Wed 10/24/18	Fri 10/26/18					
21		State Review of WBS Plan	10 days	Mon 10/29/18	Tue 11/13/18					
22		State Approval of WBS	5 days	Wed 11/14/18	Tue 11/20/18					
23		Final YW WBS Approval	1 day	Wed 11/21/18	Wed 11/21/18					
24		Milestone: WBS Approval	0 days	Tue 11/13/18	Tue 11/13/18					
25		Confirm Contract COI/Bond Requirements	2 days	Fri 10/19/18	Mon 10/22/18					
26		Secure any additional Insurance/bond coverage as needed (General Liability)	3 days	Tue 10/23/18	Thu 10/25/18					
27		Cyber Liability	3 days	Tue 10/23/18	Thu 10/25/18					
28		Add new Project/Location to all Corp Insurances (including W/C)	1 day	Fri 10/26/18	Fri 10/26/18					
29		Obtain COI and forward to client	1 day	Mon 10/29/18	Mon 10/29/18					
30		Identify Weekly Required Reports	5 days	Mon 9/10/18	Fri 9/14/18					
31		Bonded Courier Service	5 days	Mon 10/22/18	Fri 10/26/18					
32		Schedule and Coordinate Kick off meeting with Internal Transition Team and State	1 day	Wed 10/10/18	Wed 10/10/18					
33		Develop monthly status reports to be provided during the transition, testing and imp	10 days	Thu 10/11/18	Wed 10/24/18					
34		Schedule weekly and monthly meetings with BCSE during design, implementation an	5 days	Thu 10/25/18	Wed 10/31/18					
35		PREDESIGN PHASE COMPLETE	0 days	Mon 10/29/18	Mon 10/29/18					
36		DESIGN PHASE	113 days	Tue 9/4/18	Wed 2/20/19					
37		Payment Processing	50 days	Tue 10/2/18	Mon 12/17/18					
38		Review and seek agreement for the transition plan with BCSE and SMI for Payment P	10 days	Tue 10/2/18	Tue 10/16/18					
39		Determine process for transferring Payment Processing data and images from SMI sy	20 days	Wed 10/17/18	Thu 11/15/18					
40		Establish and test connectivity to OSCAR (State System)	20 days	Wed 10/17/18	Thu 11/15/18					
41		Develop and Test interface between Y-Trac Payment Processing System and JPM for	20 days	Fri 11/16/18	Mon 12/17/18					
42		Develop Plan for Record Retention	15 days	Tue 10/2/18	Tue 10/23/18					
43		Develop Process for Receipt Review	15 days	Tue 10/2/18	Tue 10/23/18					
44		Develop Process for Deposit Review	15 days	Tue 10/2/18	Tue 10/23/18					
45		Staffing/Payroll	78 days	Mon 9/24/18	Fri 1/18/19					
46		Produce Staffing Plan with Personnel Job Descriptions	5 days	Mon 9/24/18	Fri 9/28/18					
47		Deliverable: Personnel Job Descriptions and Staffing Plan	0 days	Mon 10/1/18	Mon 10/1/18					
48		Milestone: Staffing Plan - Personnel Approved	0 days	Mon 10/1/18	Mon 10/1/18					
49		Notify HR to Hire Personnel for designated positions	1 day	Wed 10/31/18	Wed 10/31/18					
50		Produce HR Hiring Plan	5 days	Thu 11/1/18	Thu 11/8/18					
51		Deliverable: HR Hiring Plan	0 days	Thu 11/8/18	Thu 11/8/18					
52		Post Positions and Descriptions of Personnel positions	1 day	Wed 12/12/18	Wed 12/12/18					
53		Obtain employee list from current vendor with contact information	1 day	Thu 12/13/18	Thu 12/13/18					
54		E-mail current employees with instructions for how to apply for YW opportunities	1 day	Fri 12/14/18	Fri 12/14/18					
55		Set up Interviews and complete interview process for Personnel	10 days	Thu 12/13/18	Thu 12/27/18					
56		Make verbal job offers for Personnel	10 days	Thu 12/13/18	Thu 12/27/18					
57		Fingerprinting and background check process	15 days	Thu 12/13/18	Fri 1/4/19					
58		Make formal offer and initiate new hire process	10 days	Mon 1/7/19	Fri 1/18/19					
59		Staff Training	112 days	Tue 9/4/18	Tue 2/19/19					
60		Identify prepaid training needs	5 days	Tue 9/4/18	Mon 9/10/18					
61		Review training curriculum and delivery channel	5 days	Tue 9/11/18	Mon 9/17/18					
62		Develop custom training content (if required)	15 days	Tue 9/18/18	Tue 10/9/18					
63		Identify staff that will require training	10 days	Tue 1/22/19	Mon 2/4/19					

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ID	Task Mode	Task Name	Duration	Start	Finish	W	T	F	S	Sep 2
64		Schedule training dates/times/locations	5 days	Tue 2/5/19	Mon 2/11/19					
65		Deliver training	5 days	Tue 2/12/19	Tue 2/19/19					
66		Training Development	39 days	Fri 10/5/18	Wed 12/5/18					
67		Develop Training Plan and training materials (how we plan to train, where, when)	20 days	Fri 10/5/18	Fri 11/2/18					
68		Deliverable: Training Plan and training material	0 days	Fri 11/2/18	Fri 11/2/18					
69		YW Review and Approval	3 days	Mon 11/5/18	Thu 11/8/18					
70		State Review	10 days	Fri 11/9/18	Tue 11/27/18					
71		State Approval	5 days	Wed 11/28/18	Tue 12/4/18					
72		Final YW Review	1 day	Wed 12/5/18	Wed 12/5/18					
73		Milestone: Training Plan and Material Approved	0 days	Wed 12/5/18	Wed 12/5/18					
74		Onboarding and Training Personnel	16 days	Tue 1/29/19	Wed 2/20/19					
75		Begin Onboarding of Personnel	1 day	Tue 1/29/19	Tue 1/29/19					
76		Train Personnel on YW systems	5 days	Wed 1/30/19	Tue 2/5/19					
77		State Training of Personnel on OSCAR	10 days	Wed 2/6/19	Wed 2/20/19					
78		Set-up PM as user in Intacct with appropriate dashboard and reports	1 day	Wed 2/6/19	Wed 2/6/19					
79		Deliverable: State system access request	10 days	Wed 1/30/19	Tue 2/12/19					
80		Milestone: Personnel Hired and Onboarded	0 days	Tue 1/29/19	Tue 1/29/19					
81		Milestone: Personnel Trained	0 days	Wed 2/20/19	Wed 2/20/19					
82		Project Deliverables for Internal and State Approvals "Design Development and Trans	106 days	Tue 9/4/18	Fri 2/8/19					
83		Technology	88 days	Tue 9/4/18	Mon 1/14/19					
84		Deliverable: Develop Functional Design Document	5 days	Tue 9/4/18	Mon 9/10/18					
85		YW Review and Approval	3 days	Tue 9/11/18	Thu 9/13/18					
86		State Review	10 days	Fri 9/14/18	Thu 9/27/18					
87		State Approval	5 days	Fri 9/28/18	Thu 10/4/18					
88		Final YW Review	1 day	Fri 10/5/18	Fri 10/5/18					
89		Deliverable: Develop Detailed Design Document	15 days	Tue 9/4/18	Mon 9/24/18					
90		YW Review and Approval	3 days	Tue 9/25/18	Thu 9/27/18					
91		State Review	10 days	Fri 9/28/18	Fri 10/12/18					
92		State Approval	5 days	Mon 10/15/18	Fri 10/19/18					
93		Final YW Review	1 day	Mon 10/22/18	Mon 10/22/18					
94		Deliverable: Develop System Integration Test Plan	10 days	Mon 12/3/18	Fri 12/14/18					
95		YW Review and Approval	3 days	Mon 12/17/18	Wed 12/19/18					
96		State Review	10 days	Thu 12/20/18	Fri 1/4/19					
97		State Approval	5 days	Mon 1/7/19	Fri 1/11/19					
98		Final YW Review	1 day	Mon 1/14/19	Mon 1/14/19					
99		Deliverable: Develop User Acceptance Test Plan	10 days	Mon 12/3/18	Fri 12/14/18					
100		YW Review and Approval	3 days	Mon 12/17/18	Wed 12/19/18					
101		State Review	10 days	Thu 12/20/18	Fri 1/4/19					
102		State Approval	5 days	Mon 1/7/19	Fri 1/11/19					
103		Final YW Review	1 day	Mon 1/14/19	Mon 1/14/19					
104		Deliverable: Develop Back Up and Disaster Recovery Plan and testing procedures	10 days	Wed 10/24/18	Wed 11/7/18					
105		YW Review and Approval	3 days	Thu 11/8/18	Tue 11/13/18					
106		State Review	10 days	Wed 11/14/18	Thu 11/29/18					
107		State Approval	5 days	Fri 11/30/18	Thu 12/6/18					
108		Final YW Review	1 day	Fri 12/7/18	Fri 12/7/18					
109		Deliverable: Develop Network Diagram/Technology Plan	5 days	Wed 10/31/18	Wed 11/7/18					
110		YW Review and Approval	3 days	Thu 11/8/18	Tue 11/13/18					
111		State Review	10 days	Wed 11/14/18	Thu 11/29/18					
112		State Approval	5 days	Fri 11/30/18	Thu 12/6/18					
113		Final YW Review	1 day	Fri 12/7/18	Fri 12/7/18					
114		Deliverable: Completed Procedural Test Process for weekly progress reports	10 days	Mon 12/10/18	Fri 12/21/18					
115		Operations	99 days	Thu 9/13/18	Fri 2/8/19					
116		Deliverable: Develop Operating Procedures	17 days	Tue 12/18/18	Fri 1/11/19					
117		YW Review and Approval	3 days	Mon 1/14/19	Wed 1/16/19					
118		State Review	10 days	Thu 1/17/19	Thu 1/31/19					
119		State Approval	5 days	Fri 2/1/19	Thu 2/7/19					
120		Final YW Review	1 day	Fri 2/8/19	Fri 2/8/19					
121		Deliverable: Develop Transition Plan for Test of Operating Procedures	10 days	Thu 9/13/18	Wed 9/26/18					
122		YW Review and Approval	3 days	Thu 9/27/18	Mon 10/1/18					
123		State Review	10 days	Tue 10/2/18	Tue 10/16/18					
124		State Approval	5 days	Wed 10/17/18	Tue 10/23/18					
125		Final YW Review	1 day	Wed 10/24/18	Wed 10/24/18					
126		Deliverable: Develop Transition Plan (including Continuity of Operations)	10 days	Mon 10/1/18	Mon 10/15/18					

ID	Task Mode	Task Name	Duration	Start	Finish	W	T	F	S	Sep 2
127		YW Review and Approval	3 days	Tue 10/16/18	Thu 10/18/18					
128		State Review	10 days	Fri 10/19/18	Thu 11/1/18					
129		State Approval	5 days	Fri 11/2/18	Fri 11/9/18					
130		Final YW Review	1 day	Tue 11/13/18	Tue 11/13/18					
131		Deliverable: Develop Security Plan	10 days	Wed 10/17/18	Tue 10/30/18					
132		YW Review and Approval	3 days	Wed 10/31/18	Fri 11/2/18					
133		State Review	10 days	Mon 11/5/18	Tue 11/20/18					
134		State Approval	5 days	Wed 11/21/18	Thu 11/29/18					
135		Final YW Review	1 day	Fri 11/30/18	Fri 11/30/18					
136		Deliverable: Develop Risk Management Plan including processes and mitigation an	10 days	Tue 10/2/18	Tue 10/16/18					
137		YW Review and Approval	3 days	Wed 10/17/18	Fri 10/19/18					
138		State Review	10 days	Mon 10/22/18	Fri 11/2/18					
139		State Approval	5 days	Mon 11/5/18	Tue 11/13/18					
140		Final YW Review	1 day	Wed 11/14/18	Wed 11/14/18					
141		Deliverable: Develop Disaster Recovery Business Contingency Plan	10 days	Thu 9/13/18	Wed 9/26/18					
142		YW Review and Approval	3 days	Thu 9/27/18	Mon 10/1/18					
143		State Review	10 days	Tue 10/2/18	Tue 10/16/18					
144		State Approval	5 days	Wed 10/17/18	Tue 10/23/18					
145		Final YW Review	1 day	Wed 10/24/18	Wed 10/24/18					
146		Deliverable: Develop Quality Assurance Plan for approval	5 days	Wed 10/24/18	Tue 10/30/18					
147		YW Review and Approval	3 days	Wed 10/31/18	Fri 11/2/18					
148		State Review	10 days	Mon 11/5/18	Tue 11/20/18					
149		State Approval	5 days	Wed 11/21/18	Thu 11/29/18					
150		Final YW Review	1 day	Fri 11/30/18	Fri 11/30/18					
151		Milestone - Deliverables completed	0 days	Fri 12/7/18	Fri 12/7/18					
152		Branding	21 days	Wed 10/31/18	Tue 12/4/18					
153		Develop Branding Plan	10 days	Wed 10/31/18	Thu 11/15/18					
154		Internal Approval of Branding Plan	10 days	Fri 11/16/18	Mon 12/3/18					
155		Deliverable: Approved Branding Plan with final designs delivered to State for approval	0 days	Mon 12/3/18	Mon 12/3/18					
156		State Approval Received and sent to Procurement	1 day	Tue 12/4/18	Tue 12/4/18					
157		IT Implementation	60 days	Wed 10/31/18	Thu 1/31/19					
158		Start Run Book	60 days	Wed 10/31/18	Thu 1/31/19					
159		Validate Bid Model for Hardware	1 day	Thu 11/8/18	Thu 11/8/18					
160		IT Pricing Meeting - Follow-up	1 day	Fri 11/9/18	Fri 11/9/18					
161		Determine/Selection of Hardware Vendors	10 days	Tue 11/13/18	Wed 11/28/18					
162		Send out quotes for Hardware	5 days	Thu 11/29/18	Wed 12/5/18					
163		Determine/Selection of Installation Vendors	10 days	Thu 12/6/18	Wed 12/19/18					
164		Send for Installation quotes	5 days	Thu 12/20/18	Thu 12/27/18					
165		Get approvals to create PO's	5 days	Fri 12/28/18	Fri 1/4/19					
166		Purchase Equipment	2 days	Mon 1/7/19	Tue 1/8/19					
167		Develop Equipment Deployment Plan	10 days	Thu 12/20/18	Fri 1/4/19					
168		Deliverable: Submit Equipment Deployment Plan for Approval	0 days	Fri 1/4/19	Fri 1/4/19					
169		Obtain Approval for Equipment Deployment Plan	5 days	Mon 1/7/19	Fri 1/11/19					
170		Milestone: Approved Equipment Deployment Plan	0 days	Fri 1/11/19	Fri 1/11/19					
171		IT Infrastructure Design	30 days	Wed 10/10/18	Mon 11/26/18					
172		Develop Back up and Data Retention Plan	20 days	Wed 10/10/18	Wed 11/7/18					
173		Deliverable: Submit Back-up Plan for Approval	0 days	Wed 11/7/18	Wed 11/7/18					
174		Review and Approve Back-up and Data Retention Plan	10 days	Thu 11/8/18	Mon 11/26/18					
175		IT Design	25 days	Thu 11/8/18	Mon 12/17/18					
176		Create Test Accounts with state	5 days	Thu 11/8/18	Thu 11/15/18					
177		Identify systems to integrate and dev users credential needs	20 days	Fri 11/16/18	Mon 12/17/18					
178		DESIGN PHASE COMPLETE	0 days	Mon 12/17/18	Mon 12/17/18					
179		DEVELOPMENT PHASE	117 days	Tue 9/4/18	Tue 2/26/19					
180		Gov Cloud	43 days	Thu 11/8/18	Mon 1/14/19					
181		Gov Cloud Dev	30 days	Thu 11/8/18	Mon 12/24/18					
182		Determine User licenses that need to be purchased - Gov Cloud	5 days	Wed 12/26/18	Wed 1/2/19					
183		Provision Connection to Gov Cloud	1 day	Thu 1/3/19	Thu 1/3/19					
184		Conduct Testing - Connectivity to Gov Cloud	5 days	Fri 1/4/19	Thu 1/10/19					
185		Conduct Testing - Connectivity to YW Network	1 day	Fri 1/11/19	Fri 1/11/19					
186		Milestone: Gov Cloud Development Complete	0 days	Mon 1/14/19	Mon 1/14/19					
187		Genesys	90 days	Wed 10/10/18	Mon 2/25/19					
188		Send Telephony Requirements Document to Operations - user licenses (Avtex)	1 day	Wed 10/10/18	Wed 10/10/18					
189		Build Telephony Diagram and Configuration Document (Avtex)	15 days	Thu 10/11/18	Wed 10/31/18					

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ID	Task Mode	Task Name	Duration	Start	Finish	W	T	F	S	Sep 2
190		Create Telephony Requirements Plan	15 days	Thu 11/1/18	Tue 11/27/18					
191		Provide a List of Numbers to Port to YW Systems	5 days	Wed 11/28/18	Tue 12/4/18					
192		Deliverable: Phone Number Transfer Plan (if applicable)	10 days	Wed 12/5/18	Tue 12/18/18					
193		Schedule Numbers for Porting	5 days	Wed 12/19/18	Wed 12/26/18					
194		Genesys Agent Set Up (Avtex)	5 days	Thu 12/27/18	Thu 1/3/19					
195		Create Genesys Test Plan	10 days	Fri 1/4/19	Thu 1/17/19					
196		Obtain Genesys Test Plan Approvals	5 days	Fri 1/18/19	Fri 1/25/19					
197		Perform Load Testing (Avtex)	5 days	Mon 1/28/19	Fri 2/1/19					
198		Execute Test Plan	5 days	Mon 2/4/19	Fri 2/8/19					
199		Milestone: Genesys Development/Testing Complete	0 days	Fri 2/8/19	Fri 2/8/19					
200		Milestone: Port Numbers	0 days	Mon 2/25/19	Mon 2/25/19					
201		Citrix	85 days	Wed 10/10/18	Thu 2/14/19					
202		Determine User licenses that need to be purchased - Citrix	5 days	Wed 10/10/18	Tue 10/16/18					
203		Build Citrix Environment of WV	30 days	Wed 10/17/18	Mon 12/3/18					
204		Send Environment Questionnaire to Operations	2 days	Tue 12/4/18	Wed 12/5/18					
205		Complete Citrix Questionnaire and return it to IT	2 days	Thu 12/6/18	Fri 12/7/18					
206		Build Servers and Master Image	15 days	Mon 12/10/18	Mon 12/31/18					
207		Create Delivery Group and Apps	5 days	Wed 1/2/19	Tue 1/8/19					
208		Build GPOs	5 days	Wed 1/9/19	Tue 1/15/19					
209		Create User Templates	5 days	Wed 1/16/19	Wed 1/23/19					
210		Submit Master Image to Operations for Testing/Approval	1 day	Thu 1/24/19	Thu 1/24/19					
211		Build out printers in Citrix environment	5 days	Fri 1/25/19	Thu 1/31/19					
212		Test Citrix Image	10 days	Fri 2/1/19	Thu 2/14/19					
213		Milestone: Citrix Environment Development and Testing Complete	0 days	Thu 2/14/19	Thu 2/14/19					
214		PureConnect	22 days	Tue 10/2/18	Thu 11/1/18					
215		Avtex - PureConnect Cloud Design	1 day	Tue 10/2/18	Tue 10/2/18					
216		Determine User licenses that need to be purchased - PureConnect	5 days	Wed 10/3/18	Wed 10/10/18					
217		Receive/Apply Licenses (Avtex)	5 days	Thu 10/11/18	Wed 10/17/18					
218		Provision onsite Storage (screen recording if required)	5 days	Thu 10/18/18	Wed 10/24/18					
219		Initiate Testing	5 days	Thu 10/25/18	Wed 10/31/18					
220		Review testing Results and Gain Approval	1 day	Thu 11/1/18	Thu 11/1/18					
221		Milestone: PureConnect Development complete	0 days	Thu 11/1/18	Thu 11/1/18					
222		Disbursement Process Development	10 days	Mon 12/3/18	Fri 12/14/18					
223		Develop Disbursement Process	10 days	Mon 12/3/18	Fri 12/14/18					
224		Set up balance reporting system	10 days	Mon 12/3/18	Fri 12/14/18					
225		Set up ACH funds transfer	10 days	Mon 12/3/18	Fri 12/14/18					
226		Define check services	10 days	Mon 12/3/18	Fri 12/14/18					
227		Order physical checks	10 days	Mon 12/3/18	Fri 12/14/18					
228		Define payment processing systems hardware	10 days	Mon 12/3/18	Fri 12/14/18					
229		Reporting	26 days	Tue 1/15/19	Thu 2/21/19					
230		Determine Reporting Tool	1 day	Tue 1/15/19	Tue 1/15/19					
231		Develop State Operational reports and scheduling	25 days	Wed 1/16/19	Thu 2/21/19					
232		Milestone: Reporting Tool Development Complete	0 days	Thu 2/21/19	Thu 2/21/19					
233		Y-Trac - Payment Processing Development	117 days	Tue 9/4/18	Tue 2/26/19					
234		Complete Protech system integration	90 days	Tue 9/4/18	Wed 1/16/19					
235		Signed Contract Execution	1 day	Tue 9/4/18	Tue 9/4/18					
236		Gather requirements and complete requirements document	8 days	Wed 9/5/18	Fri 9/14/18					
237		Develop Design Documents	8 days	Mon 9/17/18	Wed 9/26/18					
238		Submit Documentation for Review & Obtain Approval	3 days	Thu 9/27/18	Mon 10/1/18					
239		System Development	40 days	Tue 10/2/18	Mon 12/3/18					
240		Complete Code Review	19 days	Tue 12/4/18	Mon 12/31/18					
241		Initiate and Complete Unit Testing	10 days	Tue 12/4/18	Mon 12/17/18					
242		Create Functional Test Plan	10 days	Tue 12/18/18	Wed 1/2/19					
243		Initiate and Complete Functional Testing	10 days	Thu 1/3/19	Wed 1/16/19					
244		Initiate and Complete Integrated Testing	10 days	Thu 1/17/19	Thu 1/31/19					
245		Train End Users	17 days	Fri 2/1/19	Tue 2/26/19					
246		Complete User Acceptance Testing (UAT)	5 days	Thu 1/17/19	Thu 1/24/19					
247		Initiate and Complete Parallel Testing	15 days	Fri 1/25/19	Thu 2/14/19					
248		Protech System Implementation	7 days	Fri 2/15/19	Tue 2/26/19					
249		Milestone: Y-Trac - Payment Processing Development Complete	0 days	Tue 2/26/19	Tue 2/26/19					
250		TRANSITION PHASE	3 days	Wed 1/16/19	Fri 1/18/19					
251		Establish file and data transfer schedule	1 day	Wed 1/16/19	Wed 1/16/19					
252		Authorizer transition	1 day	Thu 1/17/19	Thu 1/17/19					

ID	Task Mode	Task Name	Duration	Start	Finish	W	T	F	S	Sep 2
253		Begin daily settlement process	1 day	Fri 1/18/19	Fri 1/18/19					
254		OPERATIONS PHASE	5 days	Tue 1/22/19	Mon 1/28/19					
255		Establish monthly status meetings	1 day	Tue 1/22/19	Tue 1/22/19					
256		Update detailed design documents	1 day	Wed 1/23/19	Wed 1/23/19					
257		Agency maintenance	1 day	Thu 1/24/19	Thu 1/24/19					
258		Initiate daily file transfers	1 day	Fri 1/25/19	Fri 1/25/19					
259		Administration Reports	1 day	Mon 1/28/19	Mon 1/28/19					
260		IT Deployment - Execution Phase	120 days	Thu 8/30/18	Wed 2/27/19					
261		Add numbered floorplan to IT runbook	1 day	Wed 1/16/19	Wed 1/16/19					
262		Physically number WS and label per seating chart	1 day	Thu 1/17/19	Thu 1/17/19					
263		Confirm Inventory with Installation Vendor	2 days	Fri 1/18/19	Tue 1/22/19					
264		Unbox Equipment	3 days	Wed 1/23/19	Fri 1/25/19					
265		Receive and Install all equipment	5 days	Mon 1/28/19	Fri 2/1/19					
266		Install Server Room Equipment	2 days	Mon 2/4/19	Tue 2/5/19					
267		Post Network Diagram in Server Room	1 day	Wed 2/6/19	Wed 2/6/19					
268		Deploy Terminals, phones, headsets	5 days	Thu 2/7/19	Wed 2/13/19					
269		Populate Inventory Spreadsheet	2 days	Thu 2/14/19	Fri 2/15/19					
270		Send Inventory Spreadsheet to telephony Team	1 day	Tue 2/19/19	Tue 2/19/19					
271		Perform telephony upload	1 day	Wed 2/20/19	Wed 2/20/19					
272		Vendor - Complete installations	2 days	Wed 2/6/19	Thu 2/7/19					
273		Vendor completion of set-up and testing checklist	1 day	Fri 2/8/19	Fri 2/8/19					
274		Add Phone Numbers to IT Run Book	1 day	Fri 2/8/19	Fri 2/8/19					
275		Vendor - Complete final walk-through checklist	1 day	Fri 2/8/19	Fri 2/8/19					
276		Vendor - Site pictures	1 day	Fri 2/8/19	Fri 2/8/19					
277		Vendor - Return all Site Pictures and Checklist to IT Implementation	1 day	Fri 2/8/19	Fri 2/8/19					
278		Milestone: IT Deployment Complete	0 days	Fri 2/8/19	Fri 2/8/19					
279		Physical Security	27 days	Mon 12/31/18	Thu 2/7/19					
280		Create Employee List for badge creation	2 days	Wed 1/30/19	Thu 1/31/19					
281		Order Badge Supplies	20 days	Mon 12/31/18	Tue 1/29/19					
282		Create Badges	2 days	Wed 1/30/19	Thu 1/31/19					
283		Program Access Control	5 days	Fri 2/1/19	Thu 2/7/19					
284		IT Infrastructure - Execution Phase	90 days	Thu 8/30/18	Mon 1/14/19					
285		Set up VPNs	30 days	Thu 8/30/18	Fri 10/12/18					
286		Coordinate VPN Connections with State	5 days	Mon 10/15/18	Fri 10/19/18					
287		Provision Connection to YW Network	1 day	Mon 10/22/18	Mon 10/22/18					
288		Milestone: VPN and YW State Connections Complete	0 days	Mon 10/22/18	Mon 10/22/18					
289		Build Active Directory Groups	10 days	Mon 11/26/18	Fri 12/7/18					
290		Build Out Folder Structure	5 days	Mon 11/5/18	Tue 11/13/18					
291		Test restore and run back-up report	1 day	Mon 1/14/19	Mon 1/14/19					
292		Budget/Billing set up	91 days	Tue 9/4/18	Thu 1/17/19					
293		Determine billing requirements	4 days	Thu 10/18/18	Tue 10/23/18					
294		Determine source of transaction information for billing (transaction based contract)	4 days	Thu 10/18/18	Tue 10/23/18					
295		Build Billing format and submit for state approval	10 days	Wed 10/24/18	Wed 11/7/18					
296		Milestone: Approved Billing Format	0 days	Tue 11/13/18	Tue 11/13/18					
297		Determine if a local checking account is needed - open account if needed	3 days	Mon 11/19/18	Wed 11/21/18					
298		Load Bid Model Budget in Intacct	5 days	Tue 9/4/18	Mon 9/10/18					
299		Load Operational Budget in Intacct	5 days	Tue 12/4/18	Mon 12/10/18					
300		Deliverable: Final Disaster Recovery Plan	10 days	Mon 12/3/18	Fri 12/14/18					
301		Set-up ACH payment with the client for A/R	3 days	Tue 1/15/19	Thu 1/17/19					
302		Back up and Disaster Recovery Plan- Testing/Execution Phase	10 days	Mon 1/7/19	Fri 1/18/19					
303		Test Recovery Business Contingency Plan	10 days	Mon 1/7/19	Fri 1/18/19					
304		Deliverable: Backup and Disaster Recovery Plan Test Results	0 days	Fri 1/18/19	Fri 1/18/19					
305		Backup and Disaster Recovery Plan Testing Complete	1 day	Fri 1/18/19	Fri 1/18/19					
306		Legal - Execution Phase	20 days	Mon 12/10/18	Tue 1/8/19					
307		Perform Legal Environmental Scan	20 days	Mon 12/10/18	Tue 1/8/19					
308		Deliverable: Legal Environmental Scan	0 days	Tue 1/8/19	Tue 1/8/19					
309		Go Live	1 day	Wed 2/27/19	Wed 2/27/19					
310		Milestone: Start Operations	1 day	Wed 2/27/19	Wed 2/27/19					
311		Closing Processes	119 days	Tue 9/4/18	Thu 2/28/19					
312		Create a Transition/Takeover Plan	10 days	Mon 1/7/19	Fri 1/18/19					
313		Deliverable: Submit Transition/Takeover Plan and obtain approval	0 days	Tue 9/4/18	Tue 9/4/18					
314		Deliverable: All documentation of facilities saved to facilities drive	0 days	Wed 2/27/19	Wed 2/27/19					
315		Deliverable: Outstanding Implementation issues	0 days	Wed 2/27/19	Wed 2/27/19					

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ID	Task Mode	Task Name	Duration	Start	Finish	W	T	F	S	Sep 2
316		Deliverable: Final List of Approved Contracts	0 days	Wed 2/27/19	Wed 2/27/19					
317		Deliverable: Ongoing Contracts Added to System	0 days	Wed 2/27/19	Wed 2/27/19					
318		Deliverable: Create a List of Employees and wages to support finalization of plan	0 days	Wed 2/27/19	Wed 2/27/19					
319		Deliverable: Presentation of Current Statistics for Project	0 days	Wed 2/27/19	Wed 2/27/19					
320		Create and Submit Inventory Reports	1 day	Thu 2/28/19	Thu 2/28/19					
321		Close Project	0 days	Thu 2/28/19	Thu 2/28/19					
322		Deliverable: Final Closure Document	0 days	Thu 2/28/19	Thu 2/28/19					
323		Closing Processes COMPLETE	0 days	Thu 2/28/19	Thu 2/28/19					
324		Project COMPLETE	0 days	Thu 2/28/19	Thu 2/28/19					
325										
326		WV Bid -Facilities	118 days	Tue 9/4/18	Wed 2/27/19					
1		WV BCSC Payment Processing Plan, Draft Project Schedule and Work Plan	118 days	Tue 9/4/18	Wed 2/27/19					
2		PREDESIGN PHASE	85 days	Tue 9/4/18	Wed 1/9/19					
3		Facilities Planning Phase	85 days	Tue 9/4/18	Wed 1/9/19					
4		Define needs-general location, headcount and special requirements	2 days	Tue 9/4/18	Wed 9/5/18					
5		Deliverable: Facilities Operational Requirements - Number of Offices. etc.	0 days	Wed 9/5/18	Wed 9/5/18					
6		Identify Real Estate Agent	2 days	Thu 9/6/18	Fri 9/7/18					
7		Deliverable: Signed Agent Agreement	0 days	Fri 9/7/18	Fri 9/7/18					
8		Visit Possible Site Locations	3 days	Mon 9/10/18	Wed 9/12/18					
9		Select best locations and receive floor plans from landlords	3 days	Thu 9/13/18	Mon 9/17/18					
10		Build Facilities Operational Requirements Document	5 days	Tue 9/18/18	Mon 9/24/18					
11		Send program requirements to architects for test fit	10 days	Tue 9/25/18	Tue 10/9/18					
12		Obtain approved floor plan	3 days	Wed 10/10/18	Fri 10/12/18					
13		Architects prepare full sets of drawings	5 days	Mon 10/15/18	Fri 10/19/18					
14		Obtain contractors pricing for build out	10 days	Mon 10/22/18	Fri 11/2/18					
15		Obtain LOI on properties	5 days	Mon 11/5/18	Tue 11/13/18					
16		Deliverable: Submit Architects Location Plan to State for Approval	0 days	Tue 11/13/18	Tue 11/13/18					
17		Deliverable: Obtain Location Plan Approval from State	0 days	Tue 11/13/18	Tue 11/13/18					
18		Submit floor plan to procurement for furniture pricing	1 day	Wed 11/14/18	Wed 11/14/18					
19		Send floorplan to IT	1 day	Wed 11/14/18	Wed 11/14/18					
20		Procurement will review floor plan for standards-submit to furniture vendor	2 days	Thu 11/15/18	Fri 11/16/18					
21		Review required Shred Boxes based on architects building plan	6 days	Mon 11/19/18	Wed 11/28/18					
22		Final Lease Negotiations	10 days	Wed 11/14/18	Thu 11/29/18					
23		Milestone: Execute Leases	0 days	Thu 11/29/18	Thu 11/29/18					
24		Lease entered in Intacct - recurring payment	1 day	Fri 11/30/18	Fri 11/30/18					
25		Deliverable: Execute construction contract	0 days	Thu 11/29/18	Thu 11/29/18					
26		Deliverable: Obtain Construction Schedule from Contractor	0 days	Thu 11/29/18	Thu 11/29/18					
27		Deliverable: Obtain Building Permit	0 days	Thu 11/29/18	Thu 11/29/18					
28		Onboard Lease - turnover to PMO	1 day	Mon 12/3/18	Mon 12/3/18					
29		Identify data cable contractor	20 days	Tue 12/4/18	Wed 1/2/19					
30		Turn on utilities	5 days	Fri 11/30/18	Thu 12/6/18					
31		Submit physical security plan to vendor for pricing	20 days	Fri 12/7/18	Mon 1/7/19					
32		Facilities will submit draft physical security plan to PMO	1 day	Tue 1/8/19	Tue 1/8/19					
33		PMO submits physical security plan to State for approval	1 day	Wed 1/9/19	Wed 1/9/19					
34		Deliverable: State approval of Physical Security Plan	0 days	Wed 1/9/19	Wed 1/9/19					
35		Review architect building plan for placement of copiers/printers - verify base	5 days	Tue 12/4/18	Mon 12/10/18					
36		Outline furniture requirements based on building plan, any deviation from St	10 days	Thu 11/15/18	Fri 11/30/18					
37		Prepare purchase requisition for furniture build out based on quote	10 days	Mon 12/3/18	Fri 12/14/18					
38		Receive furniture quote and prepare PO Requisition, submit for approval	5 days	Mon 12/17/18	Fri 12/21/18					
39		PO Requisition for furniture approved – PO created and sent to vendor with t	1 day	Mon 12/24/18	Mon 12/24/18					
40		Purchase Furniture	0 days	Mon 12/24/18	Mon 12/24/18					
41		Confirm Building completion date - schedule furniture installation	5 days	Wed 12/26/18	Wed 1/2/19					
42		Review architect building plan for art work placement and standards	5 days	Thu 11/15/18	Wed 11/21/18					
43		Determine Art Work required based on architect building plan – send a quote	5 days	Mon 11/26/18	Fri 11/30/18					
44		Quote received – PO requisition created and submitted for approval	1 day	Mon 12/3/18	Mon 12/3/18					
45		PO Requisition approved – PO created and sent to vendor with tentative inst	5 days	Tue 12/4/18	Mon 12/10/18					
46		Confirm building completion date - schedule art work installation	5 days	Tue 12/11/18	Mon 12/17/18					
47		PO Requisition approved – PO created and sent to vendor with tentative deliv	1 day	Tue 12/18/18	Tue 12/18/18					
48		Create Accounts for Ordering Supplies	5 days	Thu 11/15/18	Wed 11/21/18					
49		Procurement sends PO to office supply vendor for initial office set up	1 day	Mon 11/26/18	Mon 11/26/18					
50		Confirm building completion date - schedule delivery of office supplies	1 day	Tue 11/27/18	Tue 11/27/18					
51		PO submitted to vendor for signage purchase with estimated delivery date	1 day	Thu 11/15/18	Thu 11/15/18					
52		Review architect building plan for placement of appliances (If appliances are	5 days	Thu 11/15/18	Wed 11/21/18					

WV Bid 071718												
ID	Task Mode	Task Name	Duration	Start	Finish	W	T	F	S	Sep 2	S	N
53		Determine quantity required based on size of the facility, request a quote from	1 day	Mon 11/26/18	Mon 11/26/18							
54		Quote received – PO requisition created and submitted for approval	1 day	Tue 11/27/18	Tue 11/27/18							
55		PO Requisition approved – PO created and sent to vendor with tentative inst	1 day	Wed 11/28/18	Wed 11/28/18							
56		Order appliances as needed	1 day	Thu 11/29/18	Thu 11/29/18							
57		Confirm building completion date - schedule appliances delivery	1 day	Fri 11/30/18	Fri 11/30/18							
58		Determine if the facility will be sending outboud mail - if so determine volum	1 day	Mon 12/3/18	Mon 12/3/18							
59		DESIGN PHASE	114 days	Tue 9/4/18	Thu 2/21/19							
60		Facilities - Execution Phase/Build Out	114 days	Tue 9/4/18	Thu 2/21/19							
61		Secure any additional Insurance/bond coverage as needed	3 days	Tue 9/4/18	Thu 9/6/18							
62		Update Corporate Insurance Summary with any changes	1 day	Fri 9/7/18	Fri 9/7/18							
63		Forward COI to landlords, if required	1 day	Mon 9/10/18	Mon 9/10/18							
64		Review architect building plan for placement of copiers/printers - verify base	5 days	Mon 10/22/18	Fri 10/26/18							
65		Validate number of copiers and size based on projected volumes	1 day	Mon 10/29/18	Mon 10/29/18							
66		Request an agreement for the lease of the new copiers - specifically identifie	1 day	Tue 10/30/18	Tue 10/30/18							
67		Lease agreements received and signed and returned to vendor with tentative	1 day	Thu 11/8/18	Thu 11/8/18							
68		Confirm building completion date - schedule copier/printer installation	1 day	Tue 10/23/18	Tue 10/23/18							
69		Order printers	5 days	Tue 11/20/18	Wed 11/28/18							
70		Verify printer installation is complete and accessible on YW network	1 day	Thu 11/29/18	Thu 11/29/18							
71		Build Out of Facilities/Preparation of Space	60 days	Tue 9/4/18	Mon 12/3/18							
72		CAT 6 Rough In and Server Room Rack Install	10 days	Thu 11/15/18	Sat 12/1/18							
73		Circuit Install	1 day	Thu 12/20/18	Thu 12/20/18							
74		Milestone: Build Out/Circuit Install Complete	0 days	Thu 12/20/18	Thu 12/20/18							
75		Walk through and provide punch list to Contractor	5 days	Fri 12/14/18	Thu 12/20/18							
76		Deliverable: Obtain Occupancy Permit from Contractor	5 days	Fri 12/21/18	Fri 12/28/18							
77		Deliverable: Waiver of Liens	5 days	Tue 10/23/18	Mon 10/29/18							
78		Coordinate Electricians to connect furniture	2 days	Thu 11/8/18	Fri 11/9/18							
79		Coordinate data cabling	2 days	Thu 11/8/18	Fri 11/9/18							
80		CAT 6 Termination	11 days	Wed 11/14/18	Fri 11/30/18							
81		Sign off on appliances delivery	1 day	Tue 1/15/19	Tue 1/15/19							
82		Verify delivery completed and all appliances are hooked up and in working or	1 day	Wed 1/16/19	Wed 1/16/19							
83		Furniture Delivery and Installation	5 days	Wed 12/26/18	Wed 1/2/19							
84		Sign off on furniture installation	1 day	Thu 1/3/19	Thu 1/3/19							
85		TV and other equipment Received and Installed	2 days	Wed 12/26/18	Thu 12/27/18							
86		Verify TV and other equipment installation is complete -vendor sends photos	3 days	Fri 12/28/18	Wed 1/2/19							
87		Build Seating Chart - Operations-Who; IT-Numbers	5 days	Tue 1/15/19	Tue 1/22/19							
88		Deliverable: Completed Seating Chart	0 days	Tue 1/22/19	Tue 1/22/19							
89		Hang HR Posters	1 day	Thu 1/31/19	Thu 1/31/19							
90		Signage Installed	2 days	Thu 1/31/19	Fri 2/1/19							
91		Initial office supply set up delivered one week prior to office opening	7 days	Tue 2/12/19	Thu 2/21/19							
92		Installation of copiers and printers	7 days	Thu 1/31/19	Fri 2/8/19							
93		Installation of Artwork	7 days	Thu 1/31/19	Fri 2/8/19							
94		Vendor plan (janitorial, landscaping, snow removal, maintenance contracts)	10 days	Tue 1/22/19	Mon 2/4/19							
95		Deliverable: Signed Vendor Contracts	0 days	Mon 2/4/19	Mon 2/4/19							
96		Sign off on art work installation	1 day	Mon 2/11/19	Mon 2/11/19							
97		Office Supply Setup	5 days	Tue 2/12/19	Tue 2/19/19							
98		Programming badges	5 days	Thu 1/31/19	Wed 2/6/19							
99		Update Camera Software	5 days	Thu 1/31/19	Wed 2/6/19							
100		Final Clean	1 day	Thu 2/7/19	Thu 2/7/19							
101		Business Privilege License/Etc	5 days	Wed 12/26/18	Wed 1/2/19							
102		Physical Security	5 days	Thu 1/10/19	Wed 1/16/19							
103		Install ADT Security Systems	5 days	Thu 1/10/19	Wed 1/16/19							
104		Closing Processes	30 days	Tue 1/15/19	Wed 2/27/19							
105		Deliverable: Develop Facilities Handbook	30 days	Tue 1/15/19	Wed 2/27/19							
106		Facilities Close Out	2 days	Mon 2/25/19	Tue 2/26/19							

Appendix D

Sample Operating Procedures



APPENDIX D: SAMPLE OPERATING PROCEDURES

YoungWilliams presents sample operating procedures already in use in the Kansas Payment Center. The sample includes the table of contents of the procedure along with an overview. Upon Contract award, YoungWilliams will develop all operational procedures required for the WV BCSE Payment Processing Center for BCSE's review and approval.

The following is a partial list of the operating procedures in use in our Kansas Payment Center:

- Returned Check;
- Suspense;
- Mailroom QA;
- Final Validation of the Printed Check File;
- Daily Reports; and
- Direct Deposit.

RETURNED CHECK PROCEDURE

Contents

Overview	1
Returned Checks	1
KPC Steps for Returned Check Adjustment	2
Appendix A: Note Templates.....	5
Appendix B: Email Templates.....	6
Document Control	6

OVERVIEW

When checks are returned to the KPC, they are returned to PO BOX 750840 Topeka, KS 66675. Upon receipt the following steps will be followed:

- The KPC Mailroom will void all the returned checks.
- All checks, envelopes, and accompanied documentation will be imaged.
- All returned checks are given to Exception Processing to be worked.
- All returned checks are researched to make sure the payment posted correctly.

SUSPENSE

Contents

Overview	1
Suspense Document Preparation.....	1
Suspense KPC Application Prep.....	2
Working Suspense Transaction	5
Appendix A - Email Escalation	9
Appendix B – Form Letter	10
Appendix C – Suspense Note and Email Templates	11
Document Control	16

OVERVIEW

Kansas Payment Center processes many payments daily, in some situations, these payments will suspend needing further research. Below are the different types of Suspended transactions that are researched:

- Court order or NCP/CP switch has not been added to KPC
- Court order is in KPC but is inactive with no instructions on how the payment should be posted
- Court order is inactive in KPC and detailed notes are available as to what to do with payments
- There is not enough information to identify which court order to post to
- Payment has been placed in suspense to hold for six business days to verify funds or BRI

MAILROOM QA PROCEDURES

Contents

Purpose	1
Introduction	1
Assignment of QA Batches	2
OPEX Operators Perform QA.....	2
Lead/Supervisor Research & Follow-up	3
Logging Errors.....	5

PURPOSE

The purpose of this process is to increase quality through a decrease in errors in the Mailroom.

INTRODUCTION

Opex Operators in the Mailroom are assigned a color. This color (orange, red, green, purple) is the color of paper used to identify which batches are worked by that operator. Once a batch has been scanned through the Opex Machine, the Opex Operator places a piece of the colored paper assigned to them on the top of the batch and secures the batch with a rubber band.

100% of items received each day are QA'd the same day. Whenever possible, such as on lower volume days, double-QA is performed on items received that same day.

FINAL VALIDATION OF THE PRINTED CHECK FILE

Contents

Overview	1
Batch Metrics	1
Compare Batch Metrics & Job Summary Report.....	2
Verification	2

OVERVIEW

After the non-IVD and IVD check files have been completed a final verification of the number of checks printed needs to be verified by Supervisor/Manager to ensure that the Batch Metrics agree with the Job Summary reports. An automated email will be sent to a designated group at 10:00 a.m. as a reminder that the final check verification process needs to be completed.

DAILY REPORTS PROCEDURE

Contents

Overview	1
Reports Needed	1
Bank to System Report	1
Daily/Monthly Reports	2
Reconciliation	3

OVERVIEW

This procedure covers the daily reports and corresponding spreadsheet that are prepared and completed to reconcile all bank entries in each account to system reports.

DIRECT DEPOSIT PROCEDURE

Contents

Overview	1
Direct Deposit Form	2
Frequently Asked Questions	3

OVERVIEW

Direct deposit enables EFT and authorizes the KPC to deposit support payments directly in the CP's checking or savings account. This Direct Deposit Form includes the following:

- Explanation of direct deposit, how direct deposit works, and setup
- Personal and account information
- Frequently Asked Questions

Appendix E

Sample Reports



APPENDIX E: SAMPLE REPORTS

YoungWilliams presents sample reports to serve as examples of items YoungWilliams proposes to bring to the WV BCSE Payment Processing Center. These include:

- New processor's errors report;
- QA summary report;
- Suspense Aging report;
- Six Month Rolling report;
- BRI Collection Stats report;
- EP Work Volume Trends Tracker report;
- Suspense Trends Tracker report;
- 2018 Web Stats report; and
- J.P. Morgan's ACCESS Sample Reports Guide.

QA Report - Individual Detail

Processor: [REDACTED]

Date Range: 6/5/2018 to 6/18/2018

Detail for: Error (9)

Payment Processing

Orig Process Date	QA Date	Batch Num	Trans Num	Errors
6/5/2018	6/5/2018	357	14	Pmt should have been placed in suspense
		DK		
6/7/2018	6/8/2018			Posted to incorrect court order
				court order in pmt grid was [REDACTED] the court
6/11/2018	6/12/2018	705	5	Derog not followed
				BRI DEROG WAS SET AND DID NOT PUT PMT IN SUSPENSE
6/14/2018	6/14/2018	872	22	Derog not followed
		DK		
6/14/2018	6/14/2018	872	21	Derog not followed
		DK		
6/14/2018	6/14/2018	881	14	Pmt should have been placed in suspense
		DK		
6/14/2018	6/14/2018	885	19	Posted to incorrect court order
		DK		
6/15/2018	6/15/2018			Pmt should have been placed in suspense
		DK		
6/18/2018	6/18/2018	970	19	Other
		DK		INCORRECT PIN#

Individual Total for Section: 9

Individual Summar

Function	Total Errors	QA Items	Total Volume	Error Rate	QA Rate
Payment Processing	9				0.00

Payment Processing | MONTHLY

	<u>Transactions</u>	<u>Errors</u>	<u>Accuracy %</u>	<u>Error %</u>	<u>Errors/10K</u>	<u>Items/Hr</u>
Jan	11,554	3	99.974%	0.026%	2.60	166
Feb	9,031	1	99.989%	0.011%	1.11	167
Mar	8,432	2	99.976%	0.024%	2.37	139
Apr	7,628	1	99.987%	0.013%	1.31	137
May	8,708		0.000%	0.000%	0.00	141
Jun						
Jul						
Aug						
Sep						
Oct						
Nov						
Dec						

Mailroom | MONTHLY

	<u>Batches</u>	<u>Errors</u>	<u>Error %</u>
Jan	0		0.0000%
Feb	0		0.0000%
Mar	0		0.0000%
Apr	0		0.0000%
May	0		0.0000%
Jun			
Jul			
Aug			
Sep			
Oct			
Nov			
Dec			

Payment Processing | QUARTERLY

	<u>Transactions</u>	<u>Errors</u>	<u>Accuracy %</u>	<u>Error %</u>	<u>Errors/10K</u>	<u>Items/Hr</u>
Q1	29,017	6	99.979%	0.021%	2.07	158
Q2	16,336	1	99.994%	0.006%	0.61	139
Q3						
Q4						

Mailroom | QUARTERLY

	<u>Batches</u>	<u>Errors</u>	<u>Error %</u>
Q1	0		0.0000%
Q2	0		0.0000%
Q3			
Q4			

Payment Processing | YEARLY

	<u>Transactions</u>	<u>Errors</u>	<u>Accuracy %</u>	<u>Error %</u>	<u>Error/10K</u>	<u>Items/Hr</u>
2018	45,353	7	99.985%	0.015%	1.54	150

Mailroom | YEARLY

	<u>Batches</u>	<u>Errors</u>	<u>Error %</u>
2018	0		0.0000%

Payment Processing | MONTHLY

	<u>Transactions</u>	<u>Errors</u>	<u>Accuracy %</u>	<u>Error %</u>	<u>Errors/10K</u>	<u>Items/Hr</u>
Jan	10,641	1	99.991%	0.009%	0.94	111
Feb	8,497	1	99.988%	0.012%	1.18	123
Mar	10,919	3	99.973%	0.027%	2.75	138
Apr	10,261		0.000%	0.000%	0.00	137
May	10,195	1	99.990%	0.010%	0.98	137
Jun	8,688	2	99.977%	0.023%	2.30	143
Jul	8,239	3	99.964%	0.036%	3.64	146
Aug	8,523	1	99.988%	0.012%	1.17	138
Sep	9,113	3	99.967%	0.033%	3.29	144
Oct	13,208	2	99.985%	0.015%	1.51	168
Nov	13,812	2	99.986%	0.014%	1.45	171
Dec	9,684	1	99.990%	0.010%	1.03	166

Mailroom | MONTHLY

	<u>Batches</u>	<u>Errors</u>	<u>Error %</u>
Jan	9		0.0000%
Feb	0		0.0000%
Mar	0		0.0000%
Apr	0		0.0000%
May	2		0.0000%
Jun	0		0.0000%
Jul	0		0.0000%
Aug	0		0.0000%
Sep	0		0.0000%
Oct	0		0.0000%
Nov	0		0.0000%
Dec	0		0.0000%

Payment Processing | QUARTERLY

	<u>Transactions</u>	<u>Errors</u>	<u>Accuracy %</u>	<u>Error %</u>	<u>Errors/10K</u>	<u>Items/Hr</u>
Q1	30,057	5	99.983%	0.017%	1.66	123
Q2	29,144	3	99.990%	0.010%	1.03	139
Q3	25,875	7	99.973%	0.027%	2.71	143
Q4	36,704	5	99.986%	0.014%	1.36	168

Mailroom | QUARTERLY

	<u>Batches</u>	<u>Errors</u>	<u>Error %</u>
Q1	9		0.0000%
Q2	2		0.0000%
Q3	0		0.0000%
Q4	0		0.0000%

Payment Processing | YEARLY

	<u>Transactions</u>	<u>Errors</u>	<u>Accuracy %</u>	<u>Error %</u>	<u>Error/10K</u>	<u>Items/Hr</u>
2017	121,780	20	99.984%	0.016%	1.64	143

Mailroom | YEARLY

	<u>Batches</u>	<u>Errors</u>	<u>Error %</u>
2017	11		0.0000%

Suspense Aging Report

As of 04/30/2015

Suspense Aging Report	Date Ranges											Category Totals
	2017							2016				
Category	December 12/16-12/28	December 12/1-12/15	November	October	Q3 July-Sept	Q2 Apr-Jun	Q1 Jan-Mar	Q4 Oct-Dec	Q3 Jul-Sep	Q2 Apr-Jun	Q1 Jan-Mar	
Unidentified/Non-returnable							2	1	1		1	5
AORD	15	2	2	3	8	3	1					34
DCF AORD	5	0	0	0	0	0						5
Courts AORD	10	2	2	3	8	3	1					29
Inactive Court Orders	22	8	5	3	3	6	2					49
Contacting DCF	2	2	1	0	0	0		0				5
Contacting Courts	20	6	4	3	3	6	2					44
NCP/CP Switch	2	4	4	1	5	1						17
DCF	1	0	2	0	0	0						3
Courts	1	4	2	1	5	1						14
On Hold	6	4	3	4	14	9	7	3	3	3	3	59
DCF												
Courts	6	4	3	4	14	9	7	3	3	3	3	59
Refunds	153	11	5									169
IVD In Process	59	9	4									72
NIVD In Process	94	2	1									97
Calls/Letters Out	4	5	2									11
To Other States/To CSS	2	3										5
To Check Makers/EFT Makers	2	2	2									6
BRI/Recon/Verify												
Last Business Day - In Process	79											79
Totals By Date Range	281	34	21	11	30	19	12	4	4	3	4	

Total Suspense	423
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Suspense Aging Report

As of 04/30/2015

Legend	
Unidentified/Non-returnable	<i>Unidentified/Non-Returnable payments in suspense that all efforts have failed on locating contact info</i>
AORD	
DCF AORD	<i>Payments in suspense awaiting DCF to load court order in KPC</i>
Courts AORD	<i>Payments in suspense awaiting Courts to load court order in KPC</i>
Inactive Court Orders	
Contacting DCF	<i>Payments in suspense waiting on DCF to reactivate a court order</i>
Contacting Courts	<i>Payments in suspense waiting on Courts to reactivate a court order</i>
NCP/CP Switch	
DCF	<i>Payments in suspense that KPC is waiting on DCF to switch the NCP and CP (payment received by CP listed in KPC)</i>
Courts	<i>Payments in suspense that KPC is waiting on the Courts to switch the NCP and CP (payment received by CP listed in KPC)</i>
On Hold	
DCF	<i>Payments in suspense that KPC has been advised by the DCF to hold until a certain date to post (waiting on paternity, waiting on hearing, etc.)</i>
Courts	<i>Payments in suspense that KPC has been advised by the Courts to hold until a certain date to post (ex. waiting on paternity, waiting on hearing, etc.)</i>
Refunds	
IVD In Process	<i>Refunds (IVD) that are held requiring further research</i>
NIVD In Process	<i>Refunds (NIVD) that are held requiring further research</i>
Calls/Letters Out	
To Other States	<i>Payments in suspense that KPC has contacted another State(s) to identify to correct court order</i>
To Check Makers	<i>Payments in suspense that KPC has contacted the check maker to identify to correct court order</i>
BRI/Recon/Verify	<i>Payments in suspense due to BRI/Recon/Verify situation</i>
Last Business Day - In Process	<i>Payments in suspense that were received in the last business day and are currently in process</i>



Six-Month Key Operating Statistics Summary

Total Processing Statistics	December-17	January-18	February-18	March-18	April-18	May-18	6-month average
Total Receipts	173,035	182,224	164,273	184,032	174,425	185,050	177,173
Total \$ Receipts	\$ 34,342,888.15	\$ 34,809,315.95	\$ 32,210,634.98	\$ 37,079,193.89	\$ 33,889,949.81	\$ 35,655,737.79	\$ 34,664,620.10

Incoming Receipts (Count)	December-17	January-18	February-18	March-18	April-18	May-18	6-month average
Total Receipts	173,035	182,224	164,273	184,032	174,425	185,050	177,173
Total Paper Receipts	53,610	59,727	51,697	55,557	58,368	53,610	55,428
Total EFT Receipts	119,425	122,497	112,576	128,475	116,057	131,440	121,745
Total NACHA	95,899	96,556	89,590	103,706	91,093	105,555	97,067
Total KPCpay Receipts	23,526	25,941	22,986	24,769	24,964	25,885	24,679
eCheck Receipts	21,364	23,356	20,624	22,279	22,583	23,269	22,246
CC Receipts	2,162	2,585	2,362	2,490	2,381	2,616	2,433

Incoming Receipts (\$)	December-17	January-18	February-18	March-18	April-18	May-18	6-month average
Total Receipts \$	\$ 34,342,888.15	\$ 34,809,315.95	\$ 32,210,634.98	\$ 37,079,193.89	\$ 33,889,949.81	\$ 35,655,737.79	\$ 34,664,620.10
Total Paper Receipts \$	\$ 11,535,164.19	\$ 12,803,698.80	\$ 11,122,318.03	\$ 12,502,538.68	\$ 12,894,941.45	\$ 11,518,982.13	\$ 12,062,940.55
Total EFT Receipts \$	\$ 22,807,723.96	\$ 22,005,617.15	\$ 21,088,316.95	\$ 24,576,655.21	\$ 20,995,008.36	\$ 24,136,755.66	\$ 22,601,679.55
Total NACHA \$	\$ 16,090,737.69	\$ 14,623,337.64	\$ 14,368,592.32	\$ 17,397,885.52	\$ 13,992,665.76	\$ 16,798,711.61	\$ 15,545,321.76
Total KPCpay Receipts \$	\$ 6,716,986.27	\$ 7,382,279.51	\$ 6,719,724.63	\$ 7,178,769.69	\$ 7,002,342.60	\$ 7,338,044.05	\$ 7,056,357.79
eCheck Receipts \$	\$ 5,911,453.45	\$ 6,532,887.10	\$ 5,942,252.14	\$ 6,350,832.54	\$ 6,236,044.40	\$ 6,482,497.52	\$ 6,242,661.19
CC Receipts \$	\$ 805,532.82	\$ 849,392.41	\$ 777,472.49	\$ 827,937.15	\$ 766,298.20	\$ 855,546.53	\$ 813,696.60

% of Total Receipts (Count - %)	December-17	January-18	February-18	March-18	April-18	May-18	6-month average
% Total Paper Receipts	30.98%	32.78%	31.47%	30.19%	33.46%	28.97%	31.28%
% Total EFT Receipts	69.02%	67.22%	68.53%	69.81%	66.54%	71.03%	68.72%
% Total NACHA	55.42%	52.99%	54.54%	56.35%	52.22%	57.04%	54.79%
% Total KPCpay Receipts	13.60%	14.24%	13.99%	13.46%	14.31%	13.99%	13.93%
% eCheck Receipts	12.35%	12.82%	12.55%	12.11%	12.95%	12.57%	12.56%
% CC Receipts	1.25%	1.42%	1.44%	1.35%	1.37%	1.41%	1.37%



Six-Month Key Operating Statistics Summary

<i>Misapplied by PMT Date</i>	<i>December-17</i>	<i>January-18</i>	<i>February-18</i>	<i>March-18</i>	<i>April-18</i>	<i>May-18</i>	<i>6-month average</i>
Total Items Misapplied by PMT Date	20	22	30	36	15	7	22
Total \$ Misapplied by PMT Date	\$6,391.99	\$9,449.55	\$7,990.69	\$15,737.62	\$4,600.14	\$1,151.81	\$7,553.63
Total Receipts	173,035	182,224	164,273	184,032	174,425	185,050	177,173
% Misapplied Items	0.012%	0.012%	0.018%	0.020%	0.009%	0.004%	0.012%

<i>Misapplied by MSPY Date</i>	<i>December-17</i>	<i>January-18</i>	<i>February-18</i>	<i>March-18</i>	<i>April-18</i>	<i>May-18</i>	<i>6-month average</i>
Total Items Misapplied by MSPY Date	30	19	16	53	24	16	26
Total \$ Misapplied by MSPY Date	\$7,294.64	\$6,897.22	\$8,050.25	\$20,364.56	\$5,328.25	\$4,298.26	\$8,705.53
Total Receipts	173,035	182,224	164,273	184,032	174,425	185,050	177,173
% Misapplied Items	0.017%	0.010%	0.010%	0.029%	0.014%	0.009%	0.015%

<i>Suspense Statistics</i>	<i>December-17</i>	<i>January-18</i>	<i>February-18</i>	<i>March-18</i>	<i>April-18</i>	<i>May-18</i>	<i>6-month average</i>
Total Items unidentified	1,116	1,247	1,110	1,230	1,144	1,268	1,186
Total Receipts	173,035	182,224	164,273	184,032	174,425	185,050	177,173
% items unidentified	0.64%	0.68%	0.68%	0.67%	0.66%	0.69%	0.67%
Total \$ unidentified	\$254,632.34	\$293,708.61	\$324,568.68	\$346,675.03	\$283,261.50	\$301,911.15	\$300,792.89
Total \$ Receipts	\$34,342,888.15	\$34,809,315.95	\$32,210,634.98	\$37,079,193.89	\$33,889,949.81	\$ 35,655,737.79	\$34,664,620.10
% \$ unidentified	0.74%	0.84%	1.01%	0.93%	0.84%	0.85%	0.87%

<i>Call Statistics</i>	<i>December-17</i>	<i>January-18</i>	<i>February-18</i>	<i>March-18</i>	<i>April-18</i>	<i>May-18</i>	<i>6-month average</i>
CS Calls Answered	7,670	8,960	8,365	9,269	8,495	8,634	8,566
IVR Calls	44,631	48,941	58,960	45,015	42,018	44,050	47,269
Average Time to Answer (in seconds)	77	89	85	64	44	59	70
Average Talk Time (in seconds)	215	214	218	219	214	207	214
Abandoned Calls	442	600	603	441	297	408	465
Average Abandoned Time (in seconds)	109	114	109	97	86	96	102



Six-Month Key Operating Statistics Disbursement Totals

<i>Total Disbursements (Count)</i>	<i>December-17</i>	<i>January-18</i>	<i>February-18</i>	<i>March-18</i>	<i>April-18</i>	<i>May-18</i>	<i>6-month average</i>
Total Disbursements	158,570	170,289	150,077	175,935	162,218	174,735	165,304
Total Check	1,214	1,278	1,112	1,361	1,296	1,339	1,267
Total EFT	157,356	169,011	148,965	174,574	160,922	173,396	164,037
Total Debit Card	86,098	93,692	82,017	97,803	89,719	97,133	91,077
Total Direct Deposit	71,258	75,319	66,948	76,771	71,203	76,263	72,960

<i>Total Disbursements (\$)</i>	<i>December-17</i>	<i>January-18</i>	<i>February-18</i>	<i>March-18</i>	<i>April-18</i>	<i>May-18</i>	<i>6-month average</i>
Total Disbursements	\$ 33,866,680.09	\$ 34,949,254.20	\$ 32,490,129.15	\$ 42,859,728.92	\$ 36,092,889.39	\$ 37,792,536.83	\$ 36,341,869.76
Total Check	\$ 709,706.12	\$ 651,219.18	\$ 582,119.90	\$ 814,722.01	\$ 673,317.29	\$ 694,216.58	\$ 687,550.18
Total EFT	\$ 33,156,973.97	\$ 34,298,035.02	\$ 31,908,009.25	\$ 42,045,006.91	\$ 35,419,572.10	\$ 37,098,320.25	\$ 35,654,319.58
Total Debit Card	\$ 13,228,558.86	\$ 13,970,271.73	\$ 13,100,181.58	\$ 19,447,426.48	\$ 15,150,455.93	\$ 15,796,744.86	\$ 15,115,606.57
Total Direct Deposit	\$ 19,928,415.11	\$ 20,327,763.29	\$ 18,807,827.67	\$ 22,597,580.43	\$ 20,269,116.17	\$ 21,301,575.39	\$ 20,538,713.01

<i>Total Disbursements (Count - %)</i>	<i>December-17</i>	<i>January-18</i>	<i>February-18</i>	<i>March-18</i>	<i>April-18</i>	<i>May-18</i>	<i>6-month average</i>
% of Total Check	0.77%	0.75%	0.74%	0.77%	0.80%	0.77%	0.77%
% of Total EFT	99.23%	99.25%	99.26%	99.23%	99.20%	99.23%	99.23%
% of Total Debit Card	54.30%	55.02%	54.65%	55.59%	55.31%	55.59%	55.10%
% of Total Direct Deposit	44.94%	44.23%	44.61%	43.64%	43.89%	43.64%	44.14%



Six-Month Key Operating Statistics Disbursement Totals (IVD/NIVD)

<i>Disbursements (IVD/NIVD Count)</i>	<i>December-17</i>	<i>January-18</i>	<i>February-18</i>	<i>March-18</i>	<i>April-18</i>	<i>May-18</i>	<i>6-month average</i>
Total Disbursements - IVD	109,609	119,441	103,682	123,352	113,348	123,717	115,525
Total Disbursements - IVD Check	718	734	647	816	835	847	766
Total Disbursements - IVD EFT	108,891	118,707	103,035	122,536	112,513	122,870	114,759
Total Disbursements - IVD Debit Card	68,166	74,754	64,868	78,392	71,562	78,153	72,649
Total Disbursements - IVD Direct Deposit	40,725	43,953	38,167	44,144	40,951	44,717	42,110
Total Disbursements - NIVD	48,961	50,848	46,395	52,583	48,870	51,018	49,779
Total Disbursements - NIVD Check	496	544	465	545	461	492	501
Total Disbursements - NIVD EFT	48,465	50,304	45,930	52,038	48,409	50,526	49,279
Total Disbursements - NIVD Debit Card	17,932	18,938	17,149	19,411	18,157	18,980	18,428
Total Disbursements - NIVD Direct Deposit	30,533	31,366	28,781	32,627	30,252	31,546	30,851

<i>Disbursements (IVD/NIVD \$)</i>	<i>December-17</i>	<i>January-18</i>	<i>February-18</i>	<i>March-18</i>	<i>April-18</i>	<i>May-18</i>	<i>6-month average</i>
Total Disbursements - IVD	\$ 14,909,377.30	\$ 15,837,651.18	\$ 14,714,985.33	\$ 22,243,897.94	\$ 17,528,408.63	\$ 18,613,455.76	\$ 17,307,962.69
Total Disbursements - IVD Check	\$ 134,992.42	\$ 119,831.77	\$ 103,153.98	\$ 196,020.45	\$ 194,433.50	\$ 208,597.30	\$ 159,504.90
Total Disbursements - IVD EFT	\$ 14,774,384.88	\$ 15,717,819.41	\$ 14,611,831.35	\$ 22,047,877.49	\$ 17,333,975.13	\$ 18,404,858.46	\$ 17,148,457.79
Total Disbursements - IVD Debit Card	\$ 8,255,232.49	\$ 8,806,523.62	\$ 8,326,945.14	\$ 13,957,898.03	\$ 10,215,293.37	\$ 10,616,152.46	\$ 10,029,674.19
Total Disbursements - IVD Direct Deposit	\$ 6,519,152.39	\$ 6,911,295.79	\$ 6,284,886.21	\$ 8,089,979.46	\$ 7,118,681.76	\$ 7,788,706.00	\$ 7,118,783.60
Total Disbursements - NIVD	\$ 18,957,302.79	\$ 19,111,603.02	\$ 17,775,143.82	\$ 20,615,830.98	\$ 18,564,480.76	\$ 19,179,081.07	\$ 19,033,907.07
Total Disbursements - NIVD Check	\$ 574,713.70	\$ 531,387.41	\$ 478,965.92	\$ 618,701.56	\$ 478,883.79	\$ 485,619.28	\$ 528,045.28
Total Disbursements - NIVD EFT	\$ 18,382,589.09	\$ 18,580,215.61	\$ 17,296,177.90	\$ 19,997,129.42	\$ 18,085,596.97	\$ 18,693,461.79	\$ 18,505,861.80
Total Disbursements - NIVD Debit Card	\$ 4,973,326.37	\$ 5,163,748.11	\$ 4,773,236.44	\$ 5,489,528.45	\$ 4,935,162.56	\$ 5,180,592.40	\$ 5,085,932.39
Total Disbursements - NIVD Direct Deposit	\$ 13,409,262.72	\$ 13,416,467.50	\$ 12,522,941.46	\$ 14,507,600.97	\$ 13,150,434.41	\$ 13,512,869.39	\$ 13,419,929.41

<i>Disbursements (IVD/NIVD Count - %)</i>	<i>December-17</i>	<i>January-18</i>	<i>February-18</i>	<i>March-18</i>	<i>April-18</i>	<i>May-18</i>	<i>6-month average</i>
% of Total Disbursements - IVD	69.12%	70.14%	69.09%	70.11%	69.87%	70.80%	69.89%
% of Total Disbursements - IVD Check	0.45%	0.43%	0.43%	0.46%	0.51%	0.48%	0.46%
% of Total Disbursements - IVD EFT	68.67%	69.71%	68.65%	69.65%	69.36%	70.32%	69.42%
% of Total Disbursements - IVD Debit Card	42.99%	43.90%	43.22%	44.56%	44.11%	44.73%	43.95%
% of Total Disbursements - IVD Direct Deposit	25.68%	25.81%	25.43%	25.09%	25.24%	25.59%	25.47%
% of Total Disbursements - NIVD	30.88%	29.86%	30.91%	29.89%	30.13%	29.20%	30.11%
% of Total Disbursements - NIVD Check	0.31%	0.32%	0.31%	0.31%	0.28%	0.28%	0.30%
% of Total Disbursements - NIVD EFT	30.56%	29.54%	30.60%	29.58%	29.84%	28.92%	29.81%
% of Total Disbursements - NIVD Debit Card	11.31%	11.12%	11.43%	11.03%	11.19%	10.86%	11.15%
% of Total Disbursements - NIVD Direct Deposit	19.26%	18.42%	19.18%	18.54%	18.65%	18.05%	18.66%

KPC Collections 2017

Today's Date: 7/3/2018

Does not
include TBA
Collections

2017 January

# of BRIs	BRI Status	Initial BRI Amount	Total Amount Recovered on BRI to Date, Incl Fees	Fees		% of BRI Amt Recovered to Date	Tot Amt Recovered in Current Month for Current Month	% of Return Recovered for Current Month	Total Amt Recovered for Prior Months'	Total Collections for Month:	Ave Age of BRI (Days)
				Collected by KPC	Write Offs by KPC		BRIs:		BRIs:		
49	Total	\$ 21,913.38	\$ 21,690.23	\$ 30.00	\$ -	98.84%	\$ 15,037.43	68.62%	\$ 11,944.84	\$ 26,982.27	34.48
47	PIF	\$ 21,660.23	\$ 21,690.23	\$ 30.00	\$ -	100.00%					35.18
0	Pay Arr	\$ -	\$ -	\$ -	\$ -	#DIV/0!					0.00
2	Open	\$ 253.15	\$ -	\$ -	\$ -	0.00%					525.00

\$ 5,068.89

February

49	Total	\$ 28,474.89	\$ 25,485.77	\$ 102.00	\$ -	89.14%	\$ 8,043.38	28.25%	\$ 8,723.93	\$ 16,767.31	105.76
42	PIF	\$ 24,983.77	\$ 25,085.77	\$ 102.00	\$ -	100.00%					50.93
0	Pay Arr	\$ -	\$ -	\$ -	\$ -	#DIV/0!					#DIV/0!
7	Open	\$ 3,491.12	\$ 400.00	\$ -	\$ -	11.46%					506.14

March

52	Total	\$ 37,403.13	\$ 37,076.93	\$ 120.11	\$ -	98.81%	\$ 23,026.01	61.56%	\$ 17,923.92	\$ 40,949.93	53.11
50	PIF	\$ 36,956.82	\$ 37,076.93	\$ 120.11	\$ -	100.00%					37.74
0	Pay Arr	\$ -	\$ -	\$ -	\$ -	#DIV/0!					#DIV/0!
2	Open	\$ 446.31	\$ -	\$ -	\$ -	0.00%					460.50

April

73	Total	\$ 40,144.99	\$ 38,507.49	\$ 180.00	\$ -	95.47%	\$ 13,157.79	32.33%	\$ 11,954.64	\$ 25,112.43	56.27
69	PIF	\$ 38,262.49	\$ 38,442.49	\$ 180.00	\$ -	100.00%					34.07
0	Pay Arr	\$ -	\$ -	\$ -	\$ -						
4	Open	\$ 1,882.50	\$ 65.00	\$ -	\$ -	3.45%					444.75

May

45	Total	\$ 25,312.85	\$ 20,807.54	\$ 150.00	\$ 5.00	81.59%	\$ 14,871.17	58.14%	\$ 23,205.92	\$ 38,077.09	60.85
41	PIF	\$ 20,058.85	\$ 20,203.85	\$ 150.00	\$ 5.00	99.95%					28.76
0	Pay Arr	\$ -	\$ -	\$ -	\$ -	#DIV/0!					0.00
4	Open	\$ 5,254.00	\$ 603.69	\$ -	\$ -	11.49%					413.00

June

49	Total	\$ 68,723.03	\$ 68,103.03	\$ 90.00	\$ -	98.97%	\$ 57,978.98	84.24%	\$ 18,741.24	\$ 76,720.22	51.51
46	PIF	\$ 67,805.03	\$ 67,895.03	\$ 90.00	\$ -	100.00%					35.32
0	Pay Arr	\$ -	\$ -	\$ -	\$ -	#DIV/0!					0.00
3	Open	\$ 918.00	\$ 208.00	\$ -	\$ -	22.66%					195.00

Today's Date: 7/3/2018

[illegible]

December	39	Total	\$ 23,054.04	\$ 18,540.31	\$ 60.00	\$ -	80.42%	\$ 12,903.25	55.71%	\$ 19,023.05	\$ 31,926.30	46.34
	33	PIF	\$ 18,175.31	\$ 18,235.31	\$ 60.00	\$ -	100.33%					20.00

KPC Collections 2017

Today's Date: 7/3/2018

Does not
include TBA
Collections

# of BRIs	BRI Status	Initial BRI Amount	Total Amount Recovered on BRI to Date, Incl Fees	Fees		Write Offs by KPC	% of BRI Amt Recovered to Date	Tot Amt Recovered in Current Month for Current Month		% of Return Recovered for Current Month	Total Amt Recovered for Prior Months'		Total Collections for Month:	Ave Age of BRI (Days)
				Collected by KPC	KPC			BRI:			BRI:			
0	Pay Arr	\$ -	\$ -	\$ -	\$ -		#DIV/0!							0.00
6	Open	\$ 4,878.73	\$ 305.00	\$ -	\$ -		6.25%							137.78

KPC Collections 2017

Month End

Does not include
TBA Collections

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tions

	# of BRIs	BRI Status	Initial BRI Amount	Total Amount Recovered on BRI to Date, Incl Fees	Fees Collected by KPC	Write Offs by KPC	% of BRI Amt Recovered to Date	Tot Amt Recovered in Current Month for Current Month BRIs;	% of Return Recovered for Current Month	Total Amt Recovered for Prior Months' BRIs:	Total Collections for Month:	Ave Age of BRI (Days)
2017 January	49	Total	\$ 21,913.38	\$ 15,537.43	\$ -	\$ -	70.90%	\$ 15,037.43	68.62%	\$ 11,944.84	\$ 26,982.27	9.70
	29	PIF	\$ 15,537.43	\$ 15,537.43	\$ -	\$ -	100.00%					5.52
	0	Pay Arr	\$ -	\$ -	\$ -	\$ -	#DIV/0!					0.00
	20	Open	\$ 6,375.95	\$ -	\$ -	\$ -	0.00%					15.20
February	55	Total	\$ 30,869.74	\$ 8,043.38	\$ -	\$ -	26.06%	\$ 8,043.38	26.06%	\$ 8,723.93	\$ 16,767.31	13.31
	17	PIF	\$ 8,043.38	\$ 8,043.38	\$ -	\$ -	100.00%					6.26
	0	Pay Arr	\$ -	\$ -	\$ -	\$ -	#DIV/0!					#DIV/0!
	38	Open	\$ 22,826.36	\$ -	\$ -	\$ -	0.00%					15.61
March	60	Total	\$ 42,044.82	\$ 23,026.01	\$ 0.11	\$ -	54.77%	\$ 23,026.01	54.77%	\$ 17,923.92	\$ 40,949.93	11.21
	27	PIF	\$ 23,025.90	\$ 23,026.01	\$ 0.11	\$ -	100.00%					5.17
	0	Pay Arr	\$ -	\$ -	\$ -	\$ -	#DIV/0!					#DIV/0!
	33	Open	\$ 19,018.92	\$ -	\$ -	\$ -	0.00%					16.70
April	78	Total	\$ 48,143.99	\$ 12,556.79	\$ -	\$ -	27.79%	\$ 13,377.79	27.79%	\$ 12,888.89	\$ 25,225.68	11.56
	20	PIF	\$ 12,411.79	\$ 12,411.79	\$ -	\$ -	100.00%					5.00
	0	Pay Arr	\$ -	\$ -	\$ -	\$ -						
	58	Open	\$ 37,374.20	\$ 145.00	\$ -	\$ -	2.61%					13.78
May	53	Total	\$ 27,599.47	\$ 14,871.17	\$ -	\$ -	53.88%	\$ 14,871.17	53.88%	\$ 23,205.92	\$ 38,077.09	13.00
	24	PIF	\$ 14,638.24	\$ 14,638.24	\$ -	\$ -	100.00%					5.48
	0	Pay Arr	\$ -	\$ -	\$ -	\$ -	#DIV/0!					0.00
	29	Open	\$ 12,961.23	\$ 232.93	\$ -	\$ -	1.80%					20.97
June	57	Total	\$ 71,544.03	\$ 57,978.98	\$ -	\$ -	81.04%	\$ 57,978.98	81.04%	\$ 18,741.24	\$ 76,452.30	17.54
	25	PIF	\$ 59,078.98	\$ 57,978.98	\$ -	\$ -	98.13%					4.93
	0	Pay Arr	\$ -	\$ -	\$ -	\$ -	#DIV/0!					0.00

KPC Collections 2017

Month End

Does not include
TBA Collections

	# of BRIs	BRI Status	Initial BRI Amount	Total Amount Recovered	Fees Collected		% of BRI Amt Recovered to Date	Tot Amt Recovered in	% of Return Recovered for Current Month	Total Amt Recovered for	Total Collections for Month:	Ave Age of BRI (Days)
				on BRI to Date, Incl Fees	by KPC	Write Offs by KPC		Current Month for Current Month BRIs:		Prior Months' BRIs:		
	32	Open	\$ 12,465.05	\$ -	\$ -	\$ -	0.00%					27.83
July	46	Total	\$ 21,880.31	\$ 11,750.54	\$ -	\$ -	53.70%	\$ 11,750.54	53.70%	\$ 14,719.99	\$ 26,470.53	13.69
	20	PIF	\$ 11,750.54	\$ 11,750.54	\$ -	\$ -	100.00%					4.65
	0	Pay Arr	\$ -	\$ -	\$ -	\$ -	#DIV/0!					0.00
	26	Open	\$ 10,129.77	\$ -	\$ -	\$ -	0.00%					21.89
August	69	Total	\$ 70,382.16	\$ 44,849.57	\$ -	\$ -	63.72%	\$ 44,849.57	63.72%	\$ 12,456.02	\$ 57,305.59	9.82
	29	PIF	\$ 44,644.57	\$ 44,644.57	\$ -	\$ -	100.00%					4.47
	0	Pay Arr	\$ -	\$ -	\$ -	\$ -	#DIV/0!					0.00
	40	Open	\$ 25,737.59	\$ 205.00	\$ -	\$ -	0.80%					14.49
September	60	Total	\$ 38,250.02	\$ 13,389.03	\$ -	\$ -	35.00%	\$ 13,911.03	36.37%	\$ 23,616.58	\$ 37,527.61	12.11
	18	PIF	\$ 13,389.03	\$ 13,389.03	\$ -	\$ -	100.00%					4.47
	0	Pay Arr	\$ -	\$ -	\$ -	\$ -						0.00
	42	Open	\$ 24,860.99	\$ -	\$ -	\$ -	0.00%					15.77
October	65	Total	\$ 28,460.20	\$ 15,423.32	\$ -	\$ -	54.19%	\$ 15,423.32	54.19%	\$ 20,875.03	\$ 35,798.35	9.09
	38	PIF	\$ 15,423.32	\$ 15,423.32	\$ -	\$ -	100.00%					5.40
	0	Pay Arr	\$ -	\$ -	\$ -	\$ -	#DIV/0!					0.00
	27	Open	\$ 13,036.88		\$ -	\$ -	0.00%					14.68
November	52	Total	\$ 40,040.20	\$ 13,070.29	\$ -	\$ -	32.64%	\$ 13,070.29	32.64%	\$ 17,701.57	\$ 30,771.86	11.31
	22	PIF	\$ 13,070.29	\$ 13,070.29	\$ -	\$ -	100.00%					5.41
	0	Pay Arr	\$ -	\$ -	\$ -	\$ -	#DIV/0!					0.00
	30	Open	\$ 26,969.91	\$ -	\$ -	\$ -	0.00%					16.68
December	43	Total	\$ 23,761.35	\$ 12,903.25	\$ -	\$ -	54.30%	\$ 12,903.25	54.30%	\$ 19,023.05	\$ 31,926.30	12.64
	17	PIF	\$ 12,903.25	\$ 12,903.25	\$ -	\$ -	100.00%					2.83

KPC Collections 2017

Month End

Does not include
TBA Collections

# of BRIs	BRI Status	Initial BRI Amount	Total Amount Recovered	Fees Collected		% of BRI Amt. Recovered to Date	Tot Amt Recovered in	% of Return Recovered for Current Month	Total Amt Recovered for	Total Collections for Month:	Ave Age of BRI (Days)
			on BRI to Date, Incl Fees	by KPC	Write Offs by KPC		Current Month for Current Month BRIs:		Prior Months' BRIs:		
0	Pay Arr	\$ -	\$ -	\$ -	\$ -	#DIV/0!					0.00
26	Open	\$ 10,858.10	\$ -	\$ -	\$ -	0.00%					17.96

Total Collections 2017

Today's Date: 7/3/2018

Includes both
KPC & TBA
Collections

Includes both KPC & TBA Collections		Add'l										Recovered in		Total Amt	
		# of BRIs	BRI Status	Initial BRI Amount	Total Amount Recovered on BRI to Date, Incl Fees	Fees Collected by KPC	Write Offs by KPC	Amt/Fees Collected by TBA	Write Offs by TBA	% of BRIs Recovered to Date	Current Month for Current Month BRIs:	% of Return Recovered for Current Month	Recovered for Prior Months' BRIs:	Total Collections for Month:	Ave Age of BRI (Days)
May		45	Total	\$ 25,312.85	\$ 20,807.54	\$ 150.00	\$ 5.00	\$ -	\$ -	81.59%	\$ 14,871.17	58.75%	\$ 23,205.92	\$ 38,077.09	#REF!
\$ 562.51	KPC	41	PIF	\$ 20,058.85	\$ 20,203.85	\$ 150.00	\$ 5.00			99.95%					28.76
Ave \$ per return		0	Pay Arr	\$ -	\$ -	\$ -	\$ -			#DIV/0!					0.00
		4	Open	\$ 5,254.00	\$ 603.69	\$ -	\$ -			11.49%					413.00
	TBA	0	PIF - TBA	\$ -	\$ -			\$ -	\$ -	#DIV/0!					0.00
		0	Open - TBA	\$ -	\$ -			\$ -	\$ -	#DIV/0!					0.00

June	KPC	49	Total	\$ 68,723.03	\$ 68,103.03	\$ 90.00	\$ -	\$ -	\$ -	98.97%	\$ 57,978.98	84.37%	\$ 18,741.24	\$ 76,720.22	51.51
		46	PIF	\$ 67,805.03	\$ 67,895.03	\$ 90.00	\$ -			100.00%					35.32
		0	Pay Arr	\$ -	\$ -	\$ -	\$ -			#DIV/0!					0.00
		3	Open	\$ 918.00	\$ 208.00	\$ -	\$ -			22.66%					195.00
	TBA	0	PIF - TBA	\$ -	\$ -			\$ -	\$ -	#DIV/0!					0.00
		0	Open - TBA	\$ -	\$ -			\$ -	\$ -	#DIV/0!					0.00

July	KPC	42	Total	\$ 20,753.81	\$ 18,433.81	\$ 60.00	\$ -	\$ -	\$ -	88.53%	\$ 11,750.54	56.62%	\$ 14,679.99	\$ 26,430.53	23.13
		37	PIF	\$ 17,723.81	\$ 17,783.81	\$ 60.00	\$ -			100.00%					23.13
		0	Pay Arr	\$ -	\$ -	\$ -	\$ -			#DIV/0!					0.00
		5	Open	\$ 3,030.00	\$ 650.00	\$ -	\$ -			21.45%					295.17
	TBA	0	PIF - TBA	\$ -	\$ -			\$ -	\$ -	#DIV/0!					0.00
		0	Open - TBA	\$ -	\$ -			\$ -	\$ -	#DIV/0!					0.00

August	KPC	67	Total	\$ 69,331.16	\$ 68,413.16	\$ 300.00	\$ -	\$ -	\$ -	98.24%	\$ 44,829.57	64.66%	\$ 12,476.02	\$ 57,305.59	43.37
		64	PIF	\$ 68,113.16	\$ 68,413.16	\$ 300.00	\$ -			100.00%					33.25
		0	Pay Arr	\$ -	\$ -	\$ -	\$ -			#DIV/0!					0.00
		3	Open	\$ 1,218.00	\$ -	\$ -	\$ -			0.00%					242.25
	TBA	0	PIF - TBA	\$ -	\$ -			\$ -	\$ -	#DIV/0!					0.00
		0	Open - TBA	\$ -	\$ -			\$ -	\$ -	#DIV/0!					0.00

Total Collections to Date - KPC & TBA

Cumulative Gravy for 2016:	\$	1,392.11	Since 9/2013:	\$	5,563.59
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	Month BRI Returned:	Total # BRIs	Initial BRI Amount	# of BRIs at KPC	\$ Amt at KPC	Amt Collected	Add'l Fees	\$ Amt Collected	Write Offs by	Balance to be	# of BRIs Sent to
						by KPC incl	Collected by	by KPC, less	KPC	Collected at KPC	
						Fees	KPC	Fees		in \$	TBA
2017	January	49	\$ 21,913.38	49	\$ 21,913.38	\$ 21,690.23	\$ 30.00	\$ 21,660.23	\$ -	\$ 253.15	0
	February	55	\$ 30,869.74	49	\$ 28,474.89	\$ 25,485.77	\$ 102.00	\$ 25,383.77	\$ -	\$ 3,091.12	6
	March	60	\$ 42,044.82	52	\$ 37,403.13	\$ 37,076.93	\$ 120.11	\$ 36,956.82	\$ -	\$ 446.31	8
	April	78	\$ 40,144.99	73	\$ 40,144.99	\$ 38,507.49	\$ 180.00	\$ 38,327.49	\$ -	\$ 1,817.50	5
	May	45	\$ 25,312.85	45	\$ 25,312.85	\$ 20,807.54	\$ 150.00	\$ 20,657.54	\$ 5.00	\$ 4,650.31	0
	June	49	\$ 68,723.03	49	\$ 68,723.03	\$ 68,103.03	\$ 90.00	\$ 68,013.03	\$ -	\$ 710.00	0
	July	42	\$ 20,753.81	42	\$ 20,753.81	\$ 18,433.81	\$ 60.00	\$ 18,373.81	\$ -	\$ 2,380.00	0
	August	67	\$ 69,331.16	67	\$ 69,331.16	\$ 68,413.16	\$ 300.00	\$ 68,113.16	\$ -	\$ 1,218.00	0
	September	52	\$ 36,071.40	52	\$ 36,071.40	\$ 34,051.40	\$ 125.00	\$ 33,926.40	\$ -	\$ 2,145.00	0
	October	61	\$ 26,087.70	61	\$ 26,087.70	\$ 22,209.70	\$ 150.00	\$ 22,059.70	\$ -	\$ 4,028.00	0
	November	48	\$ 36,507.48	48	\$ 36,507.48	\$ 29,552.79	\$ 30.00	\$ 29,522.79	\$ -	\$ 6,984.69	0
	December	39	\$ 23,054.04	39	\$ 23,054.04	\$ 18,540.31	\$ 60.00	\$ 18,480.31	\$ -	\$ 4,573.73	0
		645	\$ 440,814.40	626	\$ 433,777.86	\$ 402,872.16	\$ 1,397.11	\$ 401,475.05	\$ 5.00	\$ 32,297.81	19

2017

	Total # BRIs	Initial BRI Amount	Amt Collected	% Collected
1st Quarter	164	\$ 94,827.94	\$ 84,000.82	88.58%
2nd Quarter	172	\$ 134,180.87	\$ 126,998.06	94.65%
3rd Quarter	161	\$ 126,156.37	\$ 120,413.37	95.45%
4th Quarter	148	\$ 85,649.22	\$ 70,062.80	81.80%

"Apples to Apples"

For BRIs Since 9/2013		Amt
Total BRI \$ Amount:	\$	1,780,957.79
\$ Amt Coll by KPC:	\$	1,624,592.51
% Collected by KPC:		91.22%
Tot \$ Amt Sent to TBA:	\$	82,634.09
\$ Amt Collected by TBA:	\$	34,079.16
% Collected by TBA:		41.24%
Tot \$ Amt BRI (KPC & TBA):	\$	1,383,489.71
\$ Amt Collected (KPC & TBA):	\$	1,658,671.67
% Collected:		119.89%

4.64% of all BRIs Sent to TBA
1.91% of all BRIs Collected by TBA
\$ 48,554.93 To be Collected

\$ (275,181.96) To be Collected

"Gravy"

<u>For BRIs Since 9/2013</u>		<u>Amt</u>
Tot \$ KPC Fees Collected:	\$	4,797.66
Tot \$ KPC Write Offs:	\$	1,524.20
Net "Gravy" for KPC:	\$	3,273.46
Tot \$ TBA Interest Collected:	\$	3,529.19
Tot \$ TBA Write Offs:	\$	4,966.64
Net "Gravy" for TBA:	\$	(1,437.45)
Total "Gravy"	\$	1,836.01

"Apples to Apples"

<u>For BRIs Since 1/2016 (YTD)</u>		<u>Amt</u>
Total BRI \$ Amount:	\$	440,814.40
\$ Amt Coll by KPC:	\$	401,475.05
% Collected by KPC:		91.08%
Tot \$ Amt Sent to TBA:	\$	7,036.54
\$ Amt Collected by TBA:	\$	565.75
% Collected by TBA:		8.04%
Tot \$ Amt BRI (KPC & TBA):	\$	440,814.40
\$ Amt Collected (KPC & TBA):	\$	402,040.80
% Collected (KPC & TBA):		91.20%

1.60% of all BRIs that were sent to TBA
0.13% of all BRIs that were collected by TBA
\$ 6,470.79 of all BRIs that were sent to TBA to still be Collected by TBA

\$ 38,773.60 Total to be Collected (KPC & TBA)

"Gravy"

<u>For BRIs Since 1/2016 (YTD)</u>		
Tot \$ KPC Fees Collected:	\$	1,397.11
Tot \$ KPC Write Offs:	\$	5.00
Net "Gravy" for KPC:	\$	1,392.11
Tot \$ TBA Interest Collected:	\$	-
Tot \$ TBA Write Offs:	\$	-
Net "Gravy" for TBA:	\$	-

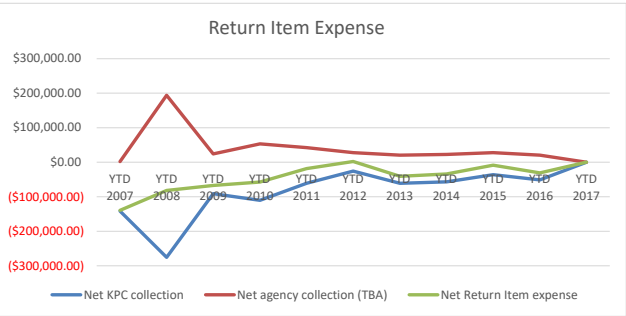
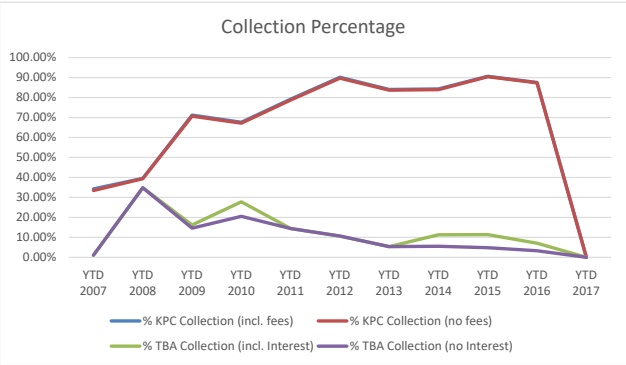
Total "Gravy"	\$ 1,392.11
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"Apples to Apples"

<u>For BRIs Since 10/1/15</u>		<u>Amt</u>	<u>12 mo ave \$</u>	<u>12 mo ave %</u>
Total BRI \$ Amount:	\$	485,059.45	\$ 40,421.62	95%
\$ Amt Coll by KPC (incl fees):	\$	458,526.27	\$ 38,210.52	
# of BRIs		694	58	
% Collected by KPC:		94.53%		
Tot \$ Amt Sent to TBA:	\$	-	0.00%	
\$ Amt Collected by TBA:	\$	-	0.00%	
% Collected by TBA:		#DIV/0!	\$ -	
Tot \$ Amt BRI (KPC & TBA):	\$	440,814.40		
\$ Amt Collected (KPC & TBA):	\$	458,526.27	\$ (17,711.87)	
% Collected (KPC & TBA):		104.02%		

<u>For All Months:</u>		<u>Initial BRI Amount</u>	<u>Tot Collected in</u>	<u>Net Collections for</u>
			<u>Month</u>	<u>Month (KPC & TBA)</u>
2017	January	\$ 21,913.38	\$ 26,982.27	\$ 5,068.89
	February	\$ 30,869.74	\$ 16,767.31	\$ (14,102.43)
	March	\$ 42,044.82	\$ 40,949.93	\$ (1,094.89)
	April	\$ 40,144.99	\$ 26,805.06	\$ (13,339.93)
	May	\$ 25,312.85	\$ 38,077.09	\$ 12,764.24
	June	\$ 68,723.03	\$ 76,720.22	\$ 7,997.19
	July	\$ 20,753.81	\$ 26,430.53	\$ 5,676.72
	August	\$ 69,331.16	\$ 57,305.59	\$ (12,025.57)
	September	\$ 36,071.40	\$ 37,527.61	\$ 1,456.21
	October	\$ 26,087.70	\$ 36,298.35	\$ 10,210.65
	November	\$ 36,507.48	\$ 30,471.86	\$ (6,035.62)
	December	\$ 23,054.04	\$ 31,926.30	\$ 8,872.26
				\$ 5,447.72

Expense Tracker											
	July - Dec										
	YTD 2007	YTD 2008	YTD 2009	YTD 2010	YTD 2011	YTD 2012	YTD 2013	YTD 2014	YTD 2015	YTD 2016	YTD 2017
Return items	(\$227,540.32)	(\$560,400.98)	(\$319,103.95)	(\$340,278.15)	(\$294,320.77)	(\$258,785.71)	(\$383,170.95)	(\$363,201.68)	(\$388,350.14)	(\$410,724.33)	\$0.00
Return item fee (revenue)	\$1,830.00	\$1,090.00	\$1,685.54	\$1,556.95	\$1,303.97	\$1,170.68	\$1,202.01	\$1,351.38	\$870.20	\$815.44	\$0.00
Return item recovery	\$76,076.23	\$220,509.71	\$225,467.93	\$228,524.95	\$231,839.83	\$232,139.57	\$320,826.47	\$305,062.99	\$351,193.77	\$358,920.23	\$0.00
Return item reversal	\$8,350.09	\$63,210.59	\$556.85	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Net KPC collection	(\$141,284.00)	(\$275,590.68)	(\$91,393.63)	(\$110,196.25)	(\$61,176.97)	(\$25,475.46)	(\$61,142.47)	(\$56,787.31)	(\$36,286.17)	(\$50,988.66)	\$0.00
% KPC Collection (incl. fees)	34.24%	39.54%	71.18%	67.62%	79.21%	90.16%	84.04%	84.36%	90.66%	87.59%	#DIV/0!
% KPC Collection (no fees)	33.43%	39.35%	70.66%	67.16%	78.77%	89.70%	83.73%	83.99%	90.43%	87.39%	#DIV/0!
KPC Write-Offs (by Write Off Date)	\$752.18	\$ 10,879.44	\$ 782.80	\$ 538.51	\$ 590.62	\$ 284.89	\$ 68.53	\$ 2,518.85	\$ 1,365.76		\$17,781.58
KPC Write-Offs (by Date Returned)	\$9,548.95	\$ 2,541.97	\$ 383.18	\$ 1,052.83	\$ 66.47	\$ 236.04	\$ 232.72	\$ 3,289.42	\$ 430.00		\$17,781.58
Collection Agency Collection	\$2,367.03	\$195,223.51	\$46,504.81	\$69,812.76	-----	-----	-----	\$20,183.62	\$18,578.30	\$13,651.08	\$0.00
Collection Agency Fee	(\$520.00)	(\$1,276.94)	(\$26,113.93)	(\$34,121.56)	-----	-----	-----	(\$12,254.23)	(\$8,638.13)	(\$3,951.99)	\$0.00
Collection Agency Interest	-----	-----	\$5,326.62	\$24,598.13	-----	-----	-----	\$20,893.62	\$25,509.61	\$15,224.30	\$0.00
Collection Agency Interest Fee	-----	-----	(\$1,422.93)	(\$7,263.39)	-----	-----	-----	(\$6,250.10)	(\$7,632.86)	(\$4,590.58)	\$0.00
Net agency collection (TBA)	\$1,847.03	\$193,946.57	\$24,294.57	\$53,025.94	\$42,528.85	\$27,597.94	\$20,599.88	\$22,572.91	\$27,816.92	\$20,332.81	\$0.00
% TBA Collection (incl. Interest)	1.04%	34.84%	16.24%	27.75%	14.45%	10.66%	5.38%	11.31%	11.35%	7.03%	#DIV/0!
% TBA Collection (no Interest)	1.04%	34.84%	14.57%	20.52%	14.45%	10.66%	5.38%	5.56%	4.78%	3.32%	#DIV/0!
TBA Write-Offs (by Write Off Date)											
TBA Write-Offs (by Date Sent to TBA)			\$ -	\$ -	\$ -	\$ -	\$ -	\$743.99			\$ 743.99
Net Return Item expense	(\$139,436.97)	(\$81,644.11)	(\$67,099.06)	(\$57,170.31)	(\$18,648.12)	\$2,122.48	(\$40,542.59)	(\$34,214.40)	(\$8,469.25)	(\$30,655.85)	\$0.00



7/2007 thru 9/2010	From 7/2007		Thru 9/2010		Total
Return items	(\$227,540.32)	(\$560,400.98)	(\$319,103.95)	(\$264,122.84)	(\$1,371,168.09)
Return item fee (revenue)	\$1,830.00	\$1,090.00	\$1,685.54	\$1,283.58	\$5,889.12
Return item recovery	\$76,076.23	\$220,509.71	\$225,467.93	\$175,798.35	\$697,852.22
Return item reversal	\$8,350.09	\$63,210.59	\$556.85	\$0.00	\$72,117.53
Net KPC collection	(\$141,284.00)	(\$275,590.68)	(\$91,393.63)	(\$87,040.91)	(\$595,309.22)
KPC Write-Offs (by Write Off Date)	\$752.18	\$ 10,879.44	\$ 782.80	\$ 461.93	\$12,876.35
KPC Write-Offs (by Date Returned)	\$9,548.95	\$2,541.97	\$383.18	\$ 878.83	\$13,352.93
eRecovery/Agency Collection	\$2,367.03	\$195,223.51	\$46,504.81	\$54,584.44	\$298,679.79
eRecovery/Collection Agency Fee	(\$520.00)	(\$1,276.94)	(\$26,113.93)	(\$27,203.07)	(\$55,113.94)
Collection Agency Interest	-----	-----	\$5,326.62	\$19,361.84	\$24,688.46
Collection Agency Interest Fee	-----	-----	(\$1,422.93)	(\$5,766.89)	(\$7,189.82)
Net eRecovery/Agency collection	\$1,847.03	\$193,946.57	\$24,294.57	\$40,976.32	\$261,064.49
TBA Write-Offs (by Write Off Date)					
TBA Write-Offs (by Date Sent to TBA)			\$ -	\$ -	\$ -
Net Return Item expense	(\$139,436.97)	(\$81,644.11)	(\$67,099.06)	(\$46,064.59)	(\$334,244.73)

Expense Tracker

July - Dec

YTD 2007

YTD 2008

YTD 2009

YTD 2010

YTD 2011

YTD 2012

YTD 2013

YTD 2014

YTD 2015

YTD 2016

YTD 2017

10/2010 thru 8/2013

From 10/2010

Thru 8/2013

Total

Return items	(\$76,155.31)	(\$294,320.77)	(\$258,785.71)	(\$249,555.26)	(\$878,817.05)
Return item fee (revenue)	\$273.37	\$1,303.97	\$1,170.68	1,003.01	\$3,751.03
Return item recovery	\$52,726.60	\$231,839.83	\$232,139.57	\$210,820.15	\$727,526.15
Return item reversal	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Net KPC collection	(\$23,155.34)	(\$61,176.97)	(\$25,475.46)	(\$37,732.10)	(\$147,539.87)
KPC Write-Offs (by Write Off Date)	\$ 76.58	\$ 590.62	\$ 284.89	\$ 1.15	\$ 953.24
KPC Write-Offs (by Date Returned)	\$ 174.00	\$ 66.47	\$ 236.04	\$ 72.53	\$ 549.04
Collection Agency Collection	\$15,228.32	-----	-----	-----	\$15,228.32
Collection Agency Fee	(\$6,918.49)	-----	-----	-----	(\$6,918.49)
Collection Agency Interest	\$5,236.29	-----	-----	-----	\$5,236.29
Collection Agency Interest Fee	(\$1,496.50)	-----	-----	-----	(\$1,496.50)
Net Agency collection	\$12,049.62	\$42,528.85	\$27,597.94	\$16,026.85	\$98,203.26
TBA Write-Offs (by Write Off Date)					
TBA Write-Offs (by Date Sent to TBA)	\$0.00	\$ -	\$ -	\$ -	\$0.00
Net Return Item expense	(\$11,105.72)	(\$18,648.12)	\$2,122.48	(\$21,705.25)	(\$49,336.61)

9/2013 thru Current

From 9/2013

Total

Return items	(\$133,615.69)	(\$363,201.68)	(\$388,350.14)	(\$410,724.33)	(\$1,295,891.84)
Return item fee (revenue)	\$199.00	\$1,351.38	\$870.20	\$815.44	\$3,236.02
Return item recovery	\$110,006.32	\$305,062.99	\$351,193.77	\$358,920.23	\$1,125,183.31
Return item reversal	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Net KPC collection	(\$23,410.37)	(\$56,787.31)	(\$36,286.17)	(\$50,988.66)	(\$167,472.51)
KPC Write-Offs (by Write Off Date)	\$ 67.38	\$ 2,518.85	\$ 1,365.76		\$ 3,951.99
KPC Write-Offs (by Date Returned)	\$ 160.19	\$ 3,289.42	\$ 430.00		\$ 3,879.61
Collection Agency Collection	-----	\$20,183.62	\$18,578.30	\$13,651.08	\$52,413.00
Collection Agency Fee	-----	(\$12,254.23)	(\$8,638.13)	(\$3,951.99)	(\$24,844.35)
Collection Agency Interest	-----	\$20,893.62	\$25,509.61	\$15,224.30	\$61,627.53
Collection Agency Interest Fee	-----	(\$6,250.10)	(\$7,632.86)	(\$4,590.58)	(\$18,473.54)
Net eRecovery/Agency collection	\$4,573.03	\$22,572.91	\$27,816.92	\$20,332.81	\$75,295.67
TBA Write-Offs (by Write Off Date)					\$0.00
TBA Write-Offs (by Date Sent to TBA)	\$0.00	\$743.99	\$0.00	\$0.00	\$743.99
Net Return Item expense	(\$18,837.34)	(\$34,214.40)	(\$8,469.25)	(\$30,655.85)	(\$92,176.84)

NSFID	DateItemReturned	CheckMaker	DollarAmount	ignCurrenc	atedAmtReceived
7595	12/28/2017	HANEY, MIKE	\$595.00	\$0.00	\$0.00
7596	12/28/2017	SCHMUC KER, ROY	\$368.00	\$0.00	\$0.00
7597	12/29/2017	SANCHEZ , ANDREW	\$50.00	\$0.00	\$0.00
7598	12/29/2017	ANDERS ON, JIMMY	\$381.00	\$0.00	\$0.00
7599	12/29/2017	WICHITA SCREEN PRINTING LLC	\$127.15	\$0.00	\$0.00
7601	12/29/2017	KOLLURI, EMMANU EL S	\$400.00	\$0.00	\$0.00

Today's date:

7/3/2018

Files Sent for Month
of:

BR#ID	Date Item Returned	CheckMaker	DollarAmount	Add'l Amt/Fees Received	Write Off	AmtReceived	Date Pmt Deposited	PIF	Age of File- Days	Ave Days at TBA	2/1/18	2/2/18	2/3/18	2/4/18
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December

Open						\$0.00		PIF	0	0				
						\$0.00		PIF	0	0				
Tot # of Files:	0		\$0.00	\$0.00	\$0.00	\$0.00		Ave Age of Files:	0.00	0.00				

January

PIF						\$0.00		PIF	0	0				
						\$0.00		PIF	0	0				
0			\$0.00	\$0.00	\$0.00	\$0.00			0.00	0.00				
Open						\$0.00		PIF	0	0				
#of Files:	0		\$0.00	\$0.00	\$0.00	\$0.00			0.00	0.00				
						\$0.00		PIF	0	0				
#of Files:	0		\$0.00	\$0.00	\$0.00	\$0.00			0.00	0.00				
						\$0.00		PIF	0	0				
#of Files:	0		\$0.00	\$0.00	\$0.00	\$0.00			0.00	0.00				
						\$0.00		PIF	0	0				
						\$0.00		PIF	0	0				
						\$0.00		PIF	0	0				
						\$0.00		PIF	0	0				
						\$0.00		PIF	0	0				
#of Files:	0		\$0.00	\$0.00	\$0.00	\$0.00			0.00	0.00				
Nov-14						\$0.00		PIF	0	0				
#of Files:	0		\$0.00	\$0.00	\$0.00	\$0.00			0.00	0.00				
Tot # of Files:	0		\$0.00	\$0.00	\$0.00	\$0.00			0.00	0.00				

February

Open	Sep-14					\$0.00		PIF	0	0				
#of Files:	0		\$0.00	\$0.00	\$0.00	\$0.00			0.00	0.00				
	Oct-14					\$0.00		PIF	0	0				
#of Files:	0		\$0.00	\$0.00	\$0.00	\$0.00			0.00	0.00				
	Nov-14					\$0.00		PIF	0	0				
#of Files:	0		\$0.00	\$0.00	\$0.00	\$0.00			0.00	0.00				
	Dec-14					\$0.00		PIF	0	0				
#of Files:	0		\$0.00	\$0.00	\$0.00	\$0.00			0.00	0.00				
Tot # of Files:	0		\$0.00	\$0.00	\$0.00	\$0.00			0.00	0.00				

March

Open	Jul-14													
#of Files:	0		\$0.00	\$0.00	\$0.00	\$0.00			#DIV/0!	#DIV/0!				
	Sep-14													
#of Files:	0		\$0.00	\$0.00	\$0.00	\$0.00			#DIV/0!	#DIV/0!				
	Nov-14													
#of Files:	0		\$0.00	\$0.00	\$0.00	\$0.00			#DIV/0!	#DIV/0!				
	Dec-14													
#of Files:	0		\$0.00	\$0.00	\$0.00	\$0.00			#DIV/0!	#DIV/0!				
Tot # of Files:	0		\$0.00	\$0.00	\$0.00	\$0.00			#DIV/0!	#DIV/0!				
	Jan-15													
#of Files:	0		\$0.00	\$0.00	\$0.00	\$0.00			#DIV/0!	#DIV/0!				
	Feb-15													
#of Files:	0		\$0.00	\$0.00	\$0.00	\$0.00			#DIV/0!	#DIV/0!				

April

PIF	Jan-15													
Open	Jul-14					\$0.00		PIF	0	0				
#of Files:	0		\$0.00	\$0.00	\$0.00	\$0.00			0.00	0.00				
	Sep-14					\$0.00		PIF	0	0				
#of Files:	0		\$0.00	\$0.00	\$0.00	\$0.00			0.00	0.00				
	Nov-14					\$0.00		PIF	0	0				
#of Files:	0		\$0.00	\$0.00	\$0.00	\$0.00			0.00	0.00				
	Dec-14					\$0.00		PIF	0	0				
#of Files:	0		\$0.00	\$0.00	\$0.00	\$0.00			0.00	0.00				
	Jan-15					\$0.00		PIF	0	0				
#of Files:	0		\$0.00	\$0.00	\$0.00	\$0.00			0.00	0.00				
Tot # of Files:	0		\$0.00	\$0.00	\$0.00	\$0.00			0.00	0.00				

May

Open	Oct-14					\$0.00		PIF	0	0				
#of Files:	0		\$0.00	\$0.00	\$0.00	\$0.00			0.00	0.00				
	Feb-15					\$0.00		PIF	0	0				
#of Files:	0		\$0.00	\$0.00	\$0.00	\$0.00			0.00	0.00				
	Mar-15					\$0.00		PIF	0	0				
#of Files:	0		\$0.00	\$0.00	\$0.00	\$0.00			0.00	0.00				
Tot # of Files:	0		\$0.00	\$0.00	\$0.00	\$0.00			0.00	0.00				

June

PIF						\$0.00		PIF	0	0				
#of Files:	0		\$0.00	\$0.00	\$0.00	\$0.00			0.00	0.00				

Open	Jul-14										
5234	7/8/2014	JONES, KIMBERLY	\$2,400.00	\$0.00	\$0.00	\$0.00		OPEN	1456	718	
#of Files:	1		\$2,400.00	\$0.00	\$0.00	\$0.00			1456.00	718.00	
5396	Sep-14	9/26/2014	HOPP, JOHN JR	\$500.00	\$0.00	\$0.00	\$0.00	1/15/2015	OPEN	1376	718
#of Files:	1		\$500.00	\$0.00	\$0.00	\$0.00			1376.00	718.00	
5777	May-15	5/8/2015	BETTS, ELLEN M.	\$500.00	\$0.00	\$0.00	\$0.00		OPEN	1152	718
#of Files:	1		\$500.00	\$0.00	\$0.00	\$0.00			1152.00	718.00	
5853	Jul-15	7/3/2015	COKER, LES - (\$60 + \$30fee sent to TBA)	\$60.00	\$0.00	\$0.00	\$0.00		OPEN	1096	718
#of Files:	1		\$60.00	\$0.00	\$0.00	\$0.00			1096.00	718.00	
5923	Aug-15	8/12/2015	HARRIS, BRUCE DBA RAPIER & CO.	\$550.00	\$0.00	\$0.00	\$0.00		OPEN	1056	718
5932		8/18/2015	WHITE, ROBERT	\$100.00	\$0.00	\$0.00	\$0.00		OPEN	1050	718
5929		8/17/2015	GUTIERREZ, VICTOR M.	\$100.00	\$0.00	\$0.00	\$0.00		OPEN	1051	718
#of Files:	3		\$750.00	\$0.00	\$0.00	\$0.00			1052.33	718.00	
5990	Sep-15	9/16/2015	MR LAWN LLC	\$177.74	\$0.00	\$0.00	\$0.00		OPEN	1021	718
5964		9/2/2015	STEWART-HUTTO, TARA R.	\$287.00	\$0.00	\$0.00	\$314.90	12/12/2016	OPEN	1035	718
#of Files:	2		\$464.74	\$0.00	\$0.00	\$314.90			1028.00	718.00	
G Tot # of Files:	9		\$4,674.74	\$0.00	\$0.00	\$314.90			979.08	587.45	

Open	Jul-14										
#of Files:	0		\$0.00	\$0.00	\$0.00	\$0.00		PIF	0	0	
Dec-14								PIF	0	0	
#of Files:	0		\$0.00	\$0.00	\$0.00	\$0.00			0.00	0.00	
Open	Mar-15										
								PIF	0	0	
#of Files:	0		\$0.00	\$0.00	\$0.00	\$0.00		PIF	0	0	
								PIF	0	0	
#of Files:	0		\$0.00	\$0.00	\$0.00	\$0.00			0.00	0.00	
Apr-15								PIF	0	0	
#of Files:	0		\$0.00	\$0.00	\$0.00	\$0.00			0.00	0.00	
Tot # of Files:	0		\$0.00	\$0.00	\$0.00	\$0.00			0.00	0.00	

PIF	May										
	0		\$0.00	\$0.00	\$0.00	\$0.00		PIF	0	0	
									0.00	0.00	
Open											
								PIF	0	0	
#of Files:	0		\$0.00	\$0.00	\$0.00	\$0.00		PIF	0	0	
									0.00	0.00	
								PIF	0	0	
								PIF	0	0	
								PIF	0	0	
								PIF	0	0	
								PIF	0	0	
#of Files:	0		\$0.00	\$0.00	\$0.00	\$0.00			0.00	0.00	
								PIF	0	0	
								PIF	0	0	
#of Files:	0		\$0.00	\$0.00	\$0.00	\$0.00		PIF	0	0	
								PIF	0	0	
#of Files:	0		\$0.00	\$0.00	\$0.00	\$0.00			0.00	0.00	
Tot # of Files:	0		\$0.00	\$0.00	\$0.00	\$0.00			0.00	0.00	

Open											
#of Files:	0		\$0.00	\$0.00	\$0.00	\$0.00		PIF	0	0	
									0.00	0.00	
#of Files:	0		\$0.00	\$0.00	\$0.00	\$0.00		PIF	0	0	
									0.00	0.00	
								PIF	0	0	
								PIF	0	0	
								PIF	0	0	
								PIF	0	0	
#of Files:	0		\$0.00	\$0.00	\$0.00	\$0.00			0.00	0.00	
								PIF	0	0	
								PIF	0	0	
#of Files:	0		\$0.00	\$0.00	\$0.00	\$0.00		PIF	0	0	
								PIF	0	0	
Tot # of Files:	0		\$0.00	\$0.00	\$0.00	\$0.00			0.00	0.00	

Open											
#of Files:	0		\$0.00	\$0.00	\$0.00	\$0.00		PIF	0	0	
									0.00	0.00	
#of Files:	0		\$0.00	\$0.00	\$0.00	\$0.00		PIF	0	0	
									0.00	0.00	
								PIF	0	0	
								PIF	0	0	
								PIF	0	0	
#of Files:	0		\$0.00	\$0.00	\$0.00	\$0.00			0.00	0.00	
								PIF	0	0	
								PIF	0	0	
#of Files:	0		\$0.00	\$0.00	\$0.00	\$0.00			0.00	0.00	
Tot # of Files:	0		\$0.00	\$0.00	\$0.00	\$0.00			0.00	0.00	

Open	Aug-14										
5318	8/18/2014	KIMOTHO, ANTHONY	\$860.00	\$0.00	\$0.00	\$0.00		OPEN	1415	558	
#of Files:	1		\$860.00	\$0.00	\$0.00	\$0.00			1415.00	558.00	
5480	11/10/2014	KEETER, ADAM	\$800.00	\$0.00	\$0.00	\$0.00		OPEN	1331	558	
#of Files:	1		\$800.00	\$0.00	\$0.00	\$0.00			1331.00	558.00	
5516	12/3/2014	KIMOTHO, ANTHONY	\$750.00	\$0.00	\$0.00	\$0.00		OPEN	1308	558	
#of Files:	1		\$750.00	\$0.00	\$0.00	\$0.00			1308.00	558.00	
5610	1/28/2015	ARMAN, TAFAMAUEIATOGI	\$75.00	\$0.00	\$0.00	\$0.00		OPEN	1252	558	
#of Files:	1		\$75.00	\$0.00	\$0.00	\$0.00			1252.00	558.00	
5632	2/9/2015	BROONER, DAVID & GIPSON, CECILY	\$155.00	\$0.00	\$0.00	\$0.00		OPEN	1240	558	
#of Files:	1		\$155.00	\$0.00	\$0.00	\$0.00			1240.00	558.00	
5729	4/1/2015	WILKINSON, JAMES	\$200.00	\$0.00	\$0.00	\$0.00		OPEN	1189	558	
#of Files:	1		\$200.00	\$0.00	\$0.00	\$0.00			1189.00	558.00	
5965	9/2/2015	MITCHELL, MICHELLE	\$500.00	\$0.00	\$0.00	\$0.00		OPEN	1035	558	
5981	9/11/2015	TURNER, JEFFERY J.	\$300.00	\$0.00	\$0.00	\$0.00		OPEN	1026	558	
5984	9/14/2015	WHITE, DREW	\$1,200.00	\$0.00	\$0.00	\$69.78	5/7/2016	OPEN	1023	558	

6013	9/28/2015	SWANSON, ROBERT DBA RUG AND WRAP	\$1,392.00	\$0.00	\$0.00	\$0.00	OPEN	1009	558
#of Files:	4		\$3,392.00	\$0.00	\$0.00	\$69.78		1023.25	558.00
	Oct-16								
6024	10/2/2015	ARMENDARIZ-GALINDO, ANGEL	\$400.00	\$0.00	\$0.00	\$0.00	OPEN	1005	558
#of Files:	1		\$400.00	\$0.00	\$0.00	\$0.00		1005.00	558.00
12/22/2016 Tot # of Files:	11		\$6,632.00	\$0.00	\$0.00	\$69.78		1166.64	558.00

December	PIF	Mar-15									
	5715	3/24/2015	YOUNG, STEPHEN	\$250.00	\$0.00	\$33.00	\$217.00	5/7/2018	PIF	1140	171
		1		\$250.00	\$0.00	\$33.00	\$217.00			1140.00	171.00
	Open	May-15									
	5798	5/28/2015	GRABLE, ANDREW	\$165.00	\$0.00	\$0.00	\$151.12	4/12/2018	OPEN	1132	228
							\$0.00		PIF		
	#of Files:	1		\$165.00	\$0.00	\$0.00	\$151.12			1132.00	228.00
		Oct-15									
	6072	10/21/2015	TINSLEY, TYREE	\$255.00	\$0.00	\$0.00	\$182.12	4/12/2018	OPEN	986	228
	#of Files:	1		\$255.00	\$0.00	\$0.00	\$182.12			986.00	228.00
	6108	11/5/2015	HOSPITALITY SUITES II LLC	\$62.31	\$9.23	\$0.00	\$71.54	4/12/2018	PIF	889	146
							\$0.00		PIF		
	#of Files:	1		\$62.31	\$9.23	\$0.00	\$71.54			889.00	146.00
							\$0.00		PIF		
#of Files:	0		\$0.00	\$0.00	\$0.00	\$0.00			#DIV/0!	#DIV/0!	
11/17/2017 Tot # of Files:	2		\$482.31	\$9.23	\$0.00	\$404.78			751.75	150.50	

EP Work Volume Trends

Daily

Date	DOW	Wk	Suspense	Adjustments	Webtool	L/S Affidavits	Returned Items	Held Disbursements	Stale Checks	Cost Recovery Fees	Cost Recovery Fees \$	Total Adjustments
1/1/2018	Mon	1										
1/2/2018	Tue	1	94	0	2	4	4	0	1	12	\$63.87	23
1/3/2018	Wed	1	127	5	2	0	4	0	0	27	\$78.81	38
1/4/2018	Thu	1	61	0	1	0	2	0	0	51	\$201.35	54
1/5/2018	Fri	1	54	6	3	0	6	1	0	60	\$259.62	76
1/6/2018	Sat	1										
1/7/2018	Sun	2										
1/8/2018	Mon	2	87	0	3	1	10	1	3	19	\$259.37	37
1/9/2018	Tue	2	29	3	1	0	3	1	2	38	\$160.86	48
1/10/2018	Wed	2	44	6	0	0	7	3	3	50	\$200.34	69
1/11/2018	Thu	2	56	0	0	1	2	0	0	28	\$183.24	31
1/12/2018	Fri	2	32	1	4	0	2	1	0	13	\$103.87	21
1/13/2018	Sat	2										
1/14/2018	Sun	3										
1/15/2018	Mon	3										
1/16/2018	Tue	3	72	2	0	0	8	0	0	4	\$65.06	14
1/17/2018	Wed	3	50	4	2	0	4	1	1	36	\$160.60	48
1/18/2018	Thu	3	65	0	0	0	3	2	0	41	\$128.64	46
1/19/2018	Fri	3	45	3	4	2	1	2	0	14	\$52.77	26
1/20/2018	Sat	3										
1/21/2018	Sun	4										
1/22/2018	Mon	4	64	1	0	0	3	1	1	8	\$57.38	14
1/23/2018	Tue	4	33	3	0	0	6	1	7	29	\$85.81	46
1/24/2018	Wed	4	54	0	0	1	7	1	1	46	\$141.60	56
1/25/2018	Thu	4	61	0	1	0	8	2	0	20	\$91.00	31
1/26/2018	Fri	4	44	1	1	0	3	0	0	8	\$30.59	13
1/27/2018	Sat	4										
1/28/2018	Sun	5										
1/29/2018	Mon	5	85	4	4	0	17	0	2	1	\$1.94	28
1/30/2018	Tue	5	38	1	2	0	3	0	2	38	\$84.75	46
1/31/2018	Wed	5	52	2	1	0	9	0	3	26	\$43.07	41
2/1/2018	Thu	5	82	0	4	0	7	0	0	15	\$116.64	26
2/2/2018	Fri	5	109	0	2	0	5	2	0	9	\$39.82	18
2/3/2018	Sat	5										
2/4/2018	Sun	6										
2/5/2018	Mon	6	92	1	1	0	2	4	2	5	\$49.89	15
2/6/2018	Tue	6	41	0	1	0	1	2	2	89	\$358.28	95
2/7/2018	Wed	6	39	1	1	0	9	2	2	57	\$382.46	72
2/8/2018	Thu	6	59	1	0	1	4	0	0	24	\$2,921.05	30
2/9/2018	Fri	6	30	0	0	1	5	1	0	13	\$86.42	20
2/10/2018	Sat	6										
2/11/2018	Sun	7										
2/12/2018	Mon	7	73	4	17	0	6	1	7	5	\$69.92	40
2/13/2018	Tue	7	38	2	3	0	0	0	1	49	\$198.10	55
2/14/2018	Wed	7	35	5	6	0	6	0	3	33	\$122.82	53
2/15/2018	Thu	7	67	1	11	0	2	3	0	25	\$155.96	42
2/16/2018	Fri	7	34	1	0	0	7	1	0	13	\$92.99	22
2/17/2018	Sat	7										
2/18/2018	Sun	8										
2/19/2018	Mon	8	58	0	4	1	0	1	1	0	\$0.00	7
2/20/2018	Tue	8	37	3	1	1	9	1	1	2	\$28.06	18
2/21/2018	Wed	8	60	0	0	0	2	2	1	35	\$91.87	40
2/22/2018	Thu	8					1					1
2/23/2018	Fri	8	98	1	1	0	2	2	0	66	\$196.81	72
2/24/2018	Sat	8										
2/25/2018	Sun	9										
2/26/2018	Mon	9	54	1	2	1	6	0	5	7	\$59.90	22
2/27/2018	Tue	9	50	1	1	0	4	1	2	41	\$119.09	50
2/28/2018	Wed	9	54	0	1	0	1	0	0	25	\$53.96	27
3/1/2018	Thu	9	65	0	5	0	4	0	0	6	\$24.65	15
3/2/2018	Fri	9	120	8	1	0	5	1	0	13	\$40.09	28
3/3/2018	Sat	9										

NEW YEARS DAY

Martin Luther King

PRESIDENTS DAY

CLOSED DUE TO ICE STORM

[illegible]

[illegible]

7/16/2018	Mon	29
7/17/2018	Tue	29
7/18/2018	Wed	29
7/19/2018	Thu	29
7/20/2018	Fri	29
7/21/2018	Sat	29
7/22/2018	Sun	30
7/23/2018	Mon	30
7/24/2018	Tue	30
7/25/2018	Wed	30
7/26/2018	Thu	30
7/27/2018	Fri	30
7/28/2018	Sat	30
7/29/2018	Sun	31
7/30/2018	Mon	31
7/31/2018	Tue	31
8/1/2018	Wed	31
8/2/2018	Thu	31
8/3/2018	Fri	31
8/4/2018	Sat	31
8/5/2018	Sun	32
8/6/2018	Mon	32
8/7/2018	Tue	32
8/8/2018	Wed	32
8/9/2018	Thu	32
8/10/2018	Fri	32
8/11/2018	Sat	32
8/12/2018	Sun	33
8/13/2018	Mon	33
8/14/2018	Tue	33
8/15/2018	Wed	33
8/16/2018	Thu	33
8/17/2018	Fri	33
8/18/2018	Sat	33
8/19/2018	Sun	34
8/20/2018	Mon	34
8/21/2018	Tue	34
8/22/2018	Wed	34
8/23/2018	Thu	34
8/24/2018	Fri	34
8/25/2018	Sat	34
8/26/2018	Sun	35
8/27/2018	Mon	35
8/28/2018	Tue	35
8/29/2018	Wed	35
8/30/2018	Thu	35
8/31/2018	Fri	35
9/1/2018	Sat	35
9/2/2018	Sun	36
9/3/2018	Mon	36
9/4/2018	Tue	36
9/5/2018	Wed	36
9/6/2018	Thu	36
9/7/2018	Fri	36
9/8/2018	Sat	36
9/9/2018	Sun	37
9/10/2018	Mon	37
9/11/2018	Tue	37
9/12/2018	Wed	37
9/13/2018	Thu	37
9/14/2018	Fri	37
9/15/2018	Sat	37
9/16/2018	Sun	37
9/17/2018	Mon	38
9/18/2018	Tue	38
9/19/2018	Wed	38
9/20/2018	Thu	38

9/21/2018	Fri	38
9/22/2018	Sat	38
9/23/2018	Sun	39
9/24/2018	Mon	39
9/25/2018	Tue	39
9/26/2018	Wed	39
9/27/2018	Thu	39
9/28/2018	Fri	39
9/29/2018	Sat	39
9/30/2018	Sun	40
10/1/2018	Mon	40
10/2/2018	Tue	40
10/3/2018	Wed	40
10/4/2018	Thu	40
10/5/2018	Fri	40
10/6/2018	Sat	40
10/7/2018	Sun	41
10/8/2018	Mon	41
10/9/2018	Tue	41
10/10/2018	Wed	41
10/11/2018	Thu	41
10/12/2018	Fri	41
10/13/2018	Sat	41
10/14/2018	Sun	42
10/15/2018	Mon	42
10/16/2018	Tue	42
10/17/2018	Wed	42
10/18/2018	Thu	42
10/19/2018	Fri	42
10/20/2018	Sat	42
10/21/2018	Sun	43
10/22/2018	Mon	43
10/23/2018	Tue	43
10/24/2018	Wed	43
10/25/2018	Thu	43
10/26/2018	Fri	43
10/27/2018	Sat	43
10/28/2018	Sun	44
10/29/2018	Mon	44
10/30/2018	Tue	44
10/31/2018	Wed	44
11/1/2018	Thu	44
11/2/2018	Fri	44
11/3/2018	Sat	44
11/4/2018	Sun	45
11/5/2018	Mon	45
11/6/2018	Tue	45
11/7/2018	Wed	45
11/8/2018	Thu	45
11/9/2018	Fri	45
11/10/2018	Sat	45
11/11/2018	Sun	46
11/12/2018	Mon	46
11/13/2018	Tue	46
11/14/2018	Wed	46
11/15/2018	Thu	46
11/16/2018	Fri	46
11/17/2018	Sat	46
11/18/2018	Sun	47
11/19/2018	Mon	47
11/20/2018	Tue	47
11/21/2018	Wed	47
11/22/2018	Thu	47
11/23/2018	Fri	47
11/24/2018	Sat	47
11/25/2018	Sun	48
11/26/2018	Mon	48

[illegible]

EP Work Volume Trends

Week #	Begin	End	Suspense	Adjustments	Webtool	L/S Affidavits	Returned Items	Held Disbursements	Stale Checks	Cost Recovery Fees	Cost Recovery \$	Total Adjustments
1	1/1/18	1/6/18	336	11	8	4	16	1	1	150	\$ 603.65	191
2	1/7/18	1/13/18	248	10	8	2	24	6	8	148	\$ 907.68	206
3	1/14/18	1/20/18	232	9	6	2	16	5	1	95	\$ 407.07	134
4	1/21/18	1/27/18	256	5	2	1	27	5	9	111	\$ 406.38	160
5	1/28/18	2/3/18	366	7	13		41	2	7	89	\$ 286.22	159
6	2/4/18	2/10/18	261	3	3	2	21	9	6	188	\$ 3,798.10	232
7	2/11/18	2/17/18	247	13	37		21	5	11	125	\$ 639.79	212
8	2/18/18	2/24/18	253	4	6	2	14	6	3	103	\$ 316.74	138
9	2/25/18	3/3/18	343	10	10	1	20	2	7	92	\$ 297.69	142
10	3/4/18	3/10/18	283	16	13		18	4	11	197	\$ 1,134.30	259
11	3/11/18	3/17/18	209	16	4	1	33	3	2	107	\$ 521.05	166
12	3/18/18	3/24/18	226	10	22	4	31	6	13	110	\$ 452.84	196
13	3/25/18	3/31/18	325	11	23	4	23	8	4	106	\$ 311.29	179
14	4/1/18	4/7/18	335	9	9		64	11	4	178	\$ 967.02	275
15	4/8/18	4/14/18	231	9	19	1	24	2		130	\$ 684.72	185
16	4/15/18	4/21/18	134	9	9	3	16	6	2	89	\$ 306.77	134
17	4/22/18	4/28/18										
18	4/29/18	5/5/18										
19	5/6/18	5/12/18										
20	5/13/18	5/19/18										
21	5/20/18	5/26/18										
22	5/27/18	6/2/18										
23	6/3/18	6/9/18										
24	6/10/18	6/16/18										
25	6/17/18	6/23/18										
26	6/24/18	6/30/18										
27	7/1/18	7/7/18										
28	7/8/18	7/14/18										
29	7/15/18	7/21/18										
30	7/22/18	7/28/18										
31	7/29/18	8/4/18										
32	8/5/18	8/11/18										
33	8/12/18	8/18/18										
34	8/19/18	8/25/18										
35	8/26/18	9/1/18										
36	9/2/18	9/8/18										
37	9/9/18	9/15/18										
38	9/16/18	9/22/18										
39	9/23/18	9/29/18										
40	9/30/18	10/6/18										
41	10/7/18	10/13/18										
42	10/14/18	10/20/18										
43	10/21/18	10/27/18										
44	10/28/18	11/3/18										
45	11/4/18	11/10/18										
46	11/11/18	11/17/18										
47	11/18/18	11/24/18										
48	11/25/18	12/1/18										
49	12/2/18	12/8/18										
50	12/9/18	12/15/18										
51	12/16/18	12/22/18										
52	12/23/18	12/29/18										
53	12/30/18	1/5/19	#REF!	#REF!	#REF!	#REF!	#REF!	#REF!	#REF!	#REF!	#REF!	#REF!

EP Work Volume Trends

Monthly

[illegible][illegible]

Years	Date	Wk	Data										Sum of Cost Recovery Fees \$	Sum of Cost Recovery Fees \$	Sum of Total Adjustments
			Sum of Suspense	Sum of Adjustments	Sum of Webtool	Sum of L/S Affidavits	Sum of Returned Items	Sum of Held Disbursements	Sum of Stale Checks	Sum of Cost Recovery Fees					
2018	Jan	1	336	11	8	4	16	1	1	150	\$	603.65		191	
		2	248	10	8	2	24	6	8	148	\$	907.68		206	
		3	232	9	6	2	16	5	1	95	\$	407.07		134	
		4	256	5	2	1	27	5	9	111	\$	406.38		160	
		5	175	7	7	0	29	0	7	65	\$	129.76		115	
	Jan Total		1247	42	31	9	112	17	26	569	\$	2,454.54		806	
	Feb	5	191	0	6	0	12	2	0	24	\$	156.46		44	
		6	261	3	3	2	21	9	6	188	\$	3,798.10		232	
		7	247	13	37	0	21	5	11	125	\$	639.79		212	
		8	253	4	6	2	14	6	3	103	\$	316.74		138	
		9	158	2	4	1	11	1	7	73	\$	232.95		99	
	Feb Total		1110	22	56	5	79	23	27	513	\$	5,144.04		725	
	Mar	9	185	8	6	0	9	1	0	19	\$	64.74		43	
		10	283	16	13	0	18	4	11	197	\$	1,134.30		259	
		11	209	16	4	1	33	3	2	107	\$	521.05		166	
		12	226	10	22	4	31	6	13	110	\$	452.84		196	
		13	325	11	23	4	23	8	4	106	\$	311.29		179	
	Mar Total		1228	61	68	9	114	22	30	539	\$	2,484.22		843	
	Apr	14	335	9	9	0	64	11	4	178	\$	967.02		275	
		15	231	9	19	1	24	2	0	130	\$	684.72		185	
		16	134	9	9	3	16	6	2	89	\$	306.77		134	
		17												0	
		18												0	
	Apr Total		700	27	37	4	104	19	6	397	\$	1,958.51		594	
	May	18												0	
		19												0	
		20												0	
		21												0	
		22												0	
	May Total													0	
	Jun	22												0	
		23												0	
		24												0	
		25												0	
		26												0	
	Jun Total													0	
	Jul	27												0	
		28												0	
		29												0	
		30												0	
		31												0	
	Jul Total													0	
	Aug	31												0	
		32												0	
		33												0	
		34												0	
		35												0	
	Aug Total													0	
	Sep	35												0	
		36												0	
		37												0	
		38												0	
		39												0	
	Sep Total													0	
	Oct	40												0	
		41												0	
		42												0	
		43												0	
		44												0	
	Oct Total													0	
	Nov	44												0	
		45												0	
		46												0	
		47												0	
		48												0	
	Nov Total													0	
	Dec	48												0	
		49												0	
		50												0	
		51												0	
		52												0	
	Dec Total													0	
Grand Total			4285	152	192	27	409	81	89	2018	\$	12,041.31		2968	

Suspense Trends

Daily

Date	DOW	Wk	Total Suspense	Total Suspense \$	# Add Order	# Refunds	Not Enough Info	Errors	MSPY	Identified	Inactive	Verify Funds	Audit	Add Order %	Refund %	Not Enough Info %	Errors %	MSPY %	Identified %	Inactive %	Verify Funds %
1/1/2018	Mon	1											OK								
1/2/2018	Tue	1	94	\$ 54,066.18	4	68	7	0	0	11	1	3	OK	4.26%	72.34%	7.45%	0.00%	0.00%	11.70%	1.06%	3.19%
1/3/2018	Wed	1	127	\$17,238.09	1	105	11	0	0	8	1	1	OK	0.79%	82.68%	8.66%	0.00%	0.00%	6.30%	0.79%	0.79%
1/4/2018	Thu	1	61	\$15,823.82	4	16	4	0	0	37	0	0	OK	6.56%	26.23%	6.56%	0.00%	0.00%	60.66%	0.00%	0.00%
1/5/2018	Fri	1	54	\$8,594.55	3	35	5	0	0	10	1	0	OK	5.56%	64.81%	9.26%	0.00%	0.00%	18.52%	1.85%	0.00%
1/6/2018	Sat	1											OK								
1/7/2018	Sun	2											OK								
1/8/2018	Mon	2	87	\$14,307.36	7	59	11	0	0	9		1	OK	8.05%	67.82%	12.64%	0.00%	0.00%	10.34%	0.00%	1.15%
1/9/2018	Tue	2	29	\$6,714.80	0	20	1	0	0	3		5	OK	0.00%	68.97%	3.45%	0.00%	0.00%	10.34%	0.00%	17.24%
1/10/2018	Wed	2	44	\$6,138.54	1	34	2	0	0	3	1	3	OK	2.27%	77.27%	4.55%	0.00%	0.00%	6.82%	2.27%	6.82%
1/11/2018	Thu	2	56	\$7,493.35	2	45	6	0	0	1	1	1	OK	3.57%	80.36%	10.71%	0.00%	0.00%	1.79%	1.79%	1.79%
1/12/2018	Fri	2	32	\$4,990.33	1	28	1	0	1	1	0	0	OK	3.13%	87.50%	3.13%	0.00%	3.13%	3.13%	0.00%	0.00%
1/13/2018	Sat	2											OK								
1/14/2018	Sun	3											OK								
1/15/2018	Mon	3											OK								
1/16/2018	Tue	3	72	\$17,665.40	5	50	6	0	1	8	2	0	OK	6.94%	69.44%	8.33%	0.00%	1.39%	11.11%	2.78%	0.00%
1/17/2018	Wed	3	50	\$6,127.84	2	40	4	0	0	4	0	0	OK	4.00%	80.00%	8.00%	0.00%	0.00%	8.00%	0.00%	0.00%
1/18/2018	Thu	3	65	\$14,391.58	6	48	2	0	0	9	0	0	OK	9.23%	73.85%	3.08%	0.00%	0.00%	13.85%	0.00%	0.00%
1/19/2018	Fri	3	45	\$7,139.32	5	30	1	0	0	8	0	1	OK	11.11%	66.67%	2.22%	0.00%	0.00%	17.78%	0.00%	2.22%
1/20/2018	Sat	3											OK								
1/21/2018	Sun	4											OK								
1/22/2018	Mon	4	64	\$25,066.85	3	37	17	0	0	7	0	0	OK	4.69%	57.81%	26.56%	0.00%	0.00%	10.94%	0.00%	0.00%
1/23/2018	Tue	4	33	\$3,161.80	2	6	0	0	0	25	0	0	OK	6.06%	18.18%	0.00%	0.00%	75.76%	0.00%	0.00%	
1/24/2018	Wed	4	54	\$15,446.07	6	39	1	0	0	5	1	2	OK	11.11%	72.22%	1.85%	0.00%	0.00%	9.26%	1.85%	3.70%
1/25/2018	Thu	4	61	\$9,412.15	3	39	3	0	0	15	0	1	OK	4.92%	63.93%	4.92%	0.00%	0.00%	24.59%	0.00%	1.64%
1/26/2018	Fri	4	44	\$19,080.47	2	27	2	0	0	8	1	4	OK	4.55%	61.36%	4.55%	0.00%	0.00%	18.18%	2.27%	9.09%
1/27/2018	Sat	4											OK								
1/28/2018	Sun	5											OK								
1/29/2018	Mon	5	85	\$16,542.19	7	60	11	0	0	6	1	0	OK	8.24%	70.59%	12.94%	0.00%	0.00%	7.06%	1.18%	0.00%
1/30/2018	Tue	5	38	\$4,486.42	2	29	1	0	0	5	0	1	OK	5.26%	76.32%	2.63%	0.00%	0.00%	13.16%	0.00%	2.63%
1/31/2018	Wed	5	52	\$19,821.50	3	36	3	0	0	6	0	4	OK	5.77%	69.23%	5.77%	0.00%	0.00%	11.54%	0.00%	7.69%
2/1/2018	Thu	5	82	\$24,042.10	8	64	5	0	0	4	0	1	OK	9.76%	78.05%	6.10%	0.00%	0.00%	4.88%	0.00%	1.22%
2/2/2018	Fri	5	109	\$55,437.23	4	82	8	0	0	7	0	8	OK	3.67%	75.23%	7.34%	0.00%	0.00%	6.42%	0.00%	7.34%
2/3/2018	Sat	5											OK								
2/4/2018	Sun	6											OK								
2/5/2018	Mon	6	92	\$27,709.80	13	62	8	0	0	7	1	1	OK	14.13%	67.39%	8.70%	0.00%	0.00%	7.61%	1.09%	1.09%
2/6/2018	Tue	6	41	\$8,505.52	4	31	3	0	0	2	0	1	OK	9.76%	75.61%	7.32%	0.00%	0.00%	4.88%	0.00%	2.44%
2/7/2018	Wed	6	39	\$6,599.21	4	25	5	0	0	5	0	0	OK	10.26%	64.10%	12.82%	0.00%	0.00%	12.82%	0.00%	0.00%
2/8/2018	Thu	6	59	\$24,502.32	2	47	7	0	0	0	2	1	OK	3.39%	79.66%	11.86%	0.00%	0.00%	0.00%	3.39%	1.69%
2/9/2018	Fri	6	30	\$6,201.65	3	17	2	0	0	8	0	0	OK	10.00%	56.67%	6.67%	0.00%	0.00%	26.67%	0.00%	0.00%
2/10/2018	Sat	6											OK								
2/11/2018	Sun	7											OK								
2/12/2018	Mon	7	73	\$11,187.55	4	49	12	0	0	8	0	0	OK	5.48%	67.12%	16.44%	0.00%	0.00%	10.96%	0.00%	0.00%
2/13/2018	Tue	7	38	\$5,944.93	1	26	2	0	0	6	3	0	OK	2.63%	68.42%	5.26%	0.00%	0.00%	15.79%	7.89%	0.00%
2/14/2018	Wed	7	35	\$17,833.07	1	18	6	0	0	4	4	2	OK	2.86%	51.43%	17.14%	0.00%	11.43%	11.43%	5.71%	0.00%
2/15/2018	Thu	7	67	\$29,190.76	4	53	1	0	0	4	0	5	OK	5.97%	79.10%	1.49%	0.00%	0.00%	5.97%	0.00%	7.48%
2/16/2018	Fri	7	34	\$6,489.18	2	24	5	0	0	2	1	0	OK	5.88%	70.59%	14.71%	0.00%	0.00%	5.88%	2.94%	0.00%
2/17/2018	Sat	7											OK								
2/18/2018	Sun	8											OK								
2/19/2018	Mon	8	58	\$7,485.16	3	44	6	0	0	4	1	0	OK	5.17%	75.86%	10.34%	0.00%	0.00%	6.90%	1.72%	0.00%
2/20/2018	Tue	8	37	\$5,156.82	1	24	3	0	0	7	0	2	OK	2.70%	64.86%	8.11%	0.00%	0.00%	18.92%	0.00%	5.41%
2/21/2018	Wed	8	60	\$19,891.23	2	25	9	0	0	21	0	3	OK	3.33%	41.67%	15.00%	0.00%	0.00%	35.00%	0.00%	5.00%
2/22/2018	Thu	8											OK								
2/23/2018	Fri	8	98	\$16,416.80	7	79	6	0	1	3	1	1	OK	7.14%	80.61%	6.12%	0.00%	1.02%	3.06%	1.02%	1.02%
2/24/2018	Sat	8											OK								
2/25/2018	Sun	9											OK								
2/26/2018	Mon	9	54	\$35,506.98	2	35	4	0	0	2	2	9	OK	3.70%	64.81%	7.41%	0.00%	0.00%	3.70%	3.70%	16.67%
2/27/2018	Tue	9	50	\$4,883.16	2	39	1	0	0	8	0	0	OK	4.00%	78.00%	2.00%	0.00%	0.00%	16.00%	0.00%	0.00%
2/28/2018	Wed	9	54	\$11,585.21	11	32	9	0	0	2	0	0	OK	20.37%	59.26%	16.67%	0.00%	0.00%	3.70%	0.00%	0.00%
3/1/2018	Thu	9	65	\$14,114.35	7	55	1	0	0	1	0	1	OK	10.77%	84.62%	1.54%	0.00%	0.00%	1.54%	0.00%	1.54%
3/2/2018	Fri	9	120	\$39,052.82	4	99	6	0	0	7	0	4	OK	3.33%	82.50%	5.00%	0.00%	0.00%	5.83%	0.00%	3.33%
3/3/2018	Sat	9											OK								
3/4/2018	Sun	10											OK								
3/5/2018	Mon	10	99	\$44,793.07	18	61	6	0	0	10	2	2	OK	18.18%	61.62%	6.06%	0.00%	0.00%	10.10%	2.02%	2.02%
3/6/2018	Tue	10	49	\$6,196.41	1	34	7	0	0	7	0	0	OK	2.04%	69.39%	14.29%	0.00%	0.00%	14.29%	0.00%	0.00%
3/7/2018	Wed	10	44	\$5,314.41	5	30	4	0	1	4	0	0	OK	11.36%	68.18%	9.09%	0.00%	2.27%	9.09%	0.00%	0.00%
3/8/2018	Thu	10	52	\$22,960.62	4	38	5	0	0	2	0	3	OK	7.69%	73.08%	9.62%	0.00%	0.00%	3.85%	0.00%	5.77%
3/9/2018	Fri	10	39	\$5,996.82	0	27	7	0	0	4	0	1	OK	0.00%	69.23%	17.95%	0.00%	0.00%	10.26%	0.00%	2.56%
3/10/2018	Sat	10											OK								
3/11/2018	Sun	11											OK								
3/12/2018	Mon	11	47	\$5,275.44	2	31	7	0	0	4	2	1	OK	4.26%	65.96%	14.89%	0.00%	0.00%	8.51%	4.28%	2.13%
3/13/2018	Tue	11	25	\$2,228.00	0	21	0	0	1	3	0	0	OK	0.00%	84.00%	0.00%	0.00%	4.00%	12.00%	0.00%	0.00%
3/14/2018	Wed	11	39	\$5,963.75	6	13	3	0	0	16	1	0	OK	15.38%	33.33%	7.69%	0.00%	0.00%	41.03%	2.56%	0.00%
3/15/2018	Thu	11	62	\$7,910.36	6	48	4	0	0	3	1	0	OK	9.68%	77.42%	6.45%	0.00%	0.00%	4.84%	1.61%	0.00%
3/16/2018	Fri	11	36	\$22,881.30	1	30	2	0	0	2		1	OK	2.78%	83.33%	5.56%	0.00%	0.00%	5.56%		2.78%
3/17/2018	Sat	11											OK								
3/18/2018	Sun	12											OK								
3/19/																					

3/26/2018	Mon	13	85	\$21,535.69	13	51	7	0	0	13	0	1	OK	15.29%	60.00%	8.24%	0.00%	0.00%	15.29%	0.00%	1.18%
3/27/2018	Tue	13	39	\$5,626.39	3	29	1	0	1	4	1	0	OK	7.69%	74.36%	2.56%	0.00%	2.56%	10.26%	2.56%	0.00%
3/28/2018	Wed	13	60	\$13,580.95	5	33	11	0	1	7	1	2	OK	8.33%	55.00%	0.00%	1.67%	11.67%	1.67%	3.33%	3.33%
3/29/2018	Thu	13	71	\$20,326.17	6	51	8	0	0	4	2	0	OK	8.45%	71.83%	11.27%	0.00%	0.00%	5.63%	2.82%	0.00%
3/30/2018	Fri	13	70	\$16,473.95	4	33	5	0	0	28	0	0	OK	5.71%	47.14%	7.14%	0.00%	0.00%	40.00%	0.00%	0.00%
3/31/2018	Sat	13											OK								
4/1/2018	Sun	14											OK								
4/2/2018	Mon	14	80	\$35,392.97	10	55	7	0	0	7	0	1	OK	12.50%	68.75%	8.75%	0.00%	0.00%	8.75%	0.00%	1.25%
4/3/2018	Tue	14	97	\$19,213.78	4	83	4	0	0	3	0	3	OK	4.12%	85.57%	4.12%	0.00%	0.00%	3.09%	0.00%	3.09%
4/4/2018	Wed	14	44	\$12,237.55	4	30	5	0	0	5	0	0	OK	9.09%	68.18%	11.36%	0.00%	0.00%	11.36%	0.00%	0.00%
4/5/2018	Thu	14	67	\$29,666.36	4	49	7	0	0	6	0	1	OK	5.97%	73.13%	10.45%	0.00%	0.00%	8.96%	0.00%	1.49%
4/6/2018	Fri	14	47	\$21,947.46	2	32	7	0	0	2	3	1	OK	4.26%	68.09%	14.89%	0.00%	0.00%	4.26%	6.38%	2.13%
4/7/2018	Sat	14											OK								
4/8/2018	Sun	15											OK								
4/9/2018	Mon	15	66	\$7,678.76	6	46	5	0	0	9	0	0	OK	9.09%	69.70%	7.58%	0.00%	0.00%	13.64%	0.00%	0.00%
4/10/2018	Tue	15	37	\$4,552.49	1	29	2	0	1	3	1	0	OK	2.70%	78.38%	5.41%	0.00%	2.70%	8.11%	2.70%	0.00%
4/11/2018	Wed	15	35	\$4,967.81	3	25	5	0	0	2	0	0	OK	8.57%	71.43%	14.29%	0.00%	0.00%	5.71%	0.00%	0.00%
4/12/2018	Thu	15	49	\$16,538.91	6	33	5	0	0	2	0	3	OK	12.24%	67.35%	10.20%	0.00%	0.00%	4.08%	0.00%	8.12%
4/13/2018	Fri	15	44	\$5,739.34	4	34	3	0	0	2	1	0	OK	9.09%	77.27%	6.82%	0.00%	0.00%	4.55%	2.27%	0.00%
4/14/2018	Sat	15											OK								
4/15/2018	Sun	16											OK								
4/16/2018	Mon	16	65	\$10,799.13	2	45	4	0	0	12	0	2	OK	3.08%	69.23%	6.15%	0.00%	0.00%	18.46%	0.00%	3.08%
4/17/2018	Tue	16	34	\$3,421.00	4	23	3	0	1	3	0	0	OK	11.76%	67.65%	8.82%	0.00%	2.94%	8.82%	0.00%	0.00%
4/18/2018	Wed	16	35	\$4,943.60	3	25	1	0	0	4	1	1	OK	8.57%	71.43%	2.86%	0.00%	0.00%	11.43%	2.86%	2.86%
4/19/2018	Thu	16	64	\$10,579.04	0	44	8	0	0	12	0	0	OK	0.00%	68.75%	12.50%	0.00%	0.00%	18.75%	0.00%	0.00%
4/20/2018	Fri	16	34	\$9,375.59	1	25	5	0	0	2		1	OK	2.94%	73.53%	14.71%	0.00%	0.00%	5.88%	0.00%	2.94%
4/21/2018	Sat	16											OK								
4/22/2018	Sun	17											OK								
4/23/2018	Mon	17	92	\$40,040.45	3	73	3	0	0	8	1	4	OK	3.26%	79.35%	3.26%	0.00%	0.00%	8.70%	1.09%	4.35%
4/24/2018	Tue	17	40	\$3,704.61	1	36	2	0	0	1	0	0	OK	2.50%	90.00%	5.00%	0.00%	0.00%	2.50%	0.00%	0.00%
4/25/2018	Wed	17	32	\$4,029.55	1	25	2	0	2	1	1	0	OK	3.13%	78.13%	6.25%	0.00%	6.25%	3.13%	0.00%	0.00%
4/26/2018	Thu	17	58	\$7,161.12	2	50	5	0	0	0	1	0	OK	3.45%	86.21%	8.62%	0.00%	0.00%	0.00%	1.72%	0.00%
4/27/2018	Fri	17	32	\$7,138.25	3	25	3	0	0	0	1	0	OK	9.38%	78.13%	9.38%	0.00%	0.00%	0.00%	3.13%	0.00%
4/28/2018	Sat	17											OK								
4/29/2018	Sun	18											OK								
4/30/2018	Mon	18	92	\$24,133.73	9	64	9	0	0	8	2	0	OK	9.78%	69.57%	9.78%	0.00%	0.00%	8.70%	2.17%	0.00%
5/1/2018	Tue	18	57	\$13,680.68	3	50	1	0	0	3	0	0	OK	5.26%	87.72%	1.75%	0.00%	0.00%	5.26%	0.00%	0.00%
5/2/2018	Wed	18	49	\$10,742.41	1	32	4	0	0	8	2	2	OK	2.04%	65.31%	8.16%	0.00%	0.00%	16.33%	4.08%	4.08%
5/3/2018	Thu	18	112	\$18,267.00	5	93	10	0	0	3	0	1	OK	4.46%	83.04%	8.93%	0.00%	0.00%	2.68%	0.00%	0.89%
5/4/2018	Fri	18	53	\$6,791.07	6	31	10	0	1	1	3	1	OK	11.32%	58.49%	18.87%	0.00%	1.89%	1.89%	5.66%	1.89%
5/5/2018	Sat	18											OK								
5/6/2018	Sun	19											OK								
5/7/2018	Mon	19	97	\$24,668.63	9	71	4	0	0	7	3	3	OK	9.28%	73.20%	4.12%	0.00%	0.00%	7.22%	3.09%	3.09%
5/8/2018	Tue	19	42	\$6,656.47	3	29	3	0	0	4	1	2	OK	7.14%	69.05%	7.14%	0.00%	0.00%	9.52%	2.38%	4.76%
5/9/2018	Wed	19	40	\$7,599.88	6	26	4	0	0	3	0	1	OK	15.00%	65.00%	10.00%	0.00%	0.00%	7.50%	0.00%	2.50%
5/10/2018	Thu	19	52	\$6,888.17	5	44	1	0	0	2	0	0	OK	9.62%	84.62%	1.92%	0.00%	0.00%	3.85%	0.00%	0.00%
5/11/2018	Fri	19	39	\$15,699.53	0	25	6	0	0	4	3	1	OK	0.00%	64.10%	15.38%	0.00%	0.00%	10.26%	7.69%	2.56%
5/12/2018	Sat	19											OK								
5/13/2018	Sun	20											OK								
5/14/2018	Mon	20	67	\$20,665.90	3	47	10	0	0	2	0	5	OK	4.48%	70.15%	14.93%	0.00%	0.00%	2.99%	0.00%	7.46%
5/15/2018	Tue	20	39	\$4,975.65	4	30	3	0	0	2	0	0	OK	10.26%	70.15%	7.69%	0.00%	0.00%	5.13%	0.00%	0.00%
5/16/2018	Wed	20	57	\$20,732.04	0	51	2	0	0	3	0	1	OK	0.00%	89.47%	3.51%	0.00%	0.00%	5.26%	0.00%	1.75%
5/17/2018	Thu	20	46	\$7,437.56	2	38	3	0	0	2	1	0	OK	4.35%	82.61%	6.52%	0.00%	0.00%	4.35%	2.17%	0.00%
5/18/2018	Fri	20	44	\$6,056.94	5	28	6	0	0	1	1	3	OK	11.36%	63.64%	13.64%	0.00%	0.00%	2.27%	2.27%	6.82%
5/19/2018	Sat	20											OK								
5/20/2018	Sun	21											OK								
5/21/2018	Mon	21	90	\$42,781.35	3	61	10	0	0	10	1	5	OK	3.33%	67.78%	11.11%	0.00%	0.00%	11.11%	1.11%	5.56%
5/22/2018	Tue	21	65	\$10,632.56	1	56	6	0	0	1	1	0	OK	1.54%	86.15%	9.23%	0.00%	0.00%	1.54%	0.00%	0.00%
5/23/2018	Wed	21	32	\$3,912.26	6	19	2	0	0	4	0	1	OK	18.75%	59.38%	6.25%	0.00%	0.00%	12.50%	0.00%	3.13%
5/24/2018	Thu	21	56	\$21,145.82	3	44	5	0	0	0	0	4	OK	5.36%	78.57%	8.93%	0.00%	0.00%	0.00%	0.00%	7.14%
5/25/2018	Fri	21	39	\$25,265.25	3	28	3	0	0	4	0	1	OK	7.69%	71.79%	7.69%	0.00%	0.00%	10.26%	0.00%	2.56%
5/26/2018	Sat	21											OK								
5/27/2018	Sun	22											OK								
5/28/2018	Mon	22											OK								
5/29/2018	Tue	22	70	\$11,545.36	1	60	4	0	0	2	2	1	OK	1.43%	85.71%	5.71%	0.00%	0.00%	2.86%	2.86%	1.43%
5/30/2018	Wed	22	54	\$6,896.12	2	51	0	0	0	0	0	1	OK	3.70%	94.44%	0.00%	0.00%	0.00%	0.00%	0.00%	1.85%
5/31/2018	Thu	22	68	\$8,870.50	4	56	2	0	0	4	1	1	OK	5.88%	82.35%	2.94%	0.00%	0.00%	5.88%	1.47%	1.47%
6/1/2018	Fri	22	132	\$28,499.79	5	120	2	0	0	5	0	0	OK	3.79%	90.91%	1.52%	0.00%	0.00%	3.79%	0.00%	0.00%
6/2/2018	Sat	22											OK								
6/3/2018	Sun	23											OK								
6/4/2018	Mon	23	120	\$29,329.55	12	83	15	0	0	5	1	4	OK	10.00%	69.17%	12.50%	0.00%	0.00%	4.17%	0.83%	3.33%
6/5/2018	Tue	23	57	\$16,464.17	3	36	5	0	0	10	1	2	OK	5.26%	83.16%	8.77%	0.00%	0.00%	17.54%	1.75%	3.51%
6/6/2018	Wed	23	40	\$12,821.94	2	29	0	0	0	2	6	1	OK	5.00%	72.50%	0.00%	0.00%	5.00%	15.00%	0.00%	2.50%
6/7/2018	Thu	23	81	\$24,490.68	5	58	7	0	0	4	4	3	OK	6.17%	71.60%	8.64%	0.00%	0.00%	4.94%	4.94%	3.70%
6/8/2018	Fri	23	39	\$8,201.01	0	26	6	0	2	4	1	0	OK	0.00%	66.67%	15.38%	0.00%	5.13%	10.26%	2.56%	0.00%
6/9/2018	Sat	23											OK								
6/10/2018	Sun	24											OK								
6/11/2018	Mon	24	82	\$26,0																	

6/25/2018	Mon	26	73	\$14,258.01	1	46	9	0	0	13	4	0	OK	1.37%	63.01%	12.33%	0.00%	0.00%	17.81%	5.48%	0.00%
6/26/2018	Tue	26	45	\$5,359.30	1	38	4	0	0	2	0	0	OK	2.22%	84.44%	8.89%	0.00%	0.00%	4.44%	0.00%	0.00%
6/27/2018	Wed	26	50	\$12,362.07	4	37	3	0	0	6	0	0	OK	8.00%	74.00%	6.00%	0.00%	0.00%	12.00%	0.00%	0.00%
6/28/2018	Thu	26											OK								
6/29/2018	Fri	26											OK								
6/30/2018	Sat	26											OK								
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12/24/2018	Mon	52											OK								
12/25/2018	Tue	52											OK								
12/26/2018	Wed	52											OK								
12/27/2018	Thu	52											OK								
12/28/2018	Fri	52											OK								
12/29/2018	Sat	52											OK								
12/30/2018	Sun	53											OK								
12/31/2018	Mon	53											OK								

Suspense Trends

Weekly

Week #	Begin	End	Total Suspense	Total Suspense \$	# Add Order	# Refunds	Not Enough Info	Errors	MSPY	Identified	Inactive	Verify Funds	Add Order %	Refund %	Not Enough Info %	Errors %	MSPY %	Identified %	Inactive %	Verify Funds %
1	1/1/17	1/6/17	336	\$ 95,722.64	12	224	27			66	3	4	3.57%	66.67%	8.04%			19.64%	0.89%	1.19%
2	1/7/17	1/13/17	248	\$ 39,644.38	11	186	21		1	17	2	10	4.44%	75.00%	8.47%		0.40%	6.85%	0.81%	4.03%
3	1/14/17	1/20/17	232	\$ 45,324.14	18	168	13		1	29	2	1	7.76%	72.41%	5.60%		0.43%	12.50%	0.86%	0.43%
4	1/21/17	1/27/17	256	\$ 72,167.34	16	148	23			60	2	7	6.25%	57.81%	8.98%			23.44%	0.78%	2.73%
5	1/28/17	2/3/17	366	\$120,329.44	24	271	28			28	1	14	6.56%	74.04%	7.65%			7.65%	0.27%	3.83%
6	2/4/17	2/10/17	261	\$ 73,518.50	26	182	25			22	3	3	9.96%	69.73%	9.58%			8.43%	1.15%	1.15%
7	2/11/17	2/17/17	247	\$ 70,645.49	12	170	26		4	24	6	5	4.86%	68.83%	10.53%		1.62%	9.72%	2.43%	2.02%
8	2/18/17	2/24/17	253	\$ 48,950.01	13	172	24		1	35	2	6	5.14%	67.98%	9.49%		0.40%	13.83%	0.79%	2.37%
9	2/25/17	3/3/17	343	\$105,142.52	26	260	21			20	2	14	7.58%	75.80%	6.12%			5.83%	0.58%	4.08%
10	3/4/17	3/10/17	283	\$ 85,261.33	28	190	29		1	27	2	6	9.89%	67.14%	10.25%		0.35%	9.54%	0.71%	2.12%
11	3/11/17	3/17/17	209	\$ 44,258.85	15	143	16		1	28	4	2	7.18%	68.42%	7.66%		0.48%	13.40%	1.91%	0.96%
12	3/18/17	3/24/17	228	\$ 86,444.53	16	162	24		2	15	5	4	7.02%	71.05%	10.53%		0.88%	6.58%	2.19%	1.75%
13	3/25/17	3/31/17	325	\$ 77,543.15	31	197	32		2	56	4	3	9.54%	60.62%	9.85%		0.62%	17.23%	1.23%	0.92%
14	4/1/17	4/7/17	335	\$118,458.12	24	249	30			23	3	6	7.16%	74.33%	8.96%			6.87%	0.90%	1.79%
15	4/8/17	4/14/17	231	\$ 39,477.31	20	167	20		1	18	2	3	8.66%	72.29%	8.66%		0.43%	7.79%	0.87%	1.30%
16	4/15/17	4/21/17	232	\$ 39,118.36	10	162	21		1	33	1	4	4.31%	69.83%	9.05%		0.43%	14.22%	0.43%	1.72%
17	4/22/17	4/28/17	254	\$ 62,073.98	10	209	15		2	10	4	4	3.94%	82.28%	5.91%		0.79%	3.94%	1.57%	1.57%
18	4/29/17	5/5/17	363	\$ 73,614.89	24	270	34		1	23	7	4	6.61%	74.38%	9.37%		0.28%	6.34%	1.93%	1.10%
19	5/6/17	5/12/17	270	\$ 61,512.68	23	195	18			20	7	7	8.52%	72.22%	6.67%			7.41%	2.59%	2.59%
20	5/13/17	5/19/17	253	\$ 59,868.09	14	194	24			10	2	9	5.53%	76.68%	9.49%			3.95%	0.79%	3.56%
21	5/20/17	5/26/17	282	\$103,737.24	16	208	26			19	2	11	5.67%	73.76%	9.22%			6.74%	0.71%	3.90%
22	5/27/17	6/2/17	324	\$ 55,811.77	12	287	8			11	3	3	3.70%	88.58%	2.47%			3.40%	0.93%	0.93%
23	6/3/17	6/9/17	337	\$ 91,307.35	22	232	33		4	29	7	10	6.53%	68.84%	9.79%		1.19%	8.61%	2.08%	2.97%
24	6/10/17	6/16/17	288	\$ 77,066.15	17	219	36			6	3	7	5.90%	76.04%	12.50%			2.08%	1.04%	2.43%
25	6/17/17	6/23/17	321	\$101,545.76	6	255	29			20	3	8	1.87%	79.44%	9.03%			6.23%	0.93%	2.49%
26	6/24/17	6/30/17	168	\$ 31,979.38	6	121	16			21	4		3.57%	72.02%	9.52%			12.50%	2.38%	
27	7/1/17	7/7/17																		
28	7/8/17	7/14/17																		
29	7/15/17	7/21/17																		
30	7/22/17	7/28/17																		
31	7/29/17	8/4/17																		
32	8/5/17	8/11/17																		
33	8/12/17	8/18/17																		
34	8/19/17	8/25/17																		
35	8/26/17	9/1/17																		
36	9/2/17	9/8/17																		
37	9/9/17	9/15/17																		
38	9/16/17	9/22/17																		
39	9/23/17	9/29/17																		
40	9/30/17	10/6/17																		
41	10/7/17	10/13/17																		
42	10/14/17	10/20/17																		
43	10/21/17	10/27/17																		
44	10/28/17	11/3/17																		
45	11/4/17	11/10/17																		
46	11/11/17	11/17/17																		
47	11/18/17	11/24/17																		
48	11/25/17	12/1/17																		
49	12/2/17	12/8/17																		
50	12/9/17	12/15/17																		
51	12/16/17	12/22/17																		
52	12/23/17	12/29/17																		
53	12/30/17	1/5/18	#REF!	#REF!	#REF!	#REF!	#REF!	#REF!	#REF!	#REF!	#REF!	#REF!								

Web Stats

Daily

Date	DOW	Wk	Public Website	Private Website	Research Website	KPC Client in Edit Mode	Send IV-D Receipt file	Column1
1/1/2018	Mon	1	3,679	NA		NA	NA	New Years Day
1/2/2018	Tue	1	8,877	72	2	5:27 AM	6:13 PM	
1/3/2018	Wed	1	9,611	78	2	5:32 AM	5:45 PM	
1/4/2018	Thu	1	8,709	123	1	5:31 AM	5:53 PM	
1/5/2018	Fri	1	7,472	147	3	5:29 AM	5:39 PM	
1/6/2018	Sat	1	3,605			NA	NA	
1/7/2018	Sun	2	2,991			NA	NA	
1/8/2018	Mon	2	8,338	77	3	5:05 AM	5:57 PM	
1/9/2018	Tue	2	7,477	131	1	5:48 AM	5:25 PM	
1/10/2018	Wed	2	7,102	76	-	5:22 AM	5:32 PM	
1/11/2018	Thu	2	6,640	43	-	5:22 AM	5:40 PM	
1/12/2018	Fri	2	6,830	85	4	5:24 AM	5:33 PM	
1/13/2018	Sat	2	3,320			NA	NA	
1/14/2018	Sun	3	905			NA	NA	
1/15/2018	Mon	3	5,215			NA	NA	Martin Luther King
1/16/2018	Tue	3	9,328	84	-	5:13 AM	6:00 PM	
1/17/2018	Wed	3	8,490	64	2	5:28 AM	5:34 PM	
1/18/2018	Thu	3	8,044	71	-	5:26 AM	5:45 PM	
1/19/2018	Fri	3	7,087	72	4	5:27 AM	5:37 PM	
1/20/2018	Sat	3	3,371			NA	NA	
1/21/2018	Sun	4	2,950			NA	NA	
1/22/2018	Mon	4	8,253	140	-	5:14 AM	5:58 PM	
1/23/2018	Tue	4	7,895	94	-	5:31 AM	5:26 PM	
1/24/2018	Wed	4	7,016	93	-	6:18 AM	5:30 PM	
1/25/2018	Thu	4	6,751	81	1	5:32 AM	5:44 PM	
1/26/2018	Fri	4	6,418	76	1	5:26 AM	5:31 PM	
1/27/2018	Sat	4	3,128			NA	NA	
1/28/2018	Sun	5	2,878			NA	NA	
1/29/2018	Mon	5	7,705	99	4	5:21 AM	5:55 PM	
1/30/2018	Tue	5	7,786	83	2	5:29 AM	5:25 PM	
1/31/2018	Wed	5	7,765	128	1	5:23 AM	5:33 PM	
2/1/2018	Thu	5	8,106	131	4	5:22 AM	5:52 PM	
2/2/2018	Fri	5	7,930	71	2	5:29 AM	5:50 PM	
2/3/2018	Sat	5	3,597			NA	NA	
2/4/2018	Sun	6	2,987			NA	NA	
2/5/2018	Mon	6	8,846	82	1	5:42 AM	6:02 PM	
2/6/2018	Tue	6	8,590	56	1	5:30 AM	5:31 PM	
2/7/2018	Wed	6	8,385	122	1	5:24 AM	5:34 PM	
2/8/2018	Thu	6	7,600	75	-	5:23 AM	5:42 PM	
2/9/2018	Fri	6	6,893	118	-	5:26 AM	5:29 PM	
2/10/2018	Sat	6	3,545	31		NA	NA	
2/11/2018	Sun	7	2,961			NA	NA	

2/12/2018	Mon	7	7,918	91	17	5:11 AM	5:57 PM	
2/13/2018	Tue	7	7,855	103	3	5:31 AM	5:25 PM	
2/14/2018	Wed	7	7,435	185	6	5:23 AM	5:31 PM	
2/15/2018	Thu	7	7,618	101	11	5:24 AM	5:40 PM	
2/16/2018	Fri	7	6,875	106	-	5:26 AM	5:33 PM	
2/17/2018	Sat	7	3,548			NA	NA	
2/18/2018	Sun	8	3,245			NA	NA	
2/19/2018	Mon	8	6,523		4	6:51 AM	6:07 PM	Presidents Day
2/20/2018	Tue	8	8,555	64	1	6:12 AM	5:29 PM	
2/21/2018	Wed	8	8,905	89	-	6:22 AM	5:34 PM	
2/22/2018	Thu	8	7,871	60	-	NA	NA	Snow Day
2/23/2018	Fri	8	8,553	170	1	9:04 AM	9:04 AM	
2/24/2018	Sat	8	3,974	67		NA	NA	
2/25/2018	Sun	9	3,216			NA	NA	
2/26/2018	Mon	9	9,160	183	2	6:11 AM	6:29 PM	
2/27/2018	Tue	9	8,446	155	1	5:28 AM	6:27 PM	
2/28/2018	Wed	9	7,970	61	1	5:29 AM	5:32 PM	
3/1/2018	Thu	9	9,501	81	5	6:56 AM	5:52 PM	
3/2/2018	Fri	9	8,196	121	1	6:00 AM	5:50 PM	
3/3/2018	Sat	9	3,769	56		NA	NA	
3/4/2018	Sun	10	3,075			NA	NA	
3/5/2018	Mon	10	8,778	71	2	6:23 AM	6:06 PM	
3/6/2018	Tue	10	8,714	238	1	5:34 AM	5:32 PM	
3/7/2018	Wed	10	8,516	135	4	6:28 AM	5:36 PM	
3/8/2018	Thu	10	7,276	60	2	5:24 AM	5:44 PM	
3/9/2018	Fri	10	6,824	49	4	5:16 AM	5:33 PM	
3/10/2018	Sat	10	3,344			NA	NA	
3/11/2018	Sun	11	2,692			NA	NA	
3/12/2018	Mon	11	8,023	117	2	5:22 AM	5:54 PM	
3/13/2018	Tue	11	7,864	84	2	5:32 AM	5:28 PM	
3/14/2018	Wed	11	7,319	161	-	5:26 AM	5:32 PM	
3/15/2018	Thu	11	6,911	49	-	5:14 AM	5:43 PM	
3/16/2018	Fri	11	6,311	58	-	5:16 AM	5:31 PM	
3/17/2018	Sat	11	3,010			NA	NA	
3/18/2018	Sun	12	2,879			NA	NA	
3/19/2018	Mon	12	7,514	66	4	5:15 AM	5:59 PM	
3/20/2018	Tue	12	8,011	82	11	5:40 AM	5:30 PM	
3/21/2018	Wed	12	8,405	67	6	5:35 AM	5:35 PM	
3/22/2018	Thu	12	7,453	59	1	5:12 AM	5:43 PM	
3/23/2018	Fri	12	6,309	55	-	5:15 AM	5:34 PM	
3/24/2018	Sat	12	3,064			NA	NA	
3/25/2018	Sun	13	2,728			NA	NA	
3/26/2018	Mon	13	7,445	124	1	6:00 AM	5:55 PM	
3/27/2018	Tue	13	7,661	140	2	5:31 AM	5:27 PM	
3/28/2018	Wed	13	6,745	52	11	5:23 AM	5:35 PM	
3/29/2018	Thu	13	6,529	52	2	5:24 AM	5:45 PM	
3/30/2018	Fri	13	5,877	52	7	5:27 AM	5:43 PM	

3/31/2018	Sat	13	2,935			NA	NA	
4/1/2018	Sun	14	2,554			NA	NA	
4/2/2018	Mon	14	8,263	83	1	6:36 AM	6:00 PM	
4/3/2018	Tue	14	8,436	106	1	5:31 AM	5:39 PM	
4/4/2018	Wed	14	7,787	276	-	5:27 AM	5:36 PM	
4/5/2018	Thu	14	7,573	213	7	5:25 AM	5:48 PM	
4/6/2018	Fri	14	6,905	123	-	9:14 AM	2:33 AM	
4/7/2018	Sat	14	3,122			NA	NA	
4/8/2018	Sun	15	2,650			NA	NA	
4/9/2018	Mon	15	7,839	162	1	5:40 AM	5:48 PM	
4/10/2018	Tue	15	7,822	211	11	5:39 AM	5:28 PM	
4/11/2018	Wed	15	7,164	82	5	5:23 AM	5:39 PM	
4/12/2018	Thu	15	6,634	105	2	5:24 AM	5:38 PM	
4/13/2018	Fri	15	2,138	204	-	5:25 AM	5:34 PM	
4/14/2018	Sat	15	2,901			NA	NA	
4/15/2018	Sun	16	2,725			NA	NA	
4/16/2018	Mon	16	8,089	111	1	5:49 AM	5:57 PM	
4/17/2018	Tue	16	7,258	177	5	5:21 AM	5:29 PM	
4/18/2018	Wed	16	6,910	93	3	5:14 AM	5:29 PM	
4/19/2018	Thu	16	6,769	107	1	5:12 AM	5:49 PM	
4/20/2018	Fri	16	5,912	93	2	5:18 AM	5:32 PM	
4/21/2018	Sat	16	2,753			NA	NA	
4/22/2018	Sun	17	2,468			NA	NA	
4/23/2018	Mon	17	7,665	67	2	5:30 AM	5:56 PM	
4/24/2018	Tue	17	7,116	69	7	5:20 AM	5:24 PM	
4/25/2018	Wed	17	6,949	117	-	5:12 AM	5:34 PM	
4/26/2018	Thu	17	6,712	104	2	5:14 AM	5:42 PM	
4/27/2018	Fri	17	5,883	96	3	5:17 AM	5:30 PM	
4/28/2018	Sat	17	2,773			NA	NA	
4/29/2018	Sun	18	2,460			NA	NA	
4/30/2018	Mon	18	8,338	133	1	5:14 AM	6:00 PM	
5/1/2018	Tue	18	2,782	113	-	5:42 AM	5:36 PM	
5/2/2018	Wed	18	8,426	104	1	5:15 AM	5:34 PM	
5/3/2018	Thu	18	7,783	89	2	5:14 AM	6:03 PM	
5/4/2018	Fri	18	8,363	87	1	5:33 AM	5:44 PM	
5/5/2018	Sat	18	6,684			NA	NA	
5/6/2018	Sun	19	3,014			NA	NA	
5/7/2018	Mon	19	2,528	91	1	6:43 AM	5:58 PM	
5/8/2018	Tue	19	8,121	86	1	5:43 AM	5:31 PM	
5/9/2018	Wed	19	7,703	139	4	5:34 AM	5:29 PM	
5/10/2018	Thu	19	6,898	109	3	5:32 AM	5:41 PM	
5/11/2018	Fri	19	6,832	113	2	5:35 AM	5:36 PM	
5/12/2018	Sat	19	5,794			NA	NA	
5/13/2018	Sun	20	2,687			NA	NA	
5/14/2018	Mon	20	2,191	99	4	6:27 AM	5:53 PM	
5/15/2018	Tue	20	7,743	139	1	6:31 AM	5:28 PM	
5/16/2018	Wed	20	7,857	79	5	6:09 AM	5:38 PM	

5/17/2018	Thu	20	7,075	79	1	6:13 AM	5:39 PM	
5/18/2018	Fri	20	6,967	66	-	8:32 AM	5:33 PM	
5/19/2018	Sat	20	6,097			NA	NA	
5/20/2018	Sun	21	2,954			NA	NA	
5/21/2018	Mon	21	2,515	128	1	6:15 AM	6:02 PM	
5/22/2018	Tue	21	7,694	89	1	5:32 AM	5:31 PM	
5/23/2018	Wed	21	7,526	79	-	5:24 AM	5:30 PM	
5/24/2018	Thu	21	6,665	94	5	5:22 AM	5:44 PM	
5/25/2018	Fri	21	6,284	89	2	5:27 AM	5:30 PM	
5/26/2018	Sat	21	5,530			NA	NA	
5/27/2018	Sun	22	2,677			NA	NA	
5/28/2018	Mon	22	2,207	88		NA	NA	Memorial Day
5/29/2018	Tue	22	2,997	82	1	5:24 AM	6:01 PM	
5/30/2018	Wed	22	8,199	52	2	5:31 AM	5:33 PM	
5/31/2018	Thu	22	8,039		2	5:26 AM	5:47 PM	
6/1/2018	Fri	22	7,270		-			
6/2/2018	Sat	22				NA	NA	
6/3/2018	Sun	23				NA	NA	
6/4/2018	Mon	23			2			
6/5/2018	Tue	23			-			
6/6/2018	Wed	23			3			
6/7/2018	Thu	23			-			
6/8/2018	Fri	23			-			
6/9/2018	Sat	23				NA	NA	
6/10/2018	Sun	24				NA	NA	
6/11/2018	Mon	24			1			
6/12/2018	Tue	24			1			
6/13/2018	Wed	24			6			
6/14/2018	Thu	24			2			
6/15/2018	Fri	24			1			
6/16/2018	Sat	24						
6/17/2018	Sun	25				NA	NA	
6/18/2018	Mon	25			3			
6/19/2018	Tue	25			1			
6/20/2018	Wed	25			5			
6/21/2018	Thu	25			-			
6/22/2018	Fri	25			1			
6/23/2018	Sat	25						
6/24/2018	Sun	26				NA	NA	
6/25/2018	Mon	26			1			
6/26/2018	Tue	26						
6/27/2018	Wed	26						
6/28/2018	Thu	26						
6/29/2018	Fri	26						
6/30/2018	Sat	26						
7/1/2018	Sun	27				NA	NA	
7/2/2018	Mon	27						

Web Stats

Weekly

Week #	Begin	End	Public Website	Private Website	Research Website
1	1/1/18	1/6/18	41,953	420	8
2	1/7/18	1/13/18	42,698	412	8
3	1/14/18	1/20/18	42,440	291	6
4	1/21/18	1/27/18	42,411	484	2
5	1/28/18	2/3/18	45,767	512	13
6	2/4/18	2/10/18	46,846	484	3
7	2/11/18	2/17/18	44,210	586	37
8	2/18/18	2/24/18	47,626	450	6
9	2/25/18	3/3/18	50,258	657	10
10	3/4/18	3/10/18	46,527	553	13
11	3/11/18	3/17/18	42,130	469	4
12	3/18/18	3/24/18	43,635	329	22
13	3/25/18	3/31/18	39,920	420	23
14	4/1/18	4/7/18	44,640	801	9
15	4/8/18	4/14/18	37,148	764	19
16	4/15/18	4/21/18	40,416	581	12
17	4/22/18	4/28/18	39,566	453	14
18	4/29/18	5/5/18	44,836	526	5
19	5/6/18	5/12/18	40,890	538	11
20	5/13/18	5/19/18	40,617	462	11
21	5/20/18	5/26/18	39,168	479	9
22	5/27/18	6/2/18	31,389	222	5
23	6/3/18	6/9/18			5
24	6/10/18	6/16/18			11
25	6/17/18	6/23/18			10
26	6/24/18	6/30/18			1
27	7/1/18	7/7/18			
28	7/8/18	7/14/18			
29	7/15/18	7/21/18			
30	7/22/18	7/28/18			
31	7/29/18	8/4/18			
32	8/5/18	8/11/18			
33	8/12/18	8/18/18			
34	8/19/18	8/25/18			
35	8/26/18	9/1/18			
36	9/2/18	9/8/18			
37	9/9/18	9/15/18			
38	9/16/18	9/22/18			
39	9/23/18	9/29/18			
40	9/30/18	10/6/18			
41	10/7/18	10/13/18			
42	10/14/18	10/20/18			
43	10/21/18	10/27/18			
44	10/28/18	11/3/18			
45	11/4/18	11/10/18			
46	11/11/18	11/17/18			
47	11/18/18	11/24/18			
48	11/25/18	12/1/18			

49	12/2/18	12/8/18			
50	12/9/18	12/15/18			
51	12/16/18	12/22/18			
52	12/23/18	12/29/18			
53	12/30/18	12/31/18			

Web Stats

Monthly

<u>Month</u>	<u>Public Website</u>	<u>Private Website</u>	<u>Research Website</u>
January-18	195636	1917	31
February-18	187107	2121	56
March-18	193678	2029	68
April-18	172568	2732	55
May-18	178832	2094	40
June-18	7270		27
July-18			
August-18			
September-18			
October-18			
November-18			
December-18			

			Data		
Years	Date	Wk	Sum of Public Website	Sum of Private Website	Sum of Research Website
2018	Jan	1	41953	420	8
		2	42698	412	8
		3	42440	291	6
		4	42411	484	2
		5	26134	310	7
	Jan Total		195636	1917	31
	Feb	5	19633	202	6
		6	46846	484	3
		7	44210	586	37
		8	47626	450	6
		9	28792	399	4
	Feb Total		187107	2121	56
	Mar	9	21466	258	6
		10	46527	553	13
		11	42130	469	4
		12	43635	329	22
		13	39920	420	23
	Mar Total		193678	2029	68
	Apr	14	44640	801	9
		15	37148	764	19
		16	40416	581	12
		17	39566	453	14
		18	10798	133	1
	Apr Total		172568	2732	55
	May	18	34038	393	4
		19	40890	538	11
		20	40617	462	11
		21	39168	479	9
		22	24119	222	5
	May Total		178832	2094	40
	Jun	22	7270		0
		23			5
		24			11
		25			10
		26			1
	Jun Total		7270		27
	Jul	27			
		28			
		29			
		30			
		31			
	Jul Total				
	Aug	31			
		32			
		33			
		34			
		35			
	Aug Total				
	Sep	35			
		36			
		37			
		38			
		39			

2018	Sep	40		
	Sep Total			
	Oct	40		
		41		
		42		
		43		
		44		
	Oct Total			
	Nov	44		
		45		
		46		
		47		
		48		
	Nov Total			
	Dec	48		
49				
50				
51				
52				
53				
Dec Total				
Grand Total		935091	10893	277

J.P. Morgan ACCESS® Reports

Reporting made easy

The ability to share information quickly is critical in today's fast-paced business environment. J.P. Morgan ACCESS® provides a powerful reporting tool—one that delivers timely, accurate data through reports that are easy to create and review. You can analyze and manage cash flow, select the information you need and present and schedule reports from a single screen: J.P. Morgan ACCESS Reports are customizable to fit your needs.

Manage reports quickly and easily to save time

J.P. Morgan ACCESS provides a simple way to manage reports. With just a few clicks, you can see a high-level snapshot of your balances or a comprehensive transaction history. Design reports to deliver information you need when you need it, enabling you to save time and make more informed cash management decisions.

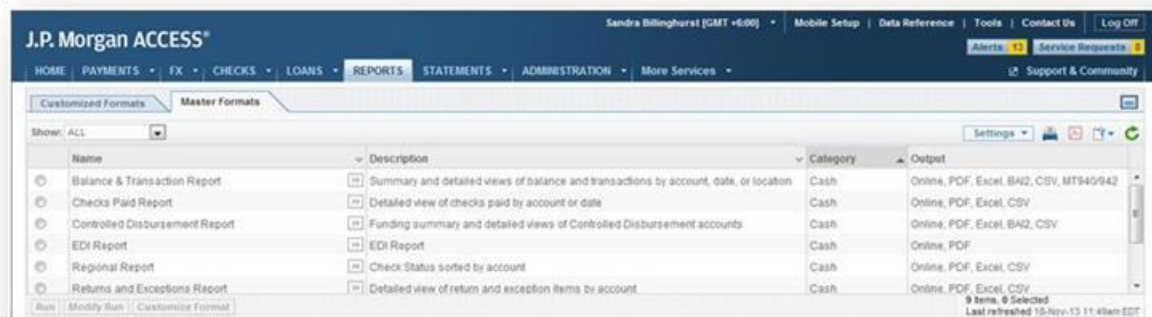
Designed to work the way you do

View balances and transactions *your way* through J.P. Morgan ACCESS Reports' comprehensive and customizable capability and flexible features and functions. You can now customize and schedule reports from a single screen, view your check and deposit images with corresponding transactions, and organize accounts into groups.

Customized to fit your needs

Select a standard master format to run a report or tailor the report criteria to view the exact accounts, transactions and balances that you need. You can then share your customized report with recipients of your choice or schedule reports to run on a recurring basis.

Nine master formats form the foundation of the J.P. Morgan ACCESS centralized reporting capability: Balance and Transaction, Checks Paid, Controlled Disbursement, EDI, Regional, Returns and Exceptions, Wire Detail, Payment, and Template. Each can be customized to create reports tailored to your specific criteria.



Examples of reports using these standard formats and also customized reports that have been tailored to show more specific information are provided on the pages that follow.

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A Quick Tour of Reports

Nine master formats form the foundation of the J.P. Morgan ACCESS reporting capability. Each format can be customized to create reports tailored to your specific needs.

1

Balance and Transaction

Includes top-line balance and transaction summaries, detailed transaction records and time-specific data. Available for current-day, previous-day and date-range periods.

Balance and Transaction Account Report	5
Balance and Transaction Summary and Detail Report	6
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2

Checks Paid

Includes detailed information about checks paid by date.

Checks Paid Report Date	11
--------------------------------------	----

3

Controlled Disbursements

Provides interim and final presentments and funding across all or selected disbursement sites, offering summary and detailed information.

Controlled Disbursement Summary and Detail Report.....	12
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Controlled Disbursement Detail Report	14

4

EDI

Provides detailed remittance and invoice information for electronic receivables or payments for a specific settlement date in Adobe® PDF or ANSI X12 820 formats.

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EDI Payments Report	16

5	Regional	
	Reports designed for specific regional branches and their unique information needs. Only available for Asia based and other select accounts.	
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	Check Draft Collections Report	18
	Direct Debit Report.....	19
	Post Dated Check Report	20
	Standard Collection Report.....	21
	Withholding Tax Report	22
6	Returns and Exceptions	
	Provides a detailed view of your return items, including check returns, ACH returns and ACHNOC.	
	Returns and Exceptions Report	23
7	Wire Detail	
	Provides incoming and outgoing wire transaction information for Fedwire, CHIPS, SWIFT and Book Transfer, with complete advice-level detail. This report is also available by account.	
	Wire Detail Report by Date.....	24
8	Payment	
	Provides payment transaction (wire, ACH and account transfer) information for current, pending and completed transactions.	
	Payment Summary Report	25
	Payment Detail Report	26
9	Template	
	Provides payment template information for all payment types by account. Transactions are displayed for each account separately.	
	Template Summary Report	27
	Template Detail Report.....	28

Balance and Transaction Account Report

1

Provides a detailed view of balance and transactions by account.

ABC Company					J.P.Morgan		
BalTran Account Report with Text Description Off					Transaction Date: 04/26/2011		
** For information purposes only.							
Includes Credits and Debits for:					Report Settings:		
All Transaction Types					Display all accounts		
Acct Group: West Coast Operations							
Acct Name: ABC COMPANY					Bank: JPMorgan Chase Bank, N.A.		
Acct Num: 0bb0001234123					Last Updated: 04/27/2011 - 04:34 AM		
Currency: USD U.S. Dollar							
Tran. Date	Value Date	Description	Customer Ref.	Bank Ref.	Credit Amount	Debit Amount	Balance
04/26/2011		Opening Available					616,729.05
		Opening Ledger					616,729.05
04/26/2011	04/26/2011	FEDWIRE DEBIT	ABC OF 11/04/25	987654321AB		1,413,476.77	(796,747.72)
04/26/2011	04/26/2011	BOOK TRANSFER CREDIT	XYZ OF 11/04/25	887654321CD	1,310.25		(795,437.47)
04/26/2011	04/26/2011	FED WIRE CREDIT	CDF A/B ABBANK	887654321MN	796,677.72		1,240.25
04/26/2011	04/26/2011	FED WIRE CREDIT	ABBAQNK	187654321EF	389,400.50		390,640.75
04/26/2011	04/26/2011	FED WIRE CREDIT	OIBANK	087654321EF	251,575.65		642,216.40
04/26/2011	04/26/2011	BOOK TRANSFER CREDIT	XYZ COBANK	287654321CD	796,747.72		1,438,964.12
Totals					2,235,711.84	1,413,476.77	
Total Items					5 items	1 item	
04/26/2011		Closing Ledger					1,438,964.12
		Closing Available					1,438,964.12
		1 Day Float					0.00
		2+ Day Float					0.00
End of Report							
Balance and Transaction Report - Account							
Created on: 04/27/2011 12:54 PM EST (GMT -05:00)					Page 1 of 1		

1

ABC Company		J.P.Morgan	
Balance and Transaction Summary and Detail Report		Transaction Date: 04/26/2011	
** For information purposes only. **			
Includes Credits and Debits for:		Report Settings:	
All Transaction Types		Display all accounts	

Acct Group: West coast Operations			
Acct Name: ABC Company		Bank: JPMorgan Chase Bank, N.A.	
Acct Num: 06b0001234123		Last Updated: 04/27/2011 - 04:34 AM	
		Currency: USD U.S. Dollar	

SUMMARY				
	Ledger	Same Day	Next Day	2 Or More Days
Opening	616,729.05	616,729.05	0.00	0.00
Credits: (5)	2,235,711.84	2,235,711.84	0.00	0.00
Debits: (1)	1,413,476.77	1,413,476.77	0.00	0.00
Closing	1,438,964.12	1,438,964.12	0.00	0.00

SUMMARY OF OTHER BALANCES	
AVG CLOSING AVL BAL PREV MNTH	1,503,693.29
AVG CLOSING AVAILABLE BAL MTD	1,094,027.80
AVG CLOSING AVAILABLE BAL YTD	1,275,531.48
TOTAL FLOAT	0.00
AGGREGATE FLOAT ADJUSTMENT	0.00
CLOSING BALANCE - 3+ DAYS FLT	0.00
OPENING ON 04/27/2011	1,438,964.12
TOTAL INCOMING MONEY TRANSFRS	2,235,711.84
TOTAL OUTGOING MONEY TRANSFER	1,413,476.77

Credits						
Tran. Date	Value Date	Description	Customer Ref.	Bank Ref.	Credit Amount	Time
04/26/2011	04/26/2011	BOOK TRANSFER CREDIT	ABC OF 11/04/25	987654321AB	796,747.72	10:45 PM
		S/R:	STRAIGHT			
		YOUR REF:	ABC OF 11/04/25			
		REC FROM:	0000000300012345 DURJFKJG NMSID KFK NEW GOLDFDKJ			
			BUDNT NGHIO REDIU NO4 FVIVEN MONKE CARLO FIRE-			
			ISSLAND KJGFDUI BUGUDL			
		SWIFT ID:	ABCDABCD321			
		B/O CUSTOMER:	/CD9876543219876543211011 1/UZ LUCIF RIC FE SDFKJ			
			SAN DKDFIUUV IJMWI NO 2 12/FR/ ISMJE MORACCCE KIFDV			
			DFIVI 4/AB000001000012345			
		REMARK:	/UNC:654321/JDFIJ/USD40.00			
		REC GFP:	01234567			
04/26/2011	04/26/2011	BOOK TRANSFER CREDIT	XYZ OF 11/04/25	087654321CD	1,310.25	09:31 AM

Balance and Transaction Report - Summary and Detail	
Created on: 04/27/2011 12:26 PM EST (GMT -05:00)	

Page 1 of 3

Balance and Transaction Summary and Detail with Originated ACH Item Reconciliation

Provides batch and detail level information for originated ACH transactions (Please contact your J.P.Morgan representative to learn more and to be setup on this service. Provided this service is setup for your account, user will need to select "Include ACH Originated Items" in Additional Criteria tab in Customize Format/Modify Run).

ABC COMPANY

** All values are subject to verification and adjustments. **

Balance and Transaction Report - Summary and Detail

Transaction Date: 03/05/2014

Account Name:	ABC ACCOUNT	Last Updated:
Account Number:	00bb0123456789	03/06/2014
Currency:	USD - US Dollar	03:13 AM CDT
Bank:	1234567890 - JPMorgan Chase Bank, N.A.	

SUMMARY	Ledger	Same Day	Next Day	2 Or More Days
Opening	0.00	0.00	0.00	0.00
Credits: (17)	5,820,579.60	5,820,579.60	0.00	0.00
Debits: (2)	5,820,579.60	5,820,579.60	0.00	0.00
Closing	0.00	0.00	0.00	0.00

SUMMARY OF OTHER BALANCES

AVG CLOSING AVL BAL PREV MNTH	0.00
AVG CLOSING AVAILABLE BAL MTD	0.00
AVG CLOSING AVAILABLE BAL YTD	0.00
TOTAL FLOAT	0.00
AGGREGATE FLOAT ADJUSTMENT	0.00
CLOSING BALANCE - 3+ DAYS FLT	0.00
OPENING ON 03/06/2014	0.00
TOTAL ACH CREDIT	4,071,992.31
ACH SETTLEMENT CREDITS	1,522,875.39
TOTAL INCOMING MONEY TRANSFRS	225,711.90
ACH SETTLEMENT DEBITS	222,627.56
TOTAL ZERO BAL ACCOUNT DEBITS	5,597,952.04

Credits

Tran. Date	Description	Customer Ref.	Bank Ref.	Credit Amount	Report Time (ET)
03/05/2014	ACH SETTLEMENT CREDI	123456789	12345678911TC	1,383,082.94	02:42 AM

ORIG CO NAME: ABC COMPANY
ORIG ID : 1234567890
DESC DATE : OFFSET
ENTRY DESCR : FUEL INV.
ENTRY CLASS : CCD
TRACE NO : 0123456789123456
ENTRY DATE : 140305
IND ID NO : 1234567890
IND NAME : EFT FILE NAME: ABC12A
COMPANY DATA: 123456 ABC12A
REMARK : EFT/ACH CREATED OFFSET FOR ORIGIN# 123456 ABC12A CO EFF
DATE: 14/03/05

Company Name	Company ID	Entry CLS	Company Description	EFF Entry Date	Batch Number	Batch Amount
ABC COMPANY	123456789	CCD	FUEL INV.	03/05/2014	0000001	1,383,082.94
DFI Bank	DFI Account	IND ID No	IND Name	Trace Number	Item Amount	
12345678	00bb20934667	1234578	ABCD CORP LTD	1234567890000126	541,811.18	
87654321	00bb99987123	87654321	FOOD BEV CORP.	1234567890000125	222,627.56	
43256102	00bb20123487	01287654	BUSINESS 123	1234567890000124	165,027.20	
04265478	00bb90934766	12312312	ENGINEERING CO.	1234567890000123	76,920.73	

Balance and Transaction Summary Report

1

Provides a summary view of balances by date.

ABC Company		J.P.Morgan		
Balance and Transaction Summary Report		Transaction Date: 04/26/2011		
** For information purposes only. **				
Report Settings:				
Display all accounts				
<hr/>				
Acct Group: West coast Operations				
Acct Name: ABC Company		Bank: JPMorgan Chase Bank, N.A. (TX)		
Acct Num: 0bb0001234123		Last Updated: 04/27/2011 - 04:34 AM		
Currency: USD U.S. Dollar				
<hr/>				
SUMMARY	Ledger	Same Day	Next Day	2 Or More Days
Opening	616,729.05	616,729.05	0.00	0.00
Credits: (5)	2,235,711.84	2,235,711.84	0.00	0.00
Debits: (1)	1,413,476.77	1,413,476.77	0.00	0.00
Closing	1,438,964.12	1,438,964.12	0.00	0.00
<hr/>				
SUMMARY OF OTHER BALANCES				
AVG CLOSING AVL BAL PREV MNTH		1,503,693.29		
AVG CLOSING AVAILABLE BAL MTD		1,094,027.80		
AVG CLOSING AVAILABLE BAL YTD		1,275,531.48		
TOTAL FLOAT		0.00		
AGGREGATE FLOAT ADJUSTMENT		0.00		
CLOSING BALANCE - 3+ DAYS FLT		0.00		
OPENING ON 04/27/2011		1,438,964.12		
TOTAL INCOMING MONEY TRANSFRS		2,235,711.84		
TOTAL OUTGOING MONEY TRANSFER		1,413,476.77		
<hr/>				
End of Report				
<hr/>				
Balance and Transaction Report - Summary				
Created on: 04/27/2011 12:28 PM EST (GMT -05:00)				
				Page 1 of 1

Balance and Transaction Detail Report

1

Provides a detailed view of transactions by date.

ABC Company		J.P.Morgan				
Balance and Transaction Detail Report		Transaction Date: 04/26/2011				
** For information purposes only. **						
Includes Credits and Debits for:		Report Settings:				
All Transaction Types		Display all accounts				
Acct Group: West coast Operations						
Acct Name: ABC Company		Bank: JPMorgan Chase Bank, N.A.				
Acct Num: 0bb:000123412345		Last Updated: 04/27/2011 - 04:34 AM				
		Currency: USD U.S. Dollar				
Credits						
Tran. Date	Value Date	Description	Customer Ref.	Bank Ref.	Credit Amount	Time
04/26/2011	04/26/2011	BOOK TRANSFER CREDIT	ABC OF 11/04/25	0987654321AB	796,747.72	10:45 PM
		S/R:	STRAIGHT			
		YOUR REF:	ABC OF 11/04/25			
		REC FROM:	0000000300012345 DURJFKJG NMSID KFK NEW GOLFDKJ			
			BUDNT NGHIO REDIU NO4 FVIVEN MONKE CARLO FIREISS-			
			LAND KJGFDUI BUGUDL			
		SWIFT ID:	ABCDABCD321			
		B/O CUSTOMER:	/CD9876543219876543211011 1/UZ LUCIF RIC FE SDFKJ			
			SAN DKDFIUJ LMVI NO 2 12/FR/ ISMJE MORACCCE KIFDV			
			DFIVI 4/AB000001000012345			
		REMARK:	/UNC/654321/JDFJ/USD40.00			
		REC GFP:	01234567			
04/26/2011	04/26/2011	BOOK TRANSFER CREDIT	ABC OF 11/04/26	1987654321CD	1,310.25	09:31 AM
		S/R:	STRAIGHT			
		YOUR REF:	ABC OF 11/04/25			
		REC FROM:	0000000300012345 DURJFKJG NMSID KFK NEW GOLFDKJ JVN VIN REDIU			
			NO4 FVIVEN MONKE CARLO FIREISSLAND KJGFDUI BUGUDL			
		SWIFT ID:	ABCDABCD321			
		B/O CUSTOMER:	/CD9876543219876543211011 1/UZ LUCIF RIC FE SDFKJ			
			SAN DKDFIUJ LMVI NO 2 12/FR/ ISMJE JHDFVIDNNVNN			
			4/AB000001000012345			
		REMARK:	/UNC/654321/JDFJ/USD40.00			
		REC GFP:	01234567			
04/26/2011	04/26/2011	FED WIRE CREDIT	A/B FOBANK	2987654321EF	796,677.72	03:08 PM
		S/R:	STRAIGHT			
		YOUR REF:	A/B DOBANK			
		REC FROM:	DOBANK SELWARE CO 54321-0987			
		FED ID:	987654321			
		B/O CUSTOMER:	/AB9876543219876543211011 1/UZ LUCIF RIC FE SDFKJ			
		REMARK:	SAN DKDFIUJ LMVI NO 2 12/FR/ I			
		FED TIME:	15:09			
		REC GFP:	01234567			
Balance and Transaction Report - Detail						
Created on: 04/27/2011 12:29 PM EST (GMT -05:00)						
						Page 1 of 3

Balance and Transaction Location Report

1

Provides a detailed view of balance and transactions by location.

ABC Company

My Location Report
** For information purposes only. **
Includes Credits and Debits for:
All Transaction Types

Report Settings:
Display all accounts

J.P.Morgan
Transaction Date: 05/19/2011

Acct Group: West coast Operations
Acct Name: ABC COMPANY
Acct Num: 06b000123412345
05/19/2011

Bank: JPMorgan Chase Bank, N.A.
Last Updated: 05/20/2011 - 03:38 AM

Currency: USD U.S. Dollar

Opening Available
Opening Ledger

131,813.17
131,991.73

Credits

Tran. Date	Value Date	Description	Customer Ref.	Bank Ref.	Credit Amount
05/19/2011	05/19/2011	EFT CREDIT		1234567002AB	248.54
05/19/2011	05/19/2011	EFT CREDIT		1234567003AB	683.84
05/19/2011	05/19/2011	EFT CREDIT		1234567005AB	1,046.45
05/19/2011	05/19/2011	EFT CREDIT		1234567007AB	4,707.30
05/19/2011	05/19/2011	EFT CREDIT		1234567011AB	4,738.24
05/19/2011	05/19/2011	EFT CREDIT		1234567013AB	5,685.40
05/19/2011	05/19/2011	EFT CREDIT		1234567017AB	8,796.81
05/19/2011	05/19/2011	EFT CREDIT		1234567019AB	11,723.40
05/19/2011	05/19/2011	EFT CREDIT		1234567023AB	11,849.81
05/19/2011	05/19/2011	EFT CREDIT		1234567029AB	11,953.31
05/19/2011	05/19/2011	EFT CREDIT		1234567031AB	165,071.77
05/19/2011	05/19/2011	EFT CREDIT		1234567037AB	259,578.06
Total Credits for Location: Unspecified				12 items	486,082.93
05/19/2011	05/19/2011	DEPOSIT	13	1234567810	21,951.89
Total Credits for Location: 13				1 item	21,951.89
05/19/2011	05/19/2011	DEPOSIT	14	1334567821	1,628.53
Total Credits for Location: 14				1 item	1,628.53
05/19/2011	05/19/2011	DEPOSIT	22	1434567832	13,080.00
Total Credits for Location: 22				1 item	13,080.00
05/19/2011	05/19/2011	DEPOSIT	30	1534567843	6,125.00

Balance and Transaction Report - Location
Created on: 05/20/2011 01:17 PM EST (GMT -05:00)

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Checks Paid Report Date

Provides a detailed view of checks paid by date.

2

ABC COMPANY
Checks Paid Report - Date
** For Information Purposes Only. **

J.P.Morgan
Transaction Date: 12/14/2012

Report Settings:
Display all accounts

Sort Order:
Ascending Check Number

Acct Group: **Group 2**
Bank: **JPMorgan Chase Bank, N.A. (IL)**
Acct Name: **ABC COMPANY**
Acct Num: **0bb234567**

Last Updated: 11/11/2011 - 04:11 AM EST
CCY: USD U.S. Dollar

		Check Amount	Check Number	Bank Reference
	J201	<u>904.61</u>	0bb3024410	0680614790
	J201	<u>250.00</u>	0bb3024450	0780686900
	J201	<u>15,000.00</u>	0bb3024460	0680434450
	J201	<u>33.50</u>	0bb3024530	0680607630
	J201	<u>3,176.00</u>	0bb3024530	0680622000
	J201	<u>1,327.38</u>	0bb3024540	0680793310
	J201	<u>83,333.33</u>	0bb3024540	0680637180
	J201	<u>128.90</u>	0bb3024550	0680254000
	J201	<u>49.69</u>	0bb3024570	0680366840
	J201	<u>438.97</u>	0bb3024570	0680368340
Total Displayed	10 Items	104,641.28	USD	
Total	10 Items	104,641.28	USD	

All Dates Totals

Total Displayed	10 Items	104,641.28	USD
Total	10 Items	104,641.28	USD

End Of Report

Checks Paid Report - Date
Created On: 11/14/2011 03:46 PM CDT

Page 1 of 1

Controlled Disbursement Summary and Detail Report

3

Provides a funding summary and details for controlled disbursement accounts.

ABC Company		J.P.Morgan	
Controlled Disbursement Summary and Detail Report		Transaction Date: 04/27/2011	
** All values are subject to verification and adjustments. **			
** For information purposes only. **			
Sort Order:			
Amount Descending			
<hr/>			
Bank:	JPMorgan Chase Bank, N.A. (TX)	FINAL PRESENTMENT	
<hr/>			
Acct Group: West coast Operations		Last Updated: 04/27/2011 - 10:48 AM	
Acct Name: ABC COMPANY			
Acct Num: 0bb0001234123	CCY: USD U.S. Dollar		
<hr/>			
SUMMARY		Items	Amount
Total Checks Presented		3009	44,339,244.29
First Check Presentment		3008	44,337,395.05
Second Check Presentment		1	1,849.24
Net Adjustments / Others		2	0.70
Net Electronic Transactions			0.00
Opening Ledger			0.00
Target Balance			0.00
Prior Day Late Presentment			0.00
Funding Requirement As Of 10:48 AM			44,339,244.99
<hr/>			
CHECKS PRESENTED			
Customer Ref.	Amount		
71234025	12,459,245.69		
72234037	5,449,942.11		
72234111	3,059,599.73		
72234213	2,386,269.43		
72234417	1,317,305.14		
72234519	1,119,495.85		
72234623	1,078,624.53		
73234025	915,663.33		
73234037	778,804.87		
73234111	442,445.25		
73234213	339,170.45		
73234417	208,904.58		
73234519	192,575.81		
74234025	171,953.53		
74234037	115,558.85		
74234111	113,631.11		
74234213	110,318.30		
74234417	105,860.46		
71234519	104,308.13		
71234623	102,621.95		
71234729	94,171.49		
71234831	83,228.88		
71234937	78,512.51		
71234036	77,518.01		
71234037	75,266.03		
78234111	72,602.37		
78234213	71,219.78		
78234417	70,220.93		
78234519	69,963.52		
79234025	67,475.40		
79234037	64,944.71		
79234111	64,551.42		
79234213	63,300.49		
79234188	61,851.98		
79234290	60,974.38		
<hr/>			
Controlled Disbursement Report - Summary and Detail			
Created On: 04/27/2011 12:34 PM EST (GMT -05:00)			
Page 1 of 58			

Controlled Disbursement Summary Report

3

Provides a funding summary for controlled disbursement accounts.

ABC Company		J.P.Morgan	
Controlled Disbursement Summary Report		Transaction Date: 04/27/2011	
** All values are subject to verification and adjustments. **			
** For information purposes only.			
Bank: JPMorgan Chase Bank, N.A.		FINAL PRESENTMENT	
Acct Group: West Coast Operations		Last Updated: 04/27/2011 - 10:48 AM	
Acct Name: ABC COMPANY			
Acct Num: 0bb000123412345		CCY: USD U.S. Dollar	
SUMMARY		Items	Amount
Total Checks Presented		1235	44,339,244.29
First Check Presentment		1234	44,337,395.05
Second Check Presentment		1	1,849.24
Net Adjustments / Others		2	0.70
Net Electronic Transactions			0.00
Opening Ledger			0.00
Target Balance			0.00
Prior Day Late Presentment			0.00
Funding Requirement As Of 10:48 AM			44,339,244.99
JPMORGAN CHASE BANK, N.A. TOTAL FINAL FUNDING, 04/27/2011			
Total Checks Presented		2235	44,339,244.29
First Check Presentment		2234	44,337,395.05
Second Check Presentment		1	1,849.24
Net Adjustments / Others		2	0.70
Net Electronic Transactions			0.00
Opening Ledger			0.00
Target Balance			0.00
Prior Day Late Presentment			0.00
Funding Requirement As Of 10:48 AM			44,339,244.99
GRAND TOTAL FINAL FUNDING, 04/27/2011			
Total Checks Presented		3235	44,339,244.29
First Check Presentment		3234	44,337,395.05
Second Check Presentment		1	1,849.24
Net Adjustments / Others		2	0.70
Net Electronic Transactions			0.00
Opening Ledger			0.00
Target Balance			0.00
Prior Day Late Presentment			0.00
Funding Requirement As Of 10:48 AM			44,339,244.99
End Of Report			
Controlled Disbursement Report - Summary			
Created On: 04/27/2011 12:33 PM EST (GMT -05:00)			
Page 1 of 1			

Controlled Disbursement Detail Report

3

Provides paid check details for controlled disbursement accounts.

ABC Company		J.P.Morgan	
Controlled Disbursement Detail Report		Transaction Date: 04/27/2011	
** All values are subject to verification and adjustments. **			
** For information purposes only. **			
Sort Order:			
Amount Descending			
Bank: JPMorgan Chase Bank, N.A.		FINAL PRESENTMENT	
Acct Group: West coast Operations			
Acct Name: ABC COMPANY		Last Updated: 04/27/2011 - 10:48 AM	
Acct Num: 00b00012341234		CCY: USD U.S. Dollar	
CHECKS PRESENTED			
Customer Ref.	Amount		
7234001	12,459,245.69		
7234100	5,449,942.11		
7234303	3,059,599.73		
7234204	2,386,269.43		
7234005	1,317,305.14		
7234006	1,119,495.85		
7234807	1,078,624.53		
7234008	915,663.33		
7234889	778,804.87		
7234010	442,445.25		
7234011	339,170.45		
7234012	208,904.58		
7234913	192,575.81		
7234014	171,953.53		
7234715	115,558.85		
7234016	113,631.11		
7234017	110,318.30		
7234018	105,860.46		
7234019	104,308.13		
7234220	102,621.95		
7234021	94,171.49		
7234022	83,228.88		
7234023	78,512.51		
7234024	77,518.01		
7234025	75,266.03		
7234926	72,602.37		
7234027	71,219.78		
7234028	70,220.93		
7234729	69,963.52		
7234030	67,475.40		
7234331	64,944.71		
7234032	64,551.42		
7234433	63,300.49		
7234034	61,851.98		
7234035	60,974.38		
7234636	60,948.69		
7234037	60,090.83		
7234038	58,771.09		
7234839	54,962.60		
7234040	54,362.48		
7234841	53,628.89		
7234042	50,169.75		
7234043	49,363.37		
7234444	49,101.58		
7234045	47,335.15		
7234746	46,922.59		
Controlled Disbursement Report - Detail			
Created On: 04/27/2011 12:35 PM EST (GMT -05:00)			
Page 1 of 58			

EDI Payments with Invoices Report

4

Provides detailed remittance and invoice information for electronic receivables or payments for a specific settlement date in Adobe® PDF or ANSI X12 820 (text) formats.

Cash Reporting -- EDI Detail		Business Date: 25/09/13	
PVT TEST COMPANY 2		**Informational Purposies Only **	
Account Number:	0000012bb00	Bank:	JPMorgan Chase Bank, N.A. (IL)
Account Name:	EDI SPECIAL REPORTS		
Sample Company			
=====			
* CREDIT AMOUNT:	\$4,600.93	DATE: 09/25/2013	METHOD: ACH CCP
* RECEIVER- ABA:	123456789		
* SENDER- NAME:	Sample	ACCT:	0000012bb00
		ID:	3456789123
* ABA:	123456789	ACCT:	0000012bb00
===== PAYMENT LEVEL INFORMATION =====			
* NOTE:	ZZZ*ACH TRACE NUMBER:11100002518xxxx		
* NOTE:	ZZZ*ACH COMPANY ENTRY DESCRIPTION:CRED CARD		
* NOTE:	ZZZ*00015658xxxxxID:93400005009xxx NAME:SAMPLE CO 000000000000		
* TRACE:	1*9340000500xxxx7*621114xxxx* 110000000000000000		
* REFERENCE:	BT*88888888		
* REFERENCE:	TN*1110000251xxxx*TRACE NUMBER FROM THE ACH PAYMENT		
* DATE/TIME:	009*20130924		
* NAME:	PR*Sample Company.*91*62111xxxxx		
* NAME:	PE*Sample Compan 50095xxx*91*93400005009xxxx		
===== INVOICE INFORMATION =====			
=====			
* DEBIT AMOUNT:	\$1,701.64	DATE: 09/25/2013	METHOD: ACH CCD
* RECEIVER- ABA:	123456789		
* SENDER- NAME:	SAMPLE BENEFI	ACCT:	0000012bb00
		ID:	3456789123
* ABA:	123456789	ACCT:	0000012bb00
===== PAYMENT LEVEL INFORMATION =====			
* NOTE:	ZZZ*ACH TRACE NUMBER:09131052000xxxx		
* NOTE:	ZZZ*ACH COMPANY ENTRY DESCRIPTION:CLAIM FUND		
* TRACE:	1*09131052000xxxx*190005xxxx*SAMPLES SAMPLE TRANS		
* REFERENCE:	BT*88888888		
* REFERENCE:	TN*09131052000xxxx*TRACE NUMBER FROM THE ACH PAYMENT		
* DATE/TIME:	009*20130924		
* NAME:	PR*SAMPLE BENEFI*91*190005xxxx		
===== INVOICE INFORMATION =====			
* ENTITY:	1		
* NM1*PE*3*SAMPLE COMPANY NC****91*HMI38083xxxx			
* NAME:	PE*SAMPLE COMPANY NC*91*HMI38083xxxx		
* INVOICE:	\$0.00	DISCOUNT:	\$0.00 NET: \$0.00
* REMIT:	TN *09131052000xxxx		
=====			

EDI Payments Report

4

Provides summary remittance information for electronic receivables or payments for a specific settlement date in Adobe® PDF format.

R6IMC1		J.P.Morgan	
** For Information Purposes Only **			
EDI Report - Payments		Transaction Date: 27-Nov-2012	
Account Name:	ABC Corporation	Last Updated:	
Account Number:	0000012bb00	27-Nov-2012	
Bank:	07100001 - JPMorgan Chase Bank	04:40 AM EST	
ABC CORPORATION			

* CREDIT AMOUNT:	\$7,157.36	DATE: 11/27/2012	METHOD: ACH CCP
* RECEIVER- ABA:	12345678	ACCT:	0000012bb00
* SENDER- NAME:	ABC CORPORATION	ID:	3456789123
* ABA:	87654321	ACCT:	0000012bb00
----- PAYMENT LEVEL INFORMATION			
* REFERENCE:	TN*00000000000000000000		
* DATE/TIME:	097*20121122		
* NAME:	PR*ABC CORPORATION		
* NAME:	PE*XYZ INCORPORATED		
* NAME:	PE*XYZ INCORPORATED		

* CREDIT AMOUNT:	\$1,225.93	DATE: 11/27/2012	METHOD: ACH CCP
* RECEIVER- ABA:	12345678	ACCT:	0000012bb00
* SENDER- NAME:	ABC CORPORATION	ID:	3456789123
* ABA:	87654321	ACCT:	0000012bb00
----- PAYMENT LEVEL INFORMATION			
* REFERENCE:	TN*00000000000000000000		
* DATE/TIME:	097*20121122		
* NAME:	PR*ABC CORPORATION		
* NAME:	PE*XYZ INCORPORATED		
* NAME:	PE*XYZ INCORPORATED		

* CREDIT AMOUNT:	\$22,210.12	DATE: 11/27/2012	METHOD: ACH CTX
* RECEIVER- ABA:	12345678	ACCT:	0000012bb00
* SENDER- NAME:		ID:	3456789123
* ABA:	12345678	ACCT:	0000012bb00
----- PAYMENT LEVEL INFORMATION			
* TRACE:	3*04066405*3007928344		
* REFERENCE:	CK*8000869983		
* DATE/TIME:	097*20121123		
* NAME:	PE*XYZ INCORPORATED		
* CONTACT:	IC*XYZ INCORPORATED		

* CREDIT AMOUNT:	\$19,439.61	DATE: 11/27/2012	METHOD: ACH CTX
* RECEIVER- ABA:	12345678	ACCT:	0000012bb00
* SENDER- NAME:		ID:	3456789123
* ABA:	12345678	ACCT:	0000012bb00
----- PAYMENT LEVEL INFORMATION			
* TRACE:	3*02125312*3007928344		
* REFERENCE:	CK*8000870015		
* DATE/TIME:	097*20121123		
* NAME:	PE*XYZ INCORPORATED		
* CONTACT:	IC*XYZ INCORPORATED		

EDI Report - Payments
Created On: 29-Jun-2013 08:25 AM GMT +10:00

Page 1 of 84

Regional Report – Check Status

5

Provides the status and other information for issued checks and drafts. Only available for Asia based and other select accounts.

ABC Company
** All values are subject to verification and adjustments. **

J.P.Morgan
Issue Date: All
Presented Date Range: 01-Nov-13 - 11-Nov-13

Regional Report - Check Status

Check Type: All, Bank Check, Bank Draft, Corporate Check
Check Status: All
Delivery Method: All
Transaction CCY: All

Data Display: Only Include Accounts with Active
Page Break by Account
Include Multi-Byte and Accented Characters
Confidential and Non-Confidential
Sort Value:

Account Group: Ungrouped Accounts
Account Name: ABC Company
Account Number: 10011111111111
Currency: AUD Australian Dollar
Bank: CHASAU8R - JPMorgan Chase Bank, NA Brisbane

Last Updated: 25-Jul-13
00:31 GMT +06:30

Additional Transaction Data		Amount & Dates		Name & Account Details	
Check Type:	Bank Check	AUD 1792.70		Payee Name:	SCOTTISH LIMITED
Check Status:	Stop			Issuing Bank:	JPMC
Check Number:	2bb946	Issue Date:	03-Oct-12	Delivery Method:	MAP - Mail to Payee
Transaction:	26923304K9100094	Value Date:	03-Oct-12	Delivery Status:	
Customer Ref.:	1001160061484712	Effective Date:	13-Nov-12	By Order Of:	ABC Company
Airway Bill:		Delivery Date:			
Payable at Location:		Check Date:	03-Oct-12		
Check Type:	Bank Check	AUD 27.60		Payee Name:	PRERE LTD
Check Status:	Outstanding			Issuing Bank:	JPMC
Check Number:	2bb774	Issue Date:	16-Jan-13	Delivery Method:	MAP - Mail to Payee
Transaction:	00900354K9100376	Value Date:	16-Jan-13	Delivery Status:	
Customer Ref.:	100116006986813	Effective Date:	16-Jan-13	By Order Of:	ABC Company
Airway Bill:		Delivery Date:			
Payable at Location:		Check Date:	16-Jan-13		
Check Type:	Bank Check	AUD 8'000.00		Payee Name:	LIONS LTD
Check Status:	Outstanding			Issuing Bank:	JPMC
Check Number:	2bb968	Issue Date:	17-Jul-13	Delivery Method:	MAP - Mail to Payee
Transaction:	19102201K9100299	Value Date:	17-Jul-13	Delivery Status:	
Customer Ref.:	1001160076739313	Effective Date:	17-Jul-13	By Order Of:	ABC Company
Airway Bill:		Delivery Date:			
Payable at Location:		Check Date:	17-Jul-13		

Regional Report - Check Status
Created On: 12-Nov-13 02:49 GMT +06:30

Page 1 of 166

Regional Report – Check Draft Collection

5

Provides the status and other information for issued checks and drafts. Only available for Asia based and other select accounts.

R7CRCUS1
**** All values are subject to verification and adjustments. ****

Regional Report - Check Draft Collections
Date Range: 07/16/2013 - 07/26/2013

Account Name: ABC Company
Account Number: 1001111111111111
Currency: INR Indian Rupee
Bank: CHASBOMB - JPMorgan Chase Bank, NA Mumbai

Last Updated:
07/29/2013
10:03 AM EDT

References	Deposit	Check	Invoice	CCY
Payer Bank: IDBI Bank Ltd Payer Name: DEF Company Customer Ref.: TESTING26 Client Code: TESTCO Product Type: MLLQ Pick Up Date: 07/21/2013 Pick Up Point: MUM Clearing Location: MUMBAI Expected Credit Date: 07/20/2014 Value Date: 07/01/2013 Return Reason:	Amount: 63,000.00 Slip Number: 6336234 Date: 07/02/2013 Location: MUMBAI	Amount: 63,000.00 Number: 400302 Date: 06/04/2013 Status: OPEN	Amount: Number: Date:	INR
Payer Bank: Canara Bank Payer Name: DEF Company Customer Ref.: TESTING12 Client Code: TESTCO Product Type: MLLQ Pick Up Date: 07/21/2013 Pick Up Point: CAL Clearing Location: CALCUTTA Expected Credit Date: 07/20/2014 Value Date: 07/01/2013 Return Reason:	Amount: 1,114,068.55 Slip Number: 5124311 Date: 07/02/2013 Location: CALCUTTA	Amount: 132,458.13 Number: 700803 Date: 06/04/2013 Status: OPEN	Amount: Number: Date:	INR

Regional Report - Check Draft Collections
Created On: 10/30/2013 11:47 AM EDT

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Regional Report – Direct Debit

5

Provides information about direct debit transactions and the status of the transaction.
Only available for Asia based and other select accounts.

ABC Company

** All values are subject to verification and adjustments. **

Regional Report - Direct Debit

J.P.Morgan

Date: Prior Day

Date Type(s): Return/Reject Date, Transmission Date
Status: Processed, Returned, Rejected

Data Display: Only Include Accounts with Activity, Page Break by Account, Include Multi-Byte and Accented Characters

Account Group: Ungrouped Accounts
Account Name: ABC Company
Account Number: 1bb7000220
Currency: CNY Yuan Renminbi
Bank: CHASCNBS - JPMorgan Chase China Co Ltd Shanghai

Last Updated:
28-Oct-13
16:20 GMT +06:30

References	Amount	Dates	Status	Return / Reject Reason
Pafer		Value:	03-Sep-13	Rejected
Name: 摩根大通银行香港分行	2790.00	Transmission:	03-Sep-13	9 Others
Bank: 浦发南京支行营业部		Return/Reject:	04-Sep-13	
Account Number: 10001111111111111111				
Payment Reference: MAY 09 AIR TICKET FOR IPC				
Customer Reference: 1307092				
Pafer		Value:	03-Sep-13	Rejected
Name: 摩根大通银行香港分行	65.00	Transmission:	03-Sep-13	9 REJ : Debit Auth Code " " is not found
Bank: 浦发南京支行营业部		Return/Reject:	04-Sep-13	
Account Number: 10001111111111111111				
Payment Reference:				
Customer Reference:				
Pafer		Value:	03-Sep-13	Rejected
Name: ABC Company	45.00	Transmission:	03-Sep-13	9 REJ : Debit Auth Code " " is not found
Bank:		Return/Reject:	04-Sep-13	
Account Number: 10001111111111111111				
Payment Reference:				
Customer Reference:				

Regional Report - Direct Debit

Regional Report – Post Dated Check

Provides the status of future dated checks that are warehoused by J.P. Morgan.
Only available for Asia based and other select accounts.

ABC Company
** All values are subject to verification and adjustments. **

J.P.Morgan

Regional Report - Post Dated CheckDate Range: 11-Nov-13 - 11-Nov-14

Date Type(s):	Deposit Date, Value Date	Data Display:	Only Include Accounts with Activity, Page Break by Account, Include Multi-Byte and Accented Characters
Check Status:	All		

Account Group: Ungrouped Accounts

Account Name: ABC Company

Account Number: 1001111111111111

Currency: THB Baht

Bank: CHASTHBB - JPMorgan Chase Bank, NA Thailand

Customer Reference: 6603

Deposit Branch: JPMorgan Chase Bank, NA Thailand

Deposit Date: 02-Jan-14

Refer Name: PDC Test1

Check Number: 1000033

Drawee Bank / Branch: 0670001

Reference: D6009760

Value Date: 01-Aug-13

Amount: 133.00

Status: Cancelled

Account Group: Ungrouped Accounts

Account Name: ABC Company

Account Number: 1001111111111111

Currency: THB Baht

Bank: CHASTHBB - JPMorgan Chase Bank, NA Thailand

Customer Reference: 6603

Deposit Branch: JPMorgan Chase Bank, NA Thailand

Deposit Date: 02-Jan-14

Refer Name: PDC Test1

Check Number: 1000033

Drawee Bank / Branch: 0670001

Reference: D6009760

Value Date: 01-Aug-13

Amount: 133.00

Status: In Custody

END OF REPORT

Last Updated: 23-Sep-13 15:19 GMT +08:30

Regional Report – Standard Collections

5

Provides the details of a variety of incoming transactions posted to your J.P. Morgan account. Only available for Asia based and other select accounts.

ABC Company		J.P.Morgan	
** All values are subject to verification and adjustments. **			
Regional Report - Standard Collections		Value Date Range: 03-May-13 - 30-Sep-13	
Incoming Instruments:	All	Data Display:	Only Include Accounts with Activif, Page Break by Account, Include Multi-Byte and Accented Characters
Account Group: Ungrouped Accounts		Last Updated:	
Account Name: ABC Company		07-Nov-13	
Account Number: 1bb111111111		09:17 GMT +05:30	
Currency: AUD Australian Dollar			
Bank: CHASAUWM - JPMorgan Chase Bank, NA Melbourne			
References	Check Number	Value Date	Invoice Number
Instrument Type: Check Deposits		29-Aug-13	
Payment:			117.00
Name: DEF Company			117.00 AUD
Bank:			
Account Number:			
Bank Reference: LAU327604171190			
Customer Reference: 000100000117		Product Type:	
Reference:		UTR Reference:	
Instrument Type: Check Deposits		29-Aug-13	
Payment:			125.00
Name: DEF Company			125.00 AUD
Bank:			
Account Number:			
Bank Reference: LAU327604171186			
Customer Reference: 000100000126		Product Type:	
Reference:		UTR Reference:	
Instrument Type: Check Deposits		29-Aug-13	
Payment:			125.00
Name: DEF Company			125.00 AUD
Bank:			
Account Number:			
Bank Reference: LAU327604171185			
Customer Reference: 000100000126		Product Type:	
Reference:		UTR Reference:	
Regional Report - Standard Collections		Page 1 of 1683	
Created On: 12-Nov-13 03:29 GMT +05:30			

Regional Report – Withholding Tax

Provides the details of a variety of incoming transactions posted to your J.P. Morgan account. Only available for Asia based and other select accounts.

J.P.Morgan

Regional Report - Withholding Tax
 ** All values are subject to verification and adjustments. **

ลำดับที่	ชื่อผู้ให้เงินได้ (หรือผู้จ่ายเงินได้)	เลขประจำตัวผู้เสียภาษีอากร (ของผู้นำนำนานี้) (หรือเลขประจำตัวผู้เสียภาษีอากร (ของผู้นำนำนานี้))	วัน เดือน ปี ที่จ่าย	รายละเอียดเกี่ยวกับการจ่ายเงิน (1) ประเภทเงินได้ (ถ้ามากกว่าหนึ่งประเภท ให้กรอกเรียงลงไป)	อัตรา ภาษี ร้อยละ	จำนวนเงินที่จ่ายและ ประเภทเงินได้ใน บาท สต.	จำนวนเงิน (2) เงินภาษี
1	ABC SERVICES (Thailand) LTD. 12TH FL. ABOLRAHM PLACE RAMA4 RD, SILOM, BANGRAK 11111 BANGKOK THAILAND	10011111111111111111	04/04/2556	3% SERVICE	03.00	10011111111111111111	17587648.00
2	ABC SERVICES 12TH FL. ABOLRAHM PLACE RAMA4 RD, SILOM, BANGRAK 11111 BANGKOK THAILAND	10011111111111111111	04/04/2556	3% SERVICE	03.00	10011111111111111111	743168.00
3	12TH FL. ABOLRAHM PLACE RAMA4 RD, SILOM, BANGRAK 11111 BANGKOK THAILAND	10011111111111111111	04/04/2556	3% SERVICE	03.00	10011111111111111111	5130132.00
4	ABC SERVICES (Thailand) LTD. 12TH FL. ABOLRAHM PLACE RAMA4 RD, SILOM, BANGRAK 11111 BANGKOK THAILAND	10011111111111111111	05/04/2556	3% SERVICE	03.00	10011111111111111111	6483693.00
5	ABC SERVICES (Thailand) LTD. 12TH FL. ABOLRAHM PLACE RAMA4 RD, SILOM, BANGRAK 11111 BANGKOK THAILAND	10011111111111111111	05/04/2556	3% SERVICE	03.00	10011111111111111111	13364.00
6	ABC SERVICES (Thailand) LTD. 12TH FL. ABOLRAHM PLACE RAMA4 RD, SILOM, BANGRAK 11111 BANGKOK THAILAND	10011111111111111111	05/04/2556	3% SERVICE	03.00	10011111111111111111	24744484.00
รวมยอดเงินได้และภาษีที่นำส่ง (นำไปรวมกับยอด ภ.ง.ด. 53 ฉบับอื่น (ถ้ามี))						1'823'416'196.00	54'702'489.00

(ให้กรอกลำดับต่อเนื่องกันไปทุกแผ่น)
 หมายเลข _____ ผู้จ่ายเงิน
 (1) ให้ระบุว่าจ่ายเป็นค่าอะไร เช่น ค่าเช่าอาคาร ค่าสอนบัญชี ค่านายความ ค่าวิชาชีพของแพทย์ ค่าก่อสร้าง
 วัสดุในการประกวด การแข่งขัน การชิงโชค ค่าจ้างแสดงภาพยนตร์ ร้องเพลง ดนตรี ค่าจ้างทำของ
 ค่าจ้างโฆษณา ฯลฯ
 (2) เงินใช้การภาษีเงินได้
 - ภาษี ณ ที่จ่าย กรอก 1
 - ออกใบลดภาษี กรอก 2
 - ออกใบหักเงินได้ กรอก 3

Regional Report - Withholding Tax
 Created On: 12-Nov-13 03:37 GMT +05:30

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Returns and Exceptions Report

6

Provides a detailed view of return and exception items, including check returns, ACH returns and ACH Notification of Change (NOC). Asia based accounts will only have electronic transactions based return information.

International Global, Inc.
** For Information Purposes Only. **
Returns and Exceptions Report - Account

J.P.Morgan
Post Date: Prior Day

Status
ACHNOC, ACHRECLAIM, ACHREDEPOSIT, ACHRETURN,
ACHREVERSAL, ACHUNKNOWN, CHKCHARGEBACK,
CHKREDEPOSIT, CHKRCCK

Data Display
Display only accounts with activity
Page break by Account
Credits and Debits

Account Group: **Treasury Group**
Account Name: **International Global, Inc.**
Account Number: **01234567890123**

Last Updated: 02/09/2012 - 09:31 AM EST
Currency: USD U.S. Dollar
Bank: 10200101 - JPMorgan Chase Bank, N.A. (CO)

Post Date	Original Date	Company / Location ID	Status	Return / Reject Reason	Credit Amount	Debit Amount
07/26/2011	07/22/2011	234567890123	ACHRETURN	R03 NO A/C UNABLE TO LOCATE CHECKING	863.00	
				Beneficiary ID 1234567890123 Beneficiary Name ABC Company Beneficiary Bank 23456 - 1234546 Beneficiary Account 123456789012345678	Originator TREASURER STATE OF COLO Bank Trace 456789012345678 Customer Trace 567890123456789 Batch Description TAX REFUND	
07/26/2011	07/25/2011	234567890123	ACHRETURN	R04 INVALID ACCOUNT NUMBER CHECKING	816.00	
				Beneficiary ID 1234567890123 Beneficiary Name ABC Company Beneficiary Bank 23456 - 1234546 Beneficiary Account 123456789012345678	Originator TREASURER STATE OF COLO Bank Trace 456789012345678 Customer Trace 567890123456789 Batch Description TAX REFUND	
07/26/2011	07/22/2011	3846000537	ACHRETURN	R03 NO A/C UNABLE TO LOCATE CHECKING	292.00	

Returns and Exceptions Report
Created On: 02/13/2012 12:27 PM EST

Page 1 of 5

Wire Detail Report by Date

Provides incoming and outgoing wire transaction information by date for Fedwire, CHIPS, SWIFT and Book Transfer with complete advice-level detail. This report is also available by account.

ABC Company
**** For Information Purposes Only. ****
Wire Detail Report - Date Prior Day
Transaction Date: 07/27/2012
Account Group: MIDEAST REGION
Account Name: MAIN CONCENTRATION
Account Number: 123456789012
Bank: 07200032 - JPMorgan Chase Bank, N.A. (MI)
Currency: USD US Dollar Last Updated: 07/28/2012 - 04:26 AM EDT

Credits			
Credit Amount	8,650.00 USD	Transaction Date / Time	07/27/2012 03:51 PM EDT
Description	BOOK TRANSFER CREDIT	Value Date / Time	07/27/2012 04:26 AM EDT
Customer Reference	CAP OF 12/07/27	Release Time	
GFP Reference		Bank Reference	999999999999J0
		GFP Received	07271949
Received From	000000009999999999 CAR MANUFACTURING FINANCIAL SERV US LLCACCT 99999 99999 CORPORATE 9999 HOMETOWN HILLS MI 444444-4444		
Remarks	YOUR REF O/B YOURBANK NYCREMARK P.ADV.FR.07 25 12 TO PMNT		
Credit Amount	1,130.12 USD	Transaction Date / Time	07/27/2012 12:05 AM EDT
Description	CHIPS CREDIT	Value Date / Time	07/27/2012 04:26 AM EDT
Customer Reference	AAAAAAAAAAAA	Release Time	
GFP Reference		Bank Reference	999999999999J0
CHIP Seq/Ref	99999999999999	GFP Received	07270404
		SRN	
Received From	YOURBANK N.A. 000 WALL STREET NEW YORK NY 10000-1111		
By Order Customer	/APPLICATION 9999 / VENDOR PAYABLE		
By Order Bank	SENDINGBANK AA D-DDDD FRANKFURT GERMANY GERMANY		
Remarks	YOUR REF O/B YOURBANK NYCREMARK P.ADV.FR.07 25 12 TO PMNT DOCUMENT 5555555555 TTTTTTTTTT TTTTTTTTTT XXXX DEBIT REF S000000000XXXX01		
Credit Amount	920.00 USD	Transaction Date / Time	07/27/2012 02:18 AM EDT
Description	CHIPS CREDIT	Value Date / Time	07/27/2012 04:26 AM EDT
Customer Reference	AAAAAAAAAAAA	Release Time	
GFP Reference		Bank Reference	999999999999J0
CHIP Seq/Ref	99999999999999	GFP Received	07270555
		SRN	
Received From	YOURBANK N.A. 000 WALL STREET NEW YORK NY 10000-1111		
By Order Customer	/APPLICATION 9999 / VENDOR PAYABLE		
By Order Bank	SENDINGBANK AA D-DDDD FRANKFURT GERMANY GERMANY		
Remarks	YOUR REF O/B YOURBANK NYCREMARK P.ADV.FR.07 25 12 TO PMNT		
Credit Amount	33,000.00 USD	Transaction Date / Time	07/27/2012 02:40 PM EDT
Description	FED WIRE CREDIT	Value Date / Time	07/27/2012 04:26 AM EDT
Customer Reference	AAAAAAAAAAAA	Release Time	
FED Reference	999 F7877M00 000333 *VIA FED**	Bank Reference	999999999999J0
GFP Reference		Fed Time (ET)	14:39
MRN Sequence	99999999999999	GFP Received	07271839
		Sending Bank ID	267090594
Received From	YOURBANK N.A. 000 WALL STREET NEW YORK NY 10000-1111		

Wire Detail Report - Date
Created On: 10/19/2012 04:31 PM EDT Page 4 of 29

Payment Summary Report

8

Provides originated payment transaction information at a summary level.

ABC Company
**** For Information Purposes Only. ****
Payment Report - Summary

J.P.Morgan
Value Date Range: 10/01/2012 - 10/17/2012

Data Display
Display all accounts
Additional Sort: Value Date, ASCENDING

Payment Methods/Descriptions
Wire, Book Transfer

Payment Creation Method
Free Form, Imported, From Template

Payment Status
Saved, Pending Approval, Pending Release, Rejected, Released, Delivered, Completed, Rejected By Bank

Payment Currencies
All

Event History and Selected Users
All Events - All

Account Name: **ABC Company**
Account Number: **0bb00123456789123**

Currency: USD U.S. Dollar
Bank: 12400154 - JPMORGAN CHASE BANK, NA (UT)

WIRE

Value Date	Originating Account	Beneficiary Name Creation Method	Bank Reference Payment ID	Payment Amount	CCY	Debit Amount	CCY
Wire - Pending Release							
10/17/2012	0bb00123456789123 JP Morgan Chase Bank, N.A. UT	XYZ PQGRST From Template WireFXShaktish	1309343	1,000.00	EUR	1,333.90	USD
Wire - Pending Release Totals				Payments:1	1,000.00	EUR	1,333.90 USD
WIRE TOTALS				Total Payments 1	Payment Amount 1,000.00	CCY EUR	Debit Amount 1,333.90 CCY USD

Payment Report - Summary
Created On: 10/17/2012 05:18 PM EDT

Page 1 of 3

Payment Detail Report

8

Provides originated payment transaction information at a detail level.

ABC Company
**** For Information Purposes Only. ****
Payment Report - Detail

J.P.Morgan

Value Date Range: 10/01/2012 - 10/17/2012

Data Display
 Display all accounts, Include Payment Details, Include Payment History
 Additional Sort: Value Date (Ascending)

Payment Methods/Descriptions
 All

Payment Creation Method
 Free Form, Imported, From Template

Payment Status
 Saved, Pending Approval, Pending Release, Rejected, Released, Delivered, Completed, Rejected By Bank

Payment Currencies
 All

Event History and Selected Users
 All Events - All

Account Name: ABC Company
 Account Number: 0bb001234123454
 Bank: 12400154 - JPMORGAN CHASE BANK, NA (UT)
 Currency: USD U.S. Dollar

Creation Method
 Free Form

Status
 Pending Release

PAYMENT INFORMATION

Method/Description	Value Date	Payment Amount
ACH	10/04/2012	100.00 USD
ACH - Child Support		
Payment ID	Descriptive Date	Batch Description
09090909234123454		

From Account

Bank
 124001545
 JP Morgan Chase Bank, N.A. UT

Account Name
 ABC Company

Company Name
 ABC Company

Company ID
 123456789123

BENEFICIARIES

State	Account Number	Account Type	Bank ABA
New York	0bb00754123123	Checking	021000322

Absent Parent Last Name	First Name	SSN	Payroll Date	Payment ID	DD	Amount
Clark	Tim	000-00-00000	09/05/2012	3213211		100.00 CR

Payment Details: DED*CS*F3600001*120905*10000*000277866**Clark,Tim*F36001%

Template Summary Report

9

Provides summary template information for all payment types by account. Templates are displayed for each account separately.

ABC Company
** For Information Purposes Only. **
Template Report - Summary

J.P.Morgan
Template Creation Date Range: 09/01/2012 - 10/17/2012

Data Display
Display all accounts

Payment Methods/Descriptions
All

Template Status
All

Event History and Selected Users
All Events - All

Account Name: ABC Company
Account Number: 123456789123

Currency: USD U.S. Dollar
Bank: 12400154 - JPMORGAN CHASE BANK, NA (UT)

Last Used Date	Template Name Template Description	Status	Payment Method/ ACH Description	Originating Account ACH Company Name-ID	Last Action Event Last Action Date & Time	Beneficiary Count
10/16/2012	WireFXShaktish	Active	Wire	123456789123 1bb:00154	Activated 10/16/2012/10:05 AM EDT	1
09/26/2012	TEMPLATE FOR ACT TRANSFER	Active	Account Transfer	123456789123 1bb:00154	Activated 09/26/2012/11:29 AM EDT	1

Template Report - Summary
Created On: 10/17/2012 05:23 PM EDT

Page 1 of 3

Template Detail Report

Provides detail template information for all payment types. Templates are displayed for each account separately.

ABC Company

J.P.Morgan

** For Information Purposes Only. **

Template Report - Detail

Template Last Used Date Range: 09/01/2012 - 10/17/2012

Data Display
 Display all accounts, Include Template Details, Include Template History

Payment Methods/Descriptions
 All

Template Status
 All

Event History and Selected Users
 All Events - All

Account Name: ABC Company
 Account Number: 1 bb 4 5 6 7 8 9 11 2 3
 Bank: 12400154 - JPMORGAN CHASE BANK, NA (UT)
 Currency: USD U.S. Dollar

Template Name
 TEMPLATE FOR ACT TRANSFER

Status
 Active

PAYMENT INFORMATION

Payment Method
 Account Transfer

Default Transfer Amount

Maximum Transfer Amount
 20,000.00 USD

From Account
 1 bb 4 5 6 7 8 9 11 2 3
 Bank: 124001545
 JP Morgan Chase Bank, N.A. UT

Account Name
 ABC Company

To Account
 3 bb 6 5 4 9 8 7 9 8 7
 Bank: 124001545
 JP Morgan Chase Bank, N.A. UT

Account Name
 BEN_NM

HISTORY

Event	Date / Time	Actioned By	User ID
create	09/26/2012 11:22 AM EDT	ANG	imqap2xx
Additional Information			
Submitted from scratch			
Event	Date / Time	Actioned By	User ID
sign	09/26/2012 11:22 AM EDT	ANG	imqap2xx
Event	Date / Time	Actioned By	User ID
approve	09/26/2012 11:22 AM EDT	ANG	System
Event	Date / Time	Actioned By	User ID
sign	09/26/2012 11:29 AM EDT	ANG	imqap3xx
Event	Date / Time	Actioned By	User ID
activate	09/26/2012 11:29 AM EDT	ANG	imqap3xx

Template Report - Detail
 Created On: 10/17/2012 05:20 PM EDT

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Last modified: March 2016

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Appendix F

Banking Agreements



INTEGRATED RECEIVABLES & PAYABLES CONNECT SERVICE TERMS

JPMorgan Chase Bank, N.A. (the "Bank") will provide the Customer with the Service described herein, which includes the Bank's Integrated Receivables Connect Service, Integrated Payables Connect Service, access to Connect Website, IVR, Call Center, Point-of-Sale, file transmission, API, reporting and analysis capabilities, in accordance with the provisions of these Service Terms. These Service Terms supplement the account documentation, including the Account Terms, ACH Origination Service Terms, Check Print Service Terms and other applicable Service Terms, as amended from time to time (collectively, the "Account Documentation"). By acknowledging or signing the applicable Account Documentation or by using or continuing to use the Service, the Customer agrees to these Service Terms. If and to the extent there is a conflict between the Account Documentation and these Service Terms, the provisions of these Service Terms shall prevail. Capitalized terms used herein and not otherwise defined shall have the meanings specified in the Account Documentation.

1. Definitions.

"ACH" means the automated clearing house system.

"Debit Entry" and "Credit Entry" shall have their meanings set forth in the NACHA Rules.

"API" means Application Programming Interface.

"Authorized User" means any person who has been designated by a written notice from the Customer to act on behalf of the Customer under these Service Terms.

"Authorization" means an authorization from the Payer or Payee to the Customer that may be obtained (i) by the Bank on behalf of the Customer through Connect Website, IVR or Call Center, or (ii) by the Customer, in either case before originating a Debit Entry or Credit Entry to the Payer's or Payee's deposit account.

"Call Center" means the Bank's call center operations that provides privately branded call center support for the Customer's customer.

"Card" means a physical card used to access an account or account number through which Payment Brand payment services are delivered, authorized and established between a Payer and a Payment Brand, or representatives or members of a Payment Brand that the Customer accepts from Payers as payment for goods or services. Cards include, but are not limited to, credit or debit cards, stored value cards, loyalty cards, and electronic gift cards.

"Connect Website" means the Bank hosted website that allows Payers and Payees to Enroll in order to make or receive Electronic Payments.

"Connect Website Terms and Conditions" means the terms and conditions which may be provided by the Bank to the Payer or Payee which govern the Payer's or Payee's use of or access to the Connect Website.

"Convenience Fee" means a charge to a Payer's Card, checking account or savings account for the convenience of using the Technology.

"Electronic Payment" means the payment of amounts specified by the Customer to be paid (i) by the Payer to the Customer or (ii) by the Customer to the Payee, through ACH or Card.

"Enroll" or Enrollment" means the process through which the Payees or Payers provide their bank account or Card details using the Technology in order to make or receive Electronic Payments.

"Integrated Payables Connect Service" means a Service that enables the Customer to make an Electronic Payment using the Technology.

"Integrated Receivables Connect Service" means a Service that enables the Customer to receive an Electronic Payment using the Technology.

"IVR" means the Bank provided Interactive Voice Response (IVR) system.

"Merchant Processor" means the provider of services necessary to authorize, process and settle, as applicable, Payers' Card transactions contemplated hereunder.

"NACHA" means the National Automated Clearing House Association.

"NACHA Rules" means the operating rules and guidelines of NACHA.

"Payee" means either a consumer or business customer of the Customer to whom an Electronic Payment is made by the Customer once the Payee completes the Enrollment.

"Payee Information" means information related to a Payee that is either (i) obtained by the Customer or (ii) obtained by the Bank directly from the Payee in connection with the Enrollment.

"Payer" means either a consumer or business customer of the Customer who makes an Electronic Payment to the Customer by completing the Enrollment.

"Payer Information" means information related to a Payer or the Payer's Card that is either (i) obtained by the Customer or the Bank from the Payer's Card or (ii) obtained by the Bank directly from the Payer in connection with the Enrollment.

"Payment Brand" is any payment method provider whose payment method is accepted by Merchant Processor for processing,

including, but not limited to Visa, U.S.A., Inc., MasterCard International, Inc., Discover Financial Services, LLC, American Express and other credit and debit card providers, and debit network providers.

"Payment Instructions" means the Instructions provided by the Customer to the Bank to originate Debit or Credit Entries to the checking or savings account of each Payer or Payee or process Card payments, as applicable, as per the Enrollment.

"Paper Check Payments" means the service by which the Bank prints and mails check payments on behalf of the Customer for Payees who have not completed Enrollment.

"Point-of-Sale" or "POS" means an electronic payment terminal provided by the Bank to the Customer to accept Card payments from the Payers at the point of sale.

"Pre-registration Inbound File" means the file provided by the Customer that may include Payee Information or Payer Information that the Bank uses to register Payees or Payers on the Connect Website.

"Rules and Regulations" means the NACHA Rules, the Payment Brand rules, standards and guidelines, including without limitation security standards relating to privacy, data security or other applicable association or clearinghouse rules and all other applicable laws, regulations and industry rules, each as amended from time to time.

"Settlement Account" means the designated account of the Customer held with the Bank used for settlement purposes.

"Technology" means the Bank's (or its licensor's) IVR, API, Point-of-Sale and/or Connect Website, as applicable, which have been designed to facilitate payments between Payees or Payers and the Customer, using as applicable, Cards or ACH.

- 2. Integrated Receivables Connect Service.** The Customer shall use the Integrated Receivables Connect Service to facilitate Electronic Payments from Payers to the Customer using the Technology relating to various transactions entered into between the Payer and the Customer. The Payer may choose not to Enroll or cancel an existing Enrollment at its discretion. If the Payer completes the Enrollment, the Bank will process the Electronic Payments through ACH or Card, as applicable.

- 2.1 ACH Processing.** If the Payer chooses to make Electronic Payments through a bank account, the Bank will initiate Debit Entries to the checking or savings accounts of Payers. All Electronic Payments originated through ACH shall be governed by the ACH Origination Service Terms.

- 2.2 Card Processing.** If the Payer chooses to make Electronic Payment using a Card, such transactions will be submitted to the Merchant Processor according to its formats and procedures. In processing and transmitting Electronic Payments through Cards, the Bank's sole responsibility will be to transmit such files to the Merchant Processor. The Bank will have no responsibility for applying any payments on such file to a Payer's Card account or for any other credit card processing functions, nor will the Bank have any responsibility for any action or inaction of the Merchant Processor.

- 2.3 Obligations of the Customer.** In connection with the Integrated Receivables Connect Service, the Customer shall have the following obligations:

(a) The Customer shall provide the Bank with all information and materials reasonably necessary to implement the Integrated Receivables Connect Service for use by the Customer.

(b) The Customer may provide to the Bank, a Pre-registration Inbound File, in a format and through a secure channel acceptable to the Bank, using such security procedures as the Bank may prescribe. The Pre-registration Inbound File shall include the name, email address, mailing address for each Payer and any other information agreed upon by the Bank and the Customer. The Bank may reject or delay processing of the Pre-registration Inbound File if it is incomplete or otherwise does not meet the standards the Bank specifies for acceptance. The Customer will promptly notify the Bank of any changes to any such information provided by the Customer to the Bank.

(c) The Customer shall provide the Bank with Payment Instructions to originate Debit Entries to the checking or savings account of each Payer as per the Enrollment.

(d) Except as otherwise provided in (f), the Customer (as the Originator of each Debit Entry originated hereunder) authorizes the Bank to obtain an Authorization on the Customer's behalf from each Payer when the Payer uses Connect Website, IVR or Call Centre for initiating Electronic Payments.

(e) If applicable, the Customer shall provide consumer Payers with all required disclosures pursuant to the Rules and Regulations and as otherwise agreed to by the parties, including but not limited to, where the Customer is accepting POS transactions, ensuring that all required disclosures relating to Convenience Fees are made by the Customer to each Payer at the point-of-sale. The Customer shall certify its compliance with the disclosure requirements in writing to the Bank on an annual basis.

(f) The Customer shall obtain an Authorization from each Payer when the Payer directly provides the bank account or Card details to the Customer.

(g) The Customer shall execute any additional documents related to payment processing by Merchant Processor as provided by the Bank.

- 2.4 Obligations of the Bank.** In connection with the Integrated Receivables Connect Service, the Bank shall have the following obligations:

(a) The Bank shall provide the form of Authorization when the Payer uses Connect Website, IVR or Call Centre for initiating Electronic Payments. The Payer must agree to the Authorization prior to making an Electronic Payment.

- (b) The Bank will manage the Enrollment of the Payers and processing of the Payment Instructions from the Customer.
- (c) The Bank shall comply with the Rules and Regulations applicable to the Bank as provider of the Service.

2.5 Convenience Fees. Convenience Fees shall be charged to the Payer in relation to the Service if mutually agreed upon by the Customer and the Bank. The Bank may initiate a separate transaction for the collection of Convenience Fees and will submit the transaction to the Merchant Processor or ACH, as applicable. Convenience Fees will either be retained by the Bank or the Customer, as mutually agreed upon by the parties. The party retaining the Convenience Fee shall be responsible for paying any applicable fees and taxes related to the Convenience Fees.

3 Integrated Payables Connect Service. The Customer shall use the Integrated Payables Connect Service to initiate Electronic Payments by either providing the Bank with Payee Information or enabling the Payee to complete Enrollment using the Technology. The Payee may choose not to Enroll or cancel an existing Enrollment at its discretion. If the Payee completes the Enrollment, the Customer authorizes the Bank to initiate Credit Entries to the checking or savings account of the Payee as per the Enrollment. If the Payee does not complete the Enrollment or cancels the Enrollment before the Customer instructs the Bank to make the Electronic Payment, the Customer may authorize the Bank to make Paper Check Payments to the Payee, if applicable. All Electronic Payments processed through ACH shall be governed by the ACH Origination Service Terms. All Paper Check Payments shall be governed by the Check Print Service Terms.

3.1 Obligations of the Customer. In connection with the Integrated Payables Connect Service, the Customer shall have the following obligations:

- (a) The Customer shall provide the Bank with all information and materials reasonably necessary to implement the Integrated Receivables Connect Service for use by the Customer.
- (b) The Customer may provide to the Bank a Pre-registration Inbound File, in a format and through a secure channel acceptable to the Bank, using such security procedures as the Bank may prescribe. The Pre-registration Inbound File may include the name, email address, mailing address for each Payer and any other information agreed upon by the Bank and the Customer. The Bank may reject or delay processing of the Pre-registration Inbound File if it is incomplete or otherwise does not meet the standards the Bank specifies for acceptance. The Customer will promptly notify the Bank of any changes to any such information provided by the Customer to the Bank.
- (c) The Customer is responsible for validating the bank account information provided by the Payee in the Enrollment before providing Payment Instructions to the Bank.
- (d) The Customer shall provide the Bank Payment Instructions to originate Credit Entries to the checking or savings account of each Payee as per the Enrollment or as per the Payee Information provided by the Customer, as applicable.
- (e) Except as otherwise provided in (f), the Customer (as the Originator of each Credit Entry originated hereunder) authorizes the Bank to obtain an Authorization on the Customer's behalf from each Payee during Enrollment on Connect Website.
- (f) The Customer shall obtain an Authorization from each Payee when the Payee directly provides the bank account details to the Customer.

3.2 Obligations of the Bank. In connection with the Integrated Payables Connect Service, the Bank shall have the following obligations:

- (a) The Bank shall provide the form of Authorization when the Payee uses the Connect Website to complete an Enrollment and Connect Website Terms and Conditions. The Payee must agree to the Authorization and accept the Connect Website Terms and Conditions prior to receiving Electronic Payment as per the Enrollment.
- (b) The Bank will manage the Enrollment of the Payee and processing of the Payment Instructions from the Customer.
- (c) The Bank shall comply with the Rules and Regulations applicable to the Bank as provider of the Service.

4 Settlement Account. The Customer agrees not to close the Settlement Account without giving the Bank at least five (5) banking days' prior written notice and substitution of another Settlement Account at the Bank. The Customer authorizes the Bank to initiate electronic debit and credit Entries and adjustments to the Settlement Account in connection with the Electronic Payments. This authorization shall remain in full force and effect until termination of these Service Terms.

5 Chargebacks/ Return /Reversals. The Customer shall have full liability if any Card or ACH transactions for which the Customer or any Payee/ Payer has been given provisional credit is the subject of a chargeback, return or reversal, or if final settlement is not received by the Bank or Merchant Processor for any reason. In such event, where applicable, the Bank will charge back the amount to the Settlement Account or claim a refund from the Customer. The Bank will credit the Settlement Account for the amount of any returned Credit Entries upon receipt by the Bank of settlement and after any applicable resubmissions are completed.

6 Additional Responsibilities of the Customer. In connection with the Service, the Customer agrees to:

- (a) Maintain the Customer's IVR, API and website, as applicable, as well as any related actual links and session transfer capabilities.
- (b) Maintain the URLs to which Payers or Payees are returned after completing an Electronic Payment or Enrollment, as applicable, through Connect Website.
- (c) Procure and maintain, at its sole expense, all hardware and browser capabilities, software and telecommunications equipment necessary to access and use the Service, including any updates or upgrades required by the Bank in order to continue performing the

Service, in accordance with the Bank's recommended system configuration.

(d) Use commercially reasonable efforts to ensure that its vendors, if applicable, cooperate fully with the Bank to achieve inter-operability of the Technology and Service with the Customer's or its vendor's hardware and software. The Bank will have the right to, at its discretion, reject any data file that it reasonably believes will interfere with the ability of the Technology or Service to process data in accordance with these Service Terms.

(e) Advise each Authorized User of his or her obligations under these Service Terms.

(f) Provide appropriate and sufficient data to authenticate Payers/Payees, as applicable, including but not limited to delivery of data that will be: (1) used to validate a Payer/ Payee when attempting to access Connect Website; (2) used to authenticate Payer/ Payee when the Bank is not performing the authentication; and (3) used to validate the Payer/Payee, as applicable, after a successful session transfer.

(g) Maintain the confidentiality of any passwords, codes, digital certificates, security devices and related instructions for use of the Services, which may be revised from time to time upon notice to the Customer, and if the Customer believes or suspects that any such information or instructions have been accessed by unauthorized persons, the Customer shall promptly notify the Bank and advise the Bank as to the effect of the security breach and the corrective actions to be taken to restore or verify security.

7 Representation, Warranties and Covenants. The Customer represents, warrants and covenants to the Bank that (a) the Customer shall comply with the Rules and Regulations applicable to the Customer; (b) each Payer or Payee as applicable has agreed and authorized that their mailing address, email address, telephone number and bank account details, as applicable and available, will be shared with the Bank and the Bank's agents and vendors in connection with the Service; (c) the Customer shall not use the Service for international ACH transactions or cross border payments, which are prohibited under these Service Terms; and (d) in relation to the Integrated Payables Connect Service, the Customer has verified the accuracy of the information in the Enrollment and the Bank is authorized to make an Electronic Payment as per the Enrollment or Paper Check Payment on behalf of the Customer, as applicable. The Customer agrees to indemnify and hold the Bank, its agents, employees, officers and directors, harmless from and against any and all claims, damages, demands, judgments, liabilities, losses, costs and expenses (including attorneys' fees) resulting directly or indirectly from the Customer's breach of any representation, warranty or covenant under these Service Terms.

8 Intellectual Property Ownership. These Service Terms do not transfer to the Customer any ownership, intellectual property or proprietary rights in the Technology, Service or any work or any part thereof, or any copyright, trademark, patent right, etc., and all right, title and interest in and to the Technology, Service and intellectual property will remain solely with the Bank or its licensors. The Bank hereby grants the Customer a non-exclusive, non-assignable, non-transferable, non-sub licensable, revocable right to display the J.P. Morgan or Chase Logo (collectively "Logo"): (a) in a form to be provided by the Bank, and (b) solely on the Customer's Internet website; and solely in connection with the Customer's use of the Service as described in these Service Terms and (c) in accordance with any quality standards and specifications supplied or approved by the Bank. Upon the Bank's request, the Customer will: (i) submit to the Bank for prior approval all proposed uses of the Logo; and (ii) provide to the Bank samples of all uses of the Logo and any other documents or information which may permit the Bank to determine if the Customer's use of the Logo meets quality standards and specifications and directions supplied or approved by the Bank. Ownership of the Logo and the goodwill relating thereto shall remain vested in the Bank both during the period of these Service Terms and thereafter. Any use of the Logo by the Customer shall inure to the benefit of the Bank. The Customer grants the Bank a non-exclusive limited license to use the Customer's name, trademarks, service marks, symbols, logos, domain names and trade names, as applicable, for use in connection with the provision of the Service.

9 Reliance on Information. Without limitation of the foregoing, the Bank is authorized to rely on the content, accuracy and completeness of all information and data received from the Customer or any Payer or Payee. The Bank will not be liable for any loss or damage arising out of the inaccuracy thereof, including any errors in the Payer Information or Payee Information and any resulting erroneous Electronic Payments. The Customer shall be solely responsible for the security and integrity of all information and data supplied or transmitted to the Bank including during transmission to the Bank.

10 DISCLAIMER. THE SERVICE IS PROVIDED "AS IS" AND "AS AVAILABLE". TO THE MAXIMUM EXTENT PERMITTED UNDER APPLICABLE LAW, ALL WARRANTIES AND REPRESENTATIONS, EXPRESS, STATUTORY OR IMPLIED, WITH REGARD TO THE TECHNOLOGY OR SERVICE ARE HEREBY DISCLAIMED, INCLUDING ANY WARRANTIES OF MERCHANTABILITY, SATISFACTORY QUALITY, FITNESS FOR A PARTICULAR PURPOSE AND COURSE OF DEALING OR USAGE OF TRADE OR WARRANTIES OF NON-INFRINGEMENT OR WARRANTIES AS TO ANY RESULTS TO BE OBTAINED FROM THE USE OF THE SERVICE. THE BANK DOES NOT WARRANT OR GUARANTEE THE SECURITY, SEQUENCE, TIMELINESS, ACCURACY, PERFORMANCE OR COMPLETENESS OF THE DATA OR THAT ANY PART OF THE SERVICE WILL BE ERROR-FREE, WITHOUT DELAY OR UNINTERRUPTED. CUSTOMER ACKNOWLEDGES THAT THERE ARE CERTAIN SECURITY, CORRUPTION, TRANSMISSION ERROR, AND ACCESS AVAILABILITY RISKS ASSOCIATED WITH USING OPEN NETWORKS SUCH AS THE INTERNET AND CUSTOMER ASSUMES ALL SUCH RISK. CUSTOMER SHALL MAKE AN INDEPENDENT ASSESSMENT OF THE ADEQUACY OF THE INTERNET IN USE OF THE SERVICE PURSUANT TO THE BANK'S PROCEDURES.

11 Withdrawal of Access/Suspension of Service. The Bank may, in its reasonable discretion, instruct the Customer to terminate access to any Authorized User or individual and the Customer agrees to promptly comply with such instructions. The Bank reserves the right to deny, suspend or revoke access to the Service, in whole or in part, if the Bank believes the Customer and/or its Authorized Users are in breach of these Service Terms or are otherwise using or accessing the Service inconsistent with the terms and conditions hereof. The Bank may, at any time, in its sole discretion, cancel or suspend a Payer's or Payee's use of or access to Technology and Service, as may be required by applicable law, rule or regulation or by the Bank's policies and procedures.

12 Customer Agreement with Payer/ Payee. The Customer acknowledges and agrees that the Bank shall not be deemed to have any knowledge (imputed or otherwise) of any of the terms or conditions of any agreement between the Customer and any Payer or Payee

nor for the performance thereof. Notwithstanding the foregoing, in the event the Bank becomes aware that the content of any communication or agreement between the Customer and any Payer or Payee relating to the Service is incorrect or contains information that the Bank in its reasonable discretion finds objectionable, the Bank shall have the right to require the Customer to modify or amend such communication or agreement to the Bank's reasonable satisfaction.

- 13 Fees.** The Bank may impose, and the Customer will pay, fees for the Service, including but not limited to, any applicable maintenance fees.
- 14 Termination.** Upon termination of these Service Terms as provided in the Account Terms, all rights to the Service and Technology, including, but not limited to use and access, will automatically terminate. The Customer will discontinue its use of the Service and Technology, and upon request from the Bank, will return to the Bank any and all Services, equipment, software, documentation, Technology or other deliverables provided to the Customer by the Bank, including any copies thereof held by the Customer.

SAMPLE

SUPPLEMENTAL SERVICE TERMS FOR AMERICAN EXPRESS®CARD ACCEPTANCE FOR INTEGRATED RECEIVABLES & PAYABLES CONNECT SERVICE WITH CONVENIENCE FEES

These Supplemental Service Terms ("Supplemental Terms" or "AEXP Terms") supplement the Integrated Receivables and Payables Connect Service Terms ("Connect Service Terms") and set forth the terms and conditions that apply if and to the extent the Customer (also referred to as "Sponsored Merchant" in the Merchant Regulations) accepts credit cards issued by American Express Travel Related Services Company, Inc. ("American Express" or "AEXP"), from Payers as a method of payment, with AEXP Convenience Fees (hereinafter defined), for goods and services offered by the Customer and JPMorgan Chase Bank, N.A. ("Bank") may capture AEXP Transaction Data from Cardmembers for AEXP Transactions initiated using the Integrated Receivables and Payables Connect Service ("Connect") on behalf of the Customer. These AEXP Terms pertain to all AEXP Transactions submitted and processed through the Connect or POS. Capitalized terms used in these Supplemental Terms, unless otherwise defined herein, shall have their meanings set forth in the Connect Service Terms or the Merchant Regulations, except as modified herein.

1. DEFINITIONS.

- (a) **AEXP Advance Payment Charges** means an AEXP Charge for which full payment is made in advance of Customer providing the goods and/or rendering the services to the Cardmember.
- (b) **AEXP Card** means (a) any card, account access device, or payment device or service bearing the brand of American Express or any of its affiliates, or (b) an AEXP Card Number.
- (c) **AEXP Card Number** means the unique identifying number that the AEXP Issuer assigns to the AEXP Card when it is issued.
- (d) **AEXP Charge** means a payment or purchase made on the AEXP Card through the Payment Services. Unless otherwise specified, AEXP Charge includes AEXP Convenience Fees.
- (e) **AEXP Charge Record** means the reproducible (both paper and electronic) record of an AEXP Charge that complies with AEXP requirements and contains the AEXP Card Number, AEXP Transaction date, dollar amount, approval, and Cardmember signature (if applicable), and other information.
- (f) **AEXP Chargeback** when used as a verb, means (i) AEXP's reimbursement for the amount of an AEXP Charge subject to such right, or (ii) AEXP's reversal of a Charge for which AEXP has not paid Customer; when used as a noun, means the amount of an AEXP Charge subject to reimbursement or reversal.
- (g) **AEXP Convenience Fee** means a charge to an AEXP Card for the convenience of using the payment channels offered via the Payment Services, which include the Internet, Point-of-Sale, IVR, Call Center, and API, as applicable, where such charge is charged and collected by, and settled to, Bank.
- (h) **AEXP Credit** means the amount of the AEXP Charge refunded to Cardmembers for purchases or payments made on the AEXP Card.
- (i) **AEXP Issuer** means any entity (including AEXP and its affiliates) licensed by AEXP or its affiliates to issue AEXP Cards and to engage in the AEXP Card issuing business.
- (j) **AEXP Reserve** means a fund established by AEXP as security for Customer's obligations to AEXP under the AEXP Terms and Merchant Regulations.
- (k) **AEXP Transaction** means an AEXP Charge or AEXP Credit completed by the means of an AEXP Card on which an associated AEXP Convenience Fee is charged and collected by, and settled to, Bank.
- (l) **AEXP Transaction Data** means all information required by AEXP, evidencing one or more AEXP Transactions, including information obtained at point-of-sale, information obtained or generated during authorization and submission, and any AEXP Chargeback.
- (m) **Applicable Law** means, with respect to Customer, Bank, and AEXP or any of their respective affiliates (i) any law, statute, regulation, ordinance, or subordinate legislation in force from time to time to which they are subject, (ii) the common law as applicable from time to time, (iii) any court order, judgment, or decree that is binding on them, and (iv) any directive, policy, rule or order that is binding on them and that is made or given by a regulator or other government or government agency of any territory, or other national, federal, commonwealth, state, provincial, or local jurisdiction.
- (n) **Cardmember** means an individual or entity (a) that has entered into an agreement establishing an AEXP Card account with an AEXP Issuer, or (b) whose name appears on the AEXP Card.
- (o) **Cardmember Information** means any information about Cardmembers and AEXP Transactions, including but not limited to, AEXP Transaction Data, and Cardmember name, addresses, AEXP Card numbers, and AEXP Card identification numbers.
- (p) **Claim** means any claim (including initial claims, counterclaims, cross claims and third party claims), dispute or controversy between Customer and AEXP, or among Customer, Bank and AEXP, arising from or relating to the AEXP Terms, or the relationship resulting therefrom, whether based in contract, tort (including negligence, strict liability, fraud or otherwise), statutes, regulations, or any other theory, including any question relating to the existence, validity, performance, construction, interpretation, enforcement, or termination of the AEXP Terms, or the relationship resulting therefrom, except for the validity, enforceability, or scope of Section c of Exhibit 1, attached hereto and incorporated by reference.
- (q) **Disputed Charge** means an AEXP Charge about which a claim, complaint or question has been brought.
- (r) **Establishments** means any or all of Customer's locations, outlets, websites, online networks, IVR, call centers, customer service centers, point-of-sale, API and mobile applications and all other methods for accepting payments from Cardmembers through Bank's Payment Services for goods and services sold by Customer, including methods that Customer adopts in the future.
- (s) **Marks** means names, logos, service marks, trademarks, trade names, taglines, or other proprietary designs or designations.
- (t) **Merchant Number** (sometimes called the "Merchant ID" or "Establishment" or "SE" number in AEXP materials) means a unique number AEXP assigns to Bank on behalf of Customer's Establishments.
- (u) **Merchant Regulations** means the American Express Merchant Regulations – U.S., which are available as set forth in section .2.2 below.
- (v) **Other Payment Products** means any charge, credit, debit, stored value or smart cards, account access devices, or other payment cards, services, or products other than the AEXP Card.
- (w) **Payment Service Provider** means Bank as provider of Payment Services to Customer.
- (x) **Payment Services** means the provision of payment services in connection with AEXP Transactions between Cardmembers and Customer through Bank's Connect Service whereby Bank, the entity providing such services (and not Customer), is the merchant of record and submits AEXP Transactions on behalf of such Customer, or in the case of POS, the AEXP Transactions are submitted at the point-of-sale by Customer) and whereby Bank as the merchant of record also charges and collects AEXP Convenience Fees on AEXP Charges.
- (y) **Paymenttech** means Paymenttech, LLC, Bank's merchant processor and an affiliate of Bank.
- (z) **Sponsored Merchant Agreement** as referenced in the Merchant Regulations and as modified in Bank's agreement with AEXP means the standard form agreement governing Bank's provision of Payment Services (which is in the form of these AEXP Terms that are an supplemental to the Connect Service Terms governing Bank's provision of payment services related to Other Payment Products through

Connect), and which must be executed by the Customer pursuant to Bank's agreement with AEXP and Chapter 13 of the Merchant Regulations prior to acceptance of the AEXP Card and submission of AEXP Charges, as modified in Bank's sole discretion.

2. SPONSORED MERCHANT'S ACCEPTANCE OF AEXP CARDS

2.1. Acceptance. Customer must accept the AEXP Card as payment for goods and services (other than those goods and services prohibited in the Merchant Regulations) sold, or, if applicable, for charitable contributions made at all of Customer's Establishments that utilize Connect to accept payments from Cardmembers, except as expressly permitted by state statute. Customer expressly agrees to accept AEXP Cards in accordance with these AEXP Terms and the Merchant Regulations.

2.2. Application of Merchant Regulations. The Merchant Regulations set forth the policies and procedures governing the acceptance of the AEXP Card. If Customer's personnel are accepting payment from Cardmembers, Customer shall ensure their personnel are familiar with their obligations regarding acceptance of the AEXP Card. The Merchant Regulations are a part of, and are hereby incorporated by reference into, these AEXP Terms, and Customer and Bank agree to be bound by and comply with the Merchant Regulations except as modified herein and as changed by AEXP from time to time. Customer acknowledges that its agreement to be bound by the Merchant Regulations is a condition to its acceptance of AEXP Cards, and that as used in the Merchant Regulations, the terms "you" and "your" apply to Customer as the individual or entity accepting AEXP Cards. AEXP may make changes in the Merchant Regulations in scheduled changes and at any time in unscheduled changes. To obtain a copy of the Merchant Regulations, go to www.americanexpress.com/merchantpolicy and enter the Merchant Number that will be provided upon request from Bank. While the Customer obligations set forth in this AEXP Terms and in the Merchant Regulations are ultimately the responsibility of the Customer, the Parties acknowledge and agree that Customer has contracted with Bank under the terms of the Service Terms and these AEXP Terms for the performance of some of those obligations as expressly stated. Customer expressly authorizes Bank to submit AEXP Transactions to, and if applicable, receive settlement from, AEXP on behalf of Customer.

2.3. Treatment of AEXP Brand. Except as expressly permitted by Applicable Law, Customer must not: (i) indicate or imply that Customer prefers, directly or indirectly, any Other Payment Products over the AEXP Card; (ii) try to dissuade Cardmembers from using the AEXP Card; (iii) criticize or mischaracterize the AEXP Card or any of AEXP's services or programs; (iv) try to persuade or prompt Cardmembers to use any Other Payment Products, except for electronic funds transfer, or cash and check; (v) impose any restrictions, conditions, disadvantages or fees when the AEXP Card is accepted that are not imposed equally on all Other Payment Products, except for electronic funds transfer, or cash and check; (vi) suggest or require Cardmembers to waive their right to dispute any AEXP Transaction; (vii) engage in activities that harm the business of AEXP or the AEXP brand; (viii) promote any Other Payment Products more actively than the AEXP Card; or (ix) convert the currency of the original AEXP Transaction to another currency.

2.4. Offer of Discounts. Customer may offer discounts or in-kind incentives from its regular prices for payments in cash, ACH funds transfer, check, debit card or credit/charge card, provided that (to the extent required by Applicable Law): (x) Customer clearly and conspicuously discloses the terms of the discount or in-kind incentive to Cardmembers; (y) the discount or in-kind incentive is offered to all prospective customers, and (z) the discount or in-kind incentive does not differentiate on the basis of the issuer or, except as expressly permitted by applicable state statute, other payment card networks (e.g., Visa, MasterCard, Discover, American Express, etc.). The offering of discounts or in-kind incentives in compliance with the terms of this section 2.4 will not constitute a violation of the provisions of section 2.3.

2.5. Treatment of Marks. Whenever payment methods are communicated to customers or when customers ask what payments are accepted (within the scope of these AEXP Terms) Customer must indicate its acceptance of the AEXP Card and display AEXP Marks as prominently and in the same manner as any Other Payment Products. Customer must not use AEXP Marks in any way that injures or diminishes the goodwill associated with the AEXP Marks, nor in any way (without written consent from AEXP) indicate that AEXP endorses Customer's goods or services. Customer shall only use the AEXP Marks as permitted by the AEXP Terms and Merchant Regulations and shall cease using AEXP Marks upon termination of the AEXP Terms in connection with acceptance of AEXP Cards through Connect. None of AEXP, Customer, or Bank has any rights in the others Marks, except as otherwise expressly specified herein or in the Merchant Regulations, nor shall any party use another's Marks without its prior written consent, except that AEXP may use the name, address (including website addresses or URLs) and customer service telephone numbers of Customer and Bank in any media at any time.

2.6. Prohibited Uses of the AEXP Card. Customer must not accept the AEXP Card for any of the following: (i) adult digital content sold via internet electronic delivery; (ii) amounts that do not represent bona fide sales of goods or services (or, if applicable, amounts that do not represent bona fide charitable contributions) made at Customer's Establishments; (for example, purchases at Customer's Establishments by anyone contrived for cash flow purposes, or payments that Customer has accepted in order to advance cash to Cardmembers in connection with the AEXP Transaction); (iii) amounts that do not represent bona fide, direct sales by Customer's Establishments to Cardmembers made in the ordinary course of Customer's business; (iv) cash or cash equivalent; (v) AEXP Charges that the Cardmember has not specifically approved; (v) costs or fees over the normal price of the goods or services (plus applicable taxes) that the Cardmember has not specifically approved; (vi) damages, losses, penalties or fines of any kind, UNLESS CUSTOMER CLEARLY COMMUNICATES TO THE CARDMEMBER IN WRITING VIA INVOICE OR THROUGH CONNECT THAT THE AEXP CHARGE IS FOR PAYMENT OF A FINE OR PENALTY (SUCH AS A TAX PENALTY) AND THE AMOUNT OF THE FINE OR PENALTY; (vii) gambling services (including online gambling), gambling chips, gambling credits, or lottery tickets; (viii) unlawful/illegal activities, fraudulent business transactions or when providing the goods or services is unlawful/illegal (e.g. unlawful/illegal online internet sales of prescription medications or controlled substances; sales of any goods that infringe the copyrights or trademarks of a third party under Applicable Law); (ix) overdue amounts or amounts covering returned, previously dishonored or stop-payment checks (e.g., where the AEXP Card is used as a payment of last resort); (x) sales made by third parties or entities conducting business in industries other than Customer's, except for Connect as provider of services hereunder; (xi) other items as determined and communicated by AEXP. Customer must not use the AEXP Card to verify its customer's age, or accept the AEXP Card for amounts that represent repayment of a cash advance including, but not limited to, payday loans, pawn loans or payday advances.

3. Transaction Processing, Charge Records, Card Information and Cardmember Information.

3.1. Authorizations. Each AEXP Card payment accepted by Customer is required to have an authorization approval code. Bank will submit all AEXP Transactions to Paymentech for authorization (except where such authorization is sent directly to Paymentech from a terminal at one of Customer's Establishments (e.g., POS.) Customer acknowledges that authorization of an AEXP Transaction indicates that the AEXP Card (i) contains a valid account number; and (ii) has an available credit balance sufficient for the amount of the AEXP Transaction; but, it does not guarantee that (w) the person making the AEXP Charge is the Cardmember; (x) the AEXP Charge is in fact valid or bona fide; (y) Customer will be paid for the AEXP Charge; or (z) the AEXP Charge will not be subject to an AEXP Chargeback.

3.2. AEXP Charge Records and Refund Policies. An AEXP Charge Record must be provided to the Cardmember by Customer or Bank in the form of a customer receipt. The customer receipt must disclose Customer's return and/or cancellation policies, and other information that Customer is required to maintain and disclose as required by the Merchant Regulations. The refund policy must be fair and clearly disclosed at the time of sale in compliance with Applicable Law, and must be conveyed to the Cardmember prior to completion of the AEXP Charge and printed on a copy of the customer receipt. Customer must not give cash refunds to Cardmembers for goods or services they purchase on the AEXP Card, unless required by Applicable Law. Customer's refund policy for purchases made on the AEXP Card must be at least as favorable as the refund policy for purchases made with Other Payment Products or other payment methods. Customer should document refund policies and terms and conditions in its agreement with the Cardmember or on its website, as applicable.

3.3. Advance Payment Charges If Customer offers the option of AEXP Advance Payment Charges for tuition, room and board, and other mandatory fees (e.g., library fees) of higher educational institutions, Customer must provide all information required by Bank in order to set up such AEXP Advance Payment Charge options for Customer and familiarize itself with the Merchant Regulations governing AEXP Advance Payment Charges, including requirements to provide details of its refund policies, obtain written consent from Cardmembers, and provide Cardmembers with written confirmation (e.g., email) of the AEXP Advanced Payment Charge, and detailed description and expected delivery date.

3.4. Recurring Billing For recurring AEXP Transactions, Customer must (i) obtain the Cardmember's consent to periodically charge the Cardmember on a recurring basis for the goods or services purchased, which must also disclose that Customer may receive updated AEXP Card account information from AEXP; (ii) retain this permission for the duration of the recurring services and provide it upon request to Bank or AEXP; and (iii) retain written or electronic documentation specifying the frequency of the recurring AEXP Charge and the duration of time during which such charges may be made. A recurring AEXP Transaction shall not be submitted after: (y) receipt of a cancellation notice from the Cardmember; or (z) receipt of notice from Bank, Paymentech or AEXP (via authorization code or otherwise) that the AEXP Card is not to be honored. Customer must also notify all Cardmembers for whom Recurring Billing Charges have been submitted that Customer no longer accepts AEXP Cards.

3.5. Protecting Cardmember Information/Violation of Merchant Regulations. Any and all Cardmember Information is confidential and the sole property of AEXP or its affiliates. Customer must protect Cardmember Information as described herein and in the Merchant Regulations, and may have additional obligations based on AEXP Transaction volume, including providing documentation to AEXP validating Customer's compliance with the PCI DSS. Except as otherwise specified herein, Customer must not disclose Cardmember Information, nor use nor store it, other than to facilitate AEXP Transactions at Customer's Establishments in accordance with these AEXP Service Terms and the Merchant Regulations. If applicable to Customer's program, the AEXP Transaction Data Customer collects to facilitate the AEXP Charges must be or have been provided directly to Customer by the Cardmember. Customer must not accept or have accepted AEXP Transaction Data from, nor shall Customer provide or have provided AEXP Transaction Data to, any third parties other than as specified hereunder. If Customer fails to comply with this requirement, in addition to AEXP's rights and remedies listed in this AEXP Terms and the Merchant Regulations, AEXP may, in its sole discretion, charge Customer non-compliance fees, suspend AEXP Card acceptance privileges at the Establishments, or instruct Bank to terminate this AEXP Terms. Customer must comply with the Security Standards, which apply to all of Customer's equipment, systems and networks on which **Cardmember Data** (which shall have the meaning given to "Cardholder Data" in the Merchant Regulations) or **Sensitive Authentication Data** (as defined in the Merchant Regulations) are stored, processed or transmitted. Customer must notify AEXP immediately, and in no case later than 24 hours after discovery of a **Data Incident** (defined as an incident involving at least one AEXP Card Number in which there is (i) unauthorized access or use of Cardmember Data or Sensitive Authentication Data (or both) that are stored, processed, or transmitted on Customer's equipment, systems, and/or networks) or the components thereof); (ii) use of such Cardmember Data or Sensitive Authentication Data (or both) other than in accordance with this AEXP Terms and the Merchant Regulations; and/or (iii) suspected or confirmed loss, theft, or misappropriation by any means of any media, materials, records, or information containing such Cardmember Data or Sensitive Authentication Data (or both), and comply with all other applicable requirements of AEXP relating to Data Incidents as set forth in the Merchant Regulations. To notify AEXP, contact the American Express Enterprise Response Program (EIRP) or email at EIRP@aexp.com. Customer must designate an individual as its contact regarding such Data Incident. Where Customer is accepting AEXP Transactions or is otherwise exposed to AEXP Cards, AEXP Transaction Data, Cardmember Information, Cardmember Data, Sensitive Authentication Data and any other sensitive information, Customer acknowledges the heightened risk associated with its access to such information, and Customer further acknowledges it must establish policies and procedures to protect such information in conformity with the Merchant Regulations, including the Security Standards, and Applicable Law. Customer further agrees to provide Bank and AEXP, upon request, with validation of Public Sector Customer's compliance with the Security Standards as may from time to time be required by AEXP. Customer acknowledges that its failure to comply with the Merchant Regulations, including the Security Standards, or the compromise of any AEXP Transaction Data, Cardmember Information, Cardmember Data, Sensitive Authentication Data or any other sensitive information may result in assessments, fines, non-compliance fees, and/or penalties by AEXP. In the event Bank or any of its affiliates incurs any damage, liability, non-compliance fee, fine, assessment or penalty ("**Loss**") as a result of Customer's breach or violation of the Merchant Regulations or Security Standards, or breach of Customer's obligation to provide disclosures relating to AEXP Convenience Fees at each Customer Point-of-Sale Establishment as set forth in the Service Terms, Customer shall reimburse Bank immediately for all such Losses. In addition to the foregoing, Customer acknowledges its obligations with respect to Data Incidents as set forth in the Merchant Regulations.

3.6. Sharing Information. Customer must permit AEXP or Bank, respectively, to establish a hyperlink from AEXP or Bank's website and list Customer's customer service contact information, in connection with Customer's and Bank's obligations under the Merchant Regulations to maintain customer service information that is readily available for review by Cardmembers transacting with Customer and Bank. The customer service information should provide clear instructions on how to contact Customer and Bank, including an active customer service email address and telephone number. Customer agrees to provide the information pertaining to Customer to Bank upon request. Customer acknowledges that AEXP reserves the right to use the Customer's name, address, and website address in any media from time to time. Customer agrees that Bank and AEXP may share with each other and with their affiliates, agents, subcontractors and employees Customer financial information, AEXP Transaction Data and other information that Customer provides as necessary to process the AEXP Transactions and perform their obligations and due diligence including for underwriting and credit review purposes, perform analytics and create reports, or otherwise as required or permitted by the Merchant Regulations, the Rules and Regulations and Applicable Law. Notwithstanding any contrary confidentiality obligation in the Service Terms or any other agreement, as provided in the Merchant Regulations, AEXP also has the right to disclose information about any Data Incident to Cardmembers, AEXP Issuers, other participants on the American Express Network, and the general public as required by Applicable Law; by judicial, administrative, or regulatory order, decree, subpoena, request or other process in order to mitigate the risk of fraud or other harm or otherwise to the extent appropriate to operate the American Express Network. Customer agrees that Bank may provide

a copy of these AEXP Terms to AEXP upon request. Unless otherwise prohibited by state law, Customer must keep confidential and not disclose to any third party the provisions of these AEXP Terms and any information that Customer receives from AEXP that is not publicly available.

3.7. Split Tender Purchases. Customer agrees it will not accept multiple forms of payment (e.g., cash, AEXP Card, prepaid products) for a single purchase.

4. Settlement.

4.1. Customer's Settlement Account. In order to receive settlement funds for AEXP Transactions, Customer must designate and maintain one or more accounts used primarily for business purposes at Bank (collectively, "AEXP Settlement Account"). Customer shall not close its AEXP Settlement Account without giving Bank at least thirty (30) days' prior written notice and substituting another AEXP Settlement Account. Customer authorizes Bank and AEXP to initiate electronic debit and credit entries and adjustments to the AEXP Settlement Account at any time without regard to the source of any monies in the AEXP Settlement Account, and this authority will remain in full force and effect for the term of the AEXP Terms. Bank will not be liable for any delays in receipt of funds or errors in AEXP Settlement Account entries caused by AEXP.

4.2. Payment for Charges. The parties acknowledge that some Public Sector Entities may desire to get paid directly by AEXP, while others may desire to receive payments directly from Bank. Payment for AEXP Charges may be settled separate from Other Payment Products, as applicable, in accordance with the following:

(a) **If Payments are Made Directly to Bank.** Bank will submit AEXP Charges and AEXP Credits in U.S. dollars, and AEXP will pay Bank in U. S. dollars for the face amount of AEXP Charges submitted minus any AEXP Credits submitted on the Customer's behalf and minus other applicable deductions in accordance with the Bank's agreement with AEXP. Promptly after Bank receives funds for settled AEXP Transactions from AEXP, Bank will fund the AEXP Settlement Account with the net amount of proceeds received from AEXP, which shall be equal to the amounts submitted to AEXP by Bank minus the sum of the following: (i) all AEXP Credits or refunds and AEXP Chargebacks, but not including any refunds or chargebacks of AEXP Convenience Fees; (ii) all fees and charges (except as otherwise provided in Section 4.3 of the Service Terms), and (iii) all assessments, fines, non-compliance fees, and/or penalties or other liabilities that may be imposed from time to time by AEXP and all related costs and expenses incurred by Bank or Paymentech as a result of Customer's breach of its obligations to provide disclosures relating to AEXP Convenience Fees at each of Customer's Point-of-Sale Establishments or Customer's breach or violation of the Merchant Regulations or Security Standards.

(b) **If Payments are made directly by AEXP to the Customer.** Bank will submit AEXP Charges and AEXP Credits in U.S. Dollars and AEXP will fund the AEXP Settlement Account directly based upon AEXP's standard funding timeframes, in U.S. Dollars. AEXP will fund the face amount of the AEXP Charges submitted by or on the Customer's behalf minus the sum of the following: (i) All AEXP Credits or refunds and AEXP Chargebacks, excluding any refunds or chargebacks of AEXP Convenience Fees; (ii) all assessments, fines, non-compliance fees, and/or penalties or other liabilities that may be imposed from time to time by AEXP and all related costs and expenses incurred by Bank or Paymentech as a result of Customer's breach of its obligations to provide disclosures relating to AEXP Convenience Fees at each of Customer's Point-of-Sale Establishments or Customer's violation of the Merchant Regulations or Security Standards; (iii) in some cases, based upon AEXP and Bank preferences, AEXP and Bank may gross AEXP Chargebacks, refunds, assessments, fines, non-compliance fees, penalties or other liabilities that may be imposed from time to time and other related costs and expenses incurred by Bank or Paymentech as a result of Customer's breach of its obligations to provide disclosures relating to AEXP Convenience Fees at each of Customer's Point-of-Sale Establishments or Customer's breach or violation of the Merchant Regulations or Security Standards into a separate debit to the AEXP Settlement Account.

4.3. Negative Amounts. Customer shall maintain sufficient funds in the AEXP Settlement Account to prevent the occurrence of a negative balance. In the event that the proceeds from the settled AEXP Transactions or the balance of Customer's AEXP Settlement Account are not sufficient to pay amounts due under these AEXP Terms, including the amounts reflected in section 4.2(a) and (b), in addition to any other rights and remedies Bank and AEXP may have under these AEXP Terms, Bank and AEXP may pursue one or more of the following options: (a) demand and receive immediate payment for such amounts; and if payment is not made within three (3) days of demand, debit the AEXP Settlement Account for the negative amount; (b) on an on-going basis withhold some or all of Customer's settlement funds and apply them against the negative amount; and (c) with respect to AEXP, apply funds held in Reserve against the negative amount as further described below.

4.4. Protective Actions.

(a) **Creating a Reserve.** Regardless of any contrary provision in the AEXP Terms, AEXP has the right based on the occurrence of one or more trigger events described below to create a Reserve, or suspend AEXP Card acceptance by Customer. In such event, at least three business days' notice of intent to establish a Reserve will be provided. The Reserve may be established by AEXP withholding amounts from payment Bank or AEXP otherwise would make to Customer, and the amount of the Reserve may be increased by AEXP at any time upon three business days prior written notice to Customer so long as the amount of the Reserve does not exceed an amount sufficient, in AEXP's reasonable judgment, to satisfy any financial exposure or risk to Bank, AEXP or Cardmembers (including AEXP Charges submitted for goods or services not yet received by Cardmembers and fees associated with handling Disputed Charges as set forth in the Merchant Regulations).

(b) **Trigger Events for Reserve.** The events that may cause AEXP to establish a Reserve are: (i) Customer ceasing a substantial portion of or adversely altering its operations; (ii) Customer selling all or substantially all of its assets or any party acquiring 25% or more of the equity interests issued by Customer (other than parties owning 25% or more of such interests as of the Effective Date of the Agreement), whether through acquisition of new equity interests, previously outstanding interests, or otherwise; (iii) Customer suffering a material adverse change in its business or a material adverse change occurs in its industry; (iv) Customer becoming insolvent; (v) a disproportionate number or amount of Disputed Charges at Customer's Establishments; (vi) Bank's or AEXP's reasonable belief that Customer will not be able to perform its obligations under the Agreement, or to Cardmembers; or (vii) the establishment of a reserve or other protective action taken by any entity with whom Customer has entered into an arrangement for the acceptance or processing (or both) of Other Payment Products that (A) results in the withholding of funds that would otherwise have been payable to Customer, (B) requires Customer to make a direct payment into a reserve account or similar device, or (C) requires Customer to provide such entity with a letter of credit or other third-party guaranty of payment.

(c) **Application of Reserve.** AEXP may deduct and withhold from, and recoup and set-off against, the Reserve (i) any amounts Customer owes AEXP under these AEXP Terms; and (ii) any fees associated with handling Disputed Charges as set forth in the Merchant Regulations.

(d) **Other Protections.** Bank may deduct from and set-off against the AEXP Settlement Account for any amounts Customer owes Bank under these AEXP Terms. Customer acknowledges that AEXP may take other reasonable actions to protect its rights, including changing the speed or method of payment for AEXP Charges, exercising AEXP Chargeback under any of its AEXP Chargeback programs, or charging fees for Disputed Charges.

5. AEXP Chargebacks and Retrieval Requests.

5.1. **AEXP Chargeback Reasons.** AEXP has AEXP Chargeback rights, as described in the Merchant Regulations. AEXP may exercise an AEXP Chargeback by (i) deducting, withholding, recouping from, or offsetting against AEXP payments to Bank or Customer, or debiting Bank or Customer's bank accounts, or AEXP may notify Bank or Customer of the obligations to pay AEXP; or (ii) reversing an AEXP Charge for which AEXP has not paid Bank or Customer. Customer is responsible for all AEXP Chargebacks and agrees to pay Bank, or AEXP as the case may be, promptly and fully for any and all AEXP Chargeback amounts, except for chargebacks of AEXP Convenience Fee payments where charged and collected by, and settled to, Bank. Some of the more common reasons for AEXP Chargebacks are:

- (a) Whenever Cardmembers bring Disputed Charges, or have rights under Applicable Law or contract to withhold payments;
- (b) In cases of actual or alleged fraud relating to AEXP Charges;
- (c) Customer fails to issue a refund to a Cardmember upon the return or non-delivery of goods or services;
- (d) Customer fails to inform Cardmembers of its refund policy, as required by the Merchant Regulations.
- (e) As otherwise provided in the Merchant Regulations.

5.2. **Requesting an AEXP Chargeback Reversal.** Customer may request an AEXP Chargeback reversal by providing the supporting information required by AEXP and responding timely to any inquiry from AEXP or Bank. Requests for AEXP Chargeback reversals must be made in the time and manner as required under the Merchant Regulations. Bank may not investigate or attempt to obtain a reversal or other adjustment to any AEXP Chargeback if Customer has not timely responded to an inquiry from Bank or AEXP. Customer acknowledges that under certain Merchant Regulations, Customer cannot rebut an AEXP Chargeback where the Cardmember disputes making the purchase and Customer does not have an electronic record (e.g., "swiping" an AEXP Card).

6. **Fees; Convenience Fees.** Fees, including AEXP Convenience Fees, shall be described in a fee schedule attached to the Service Terms and incorporated herein by reference as if fully set forth herein. Customer acknowledges that merchants in the government, utilities and certain education industries (i.e. higher education, private school – kindergarten to grade 12) may assess AEXP Convenience Fees or allow a Payment Service Provider to assess AEXP Convenience Fees in accordance with the Merchant Regulations. Customer acknowledges its obligations (including those set forth in Section 3.1 of the Service Terms) to clearly disclose the amount of AEXP Convenience Fees to the Cardmember and give the Cardmember the opportunity to cancel the AEXP Charge if the Cardmember does not want to pay the AEXP Convenience Fee. Customer acknowledges that AEXP views discrimination against Cardmembers as a breach of these AEXP Terms and that AEXP Convenience Fees for AEXP Charges may not be higher than those charged for Other Payment Products, except for ACH, cash and checks.

7. Termination.

7.1. **Termination Generally.** These AEXP Terms shall terminate simultaneously with the Service Terms, unless terminated earlier (i) in accordance with the terms of the Service Terms, (ii) by Customer upon written notice to Bank, (iii) by AEXP upon written notice to Bank or Customer, or (iv) by Bank as set forth below. In the event AEXP notifies Bank that Customer has breached any of the AEXP Terms or Merchant Regulations, Bank must cease providing Payment Services to Customer within five (5) days after Bank's receipt of such notice and Customer must remove all AEXP Marks from Customer's website and other locations immediately. The provisions regarding processing and settlement of AEXP Transactions, all related refunds, and the resolution of any related AEXP Chargebacks, disputes or other issues involving AEXP Transactions will continue to apply even after termination of these AEXP Terms, with respect to all AEXP Transactions made prior to termination. After termination of these AEXP Terms for any reason whatsoever, Customer shall continue to bear responsibility for all AEXP Chargebacks and refunds resulting from AEXP Transactions processed pursuant to these AEXP Terms.

7.2. **Termination for Cause by Bank.** Bank may terminate these AEXP Terms in the event of (i) Customer's failure to comply with any of the provisions of these AEXP Terms or the Merchant Regulations; or (ii) the occurrence of any of the trigger events in Section 4.3(b) above, except that with respect to the trigger event in section 4.3(b)(v), Bank must have a reasonable, good faith belief that Bank will be unable to collect any AEXP Chargeback amounts from Customer.

8. **CONSEQUENTIAL DAMAGES DISCLAIMER.** IN NO EVENT SHALL AEXP, SPONSORED MERCHANT OR BANK OR THEIR RESPECTIVE AFFILIATES, SUCCESSORS, OR PERMITTED ASSIGNS BE LIABLE FOR ANY INCIDENTAL, INDIRECT, SPECULATIVE, CONSEQUENTIAL, SPECIAL, PUNITIVE, OR EXEMPLARY DAMAGES OF ANY KIND (WHETHER BASED IN CONTRACT, TORT, INCLUDING NEGLIGENCE, STRICT LIABILITY, FRAUD, OR OTHERWISE, OR STATUTES, REGULATIONS, OR ANY OTHER THEORY) ARISING OUT OF OR IN CONNECTION WITH THE AEXP TERMS, EVEN IF ADVISED OF SUCH POTENTIAL DAMAGES. AEXP, BANK AND SPONSORED MERCHANT SHALL HAVE NO LIABILITY FOR DAMAGES ARISING FROM DELAYS OR PROBLEMS CAUSED BY TELECOMMUNICATIONS CARRIERS OR THE BANKING SYSTEM, EXCEPT THAT AEXP'S AND BANK'S RIGHTS TO CREATE RESERVES AND EXERCISE CHARGEBACKS WILL NOT BE IMPAIRED BY SUCH EVENTS.

9. Miscellaneous.

9.1. **Representations.** Customer represents and warrants to AEXP and Bank that: (i) Customer has full authority to enter into the AEXP Terms and all necessary assets and liquidity to perform its obligations and pay its debts as they become due; (ii) there is no circumstance threatened or pending that might have a material adverse effect on Customer's business or its ability to perform its obligations or pay its debts; (iii) Customer is authorized to enter into the AEXP Terms on behalf of its Establishments and the individual who signs the Agreement or otherwise enters into it has authority to bind Customer and them to it; (iv) Customer is not (1) listed on the U.S. Department of Treasury, Office of Foreign Assets Control, Specially Designated Nationals and Blocked Persons List (available at [treas.gov/ofac](https://www.treas.gov/ofac)), (2) listed on the U.S. Department of State's Terrorist Exclusion List (available at [state.gov](https://www.state.gov)), or (3) located in or operating under license issued by a jurisdiction identified by the U.S. Department of State as a sponsor of international terrorism, by the U.S. Secretary of the Treasury as warranting special measures due to money laundering concerns, or as non cooperative with international anti-money laundering principles or procedures by an intergovernmental group or organization of which the United States is a member; (v) Customer has not assigned to any third party any payments due to Customer under the AEXP Terms and all indebtedness arising from AEXP Charges are for bona fide sales of goods or services (or both) at Customer's

Establishments and free of any liens, claims, or encumbrances other than ordinary sales taxes, if applicable; (vi) all information that Customer provided in connection with the AEXP Terms is true, accurate, and complete; and (vii) Customer has read the AEXP Terms and kept a copy for its file. If any of Customer's representations or warranties in the AEXP Terms become untrue, inaccurate, or incomplete at any time, AEXP may immediately terminate the AEXP Terms in its discretion. Customer and Bank agree to comply with All Applicable Laws relating to the conduct of their businesses, respectively.

9.2. Notices. AEXP's address for notification purposes is:

American Express Travel Related Services Company, Inc.
P. O. Box 299051
Fort Lauderdale, FL 33329
Attn: Department 87
Email: American.Express.Contract.Keying@aexp.com
Tel: (800)528-5200
Fax: (602)744-8413

Bank's address for notification purposes is

JPMorgan Chase Bank, N.A.
420 West Van Buren Street, Floor 09, IL1-0092
Chicago, IL 60606-3534
Attn: Connect Product Management
Email: Pay.Connexion.Client.Services@jpmchase.com
Tel: (866)282-1981
Fax: (312)954-1522

9.3. Taxpayer Certification. In conjunction with the execution of these AEXP Terms, Customer shall provide Bank with the appropriate taxpayer certification documentation, via Internal Revenue Service (IRS) Form W-9 (or the appropriate versions of Form W-8, if applicable). Customer shall promptly notify Bank if there are any changes in this information. Bank may deduct withholding taxes, if any, from proceeds payable to Customer or any entity that is a party to this agreement where required under Applicable Law. Bank may, in accordance with Applicable Law and from time to time during the term of these AEXP Terms, request Customer to recertify its taxpayer certification hereunder. Furthermore, Customer shall immediately reimburse Bank for any fines, fees, penalties or assessments that may be imposed on Bank for Customer's failure to comply with this section.

9.4. Information About Customer and Customer's Business. Upon five (5) days' written notice, Customer agrees to furnish to Bank (a) its most recently prepared financial statements and credit information; and (b) if applicable, its three most recent filings with the SEC. Customer agrees to provide Bank with prompt written notice if Customer is the subject of any voluntary or involuntary bankruptcy or insolvency petition or proceeding or becomes unable to pay its debts when due. Customer's signature on these AEXP Terms authorizes Bank to perform any credit check deemed necessary with respect to Customer. Customer acknowledges that AEXP may require Bank to audit Customer's compliance with these AEXP Terms or the Merchant Regulations. Accordingly, with prior notice and during Customer's normal business hours, Bank's duly authorized representatives may visit Customer's business premises and may examine Customer's books and records that pertain to Customer's AEXP Transactions or Customer's compliance with these AEXP Terms.

9.5. Dispute Resolution. See Exhibit 1, attached and incorporated by reference as if fully set forth herein.

9.6. Survival. Except as elsewhere provided in these AEXP Terms, the following sections will survive termination: 4, 5 and 8.

9.7. Entire Agreement; Interpretation. These AEXP Terms, the Service Terms and all documents and agreements expressly incorporated herein by reference, including the Account Documentation and the Merchant Regulations, are the complete and exclusive expression of the agreement between Customer and Bank regarding the subject matter hereof and supersedes any prior or contemporaneous agreements, understandings or courses of dealing regarding the subject matter hereof. To the extent possible, all aforementioned documents and agreements shall be interpreted to give each their full effect. However, if a conflict is deemed to exist between them, then that conflict shall be resolved in the following order of precedence: These AEXP Terms including any modifications to the Merchant Regulations shall control over the Merchant Regulations and the Service Terms; the Merchant Regulations as modified herein shall control over the Service Terms; and the Service Terms shall control over the Account Documentation and any other documents and agreements incorporated herein by reference and not otherwise mentioned in this subsection.

9.8. Savings Clause. Other than as set forth in the last sentence of section c. ii in the attached Exhibit 1, if any provision of the AEXP Terms is held by a court of competent jurisdiction to be illegal or unenforceable, that provision shall be replaced by an enforceable provision most closely reflecting the parties' intentions, with the balance of the AEXP Terms remaining unaffected.

9.9. Third Party Beneficiary. Customer and Bank agree that AEXP is a third-party beneficiary under these AEXP Terms and is expressly given third-party beneficiary rights, but not obligations, that provide AEXP the ability to enforce Customer's compliance with the Merchant Regulations as well as Customer's compliance with these AEXP Terms that apply to AEXP Card acceptance and actions to recover any amount owed to AEXP under the AEXP Terms or the Merchant Regulations. Customer covenants that it is not a third-party beneficiary under Bank's agreement with AEXP.

9.10. Press Releases. Customer shall not issue any press release or make any public announcement (or both) in respect of the AEXP Terms or AEXP without prior AEXP and Bank written consent.

9.11. Independent Contractors. Customer, Bank and AEXP are independent contractors. No agency, partnership, joint-venture, or employment relationship is created by the AEXP Terms. Each of Customer, Bank and AEXP is solely responsible for its own acts and omissions and those of its respective agents, employees, representatives and subcontractors in connection with the AEXP Terms.

EXHIBIT 1

This section explains how Claims can be resolved through mediation, arbitration or litigation. It includes an arbitration provision. As used in this Exhibit 1, “you” and “your” means Customer and/or Bank, as the case may be, and any of Customer or Bank’s affiliates, licensees, predecessors, successors, or assigns, any purchasers of any receivables and all agents, directors, and representatives of any of the foregoing, and “we”, “our”, and “us” include AEXP and any of its affiliates, licensees, predecessors, successors, or assigns, any purchasers of any receivables, and all agents, directors, and representatives of any of the foregoing.

a. Notice of Claim. Before filing a lawsuit or beginning a mediation or arbitration regarding a Claim, you and we agree to send a written notice (*Claim notice*) to each party against whom the Claim is asserted. This provides the parties an opportunity to resolve the Claim informally or through mediation. The Claim notice must describe the nature and basis of the Claim and state the specific amount or other relief demanded. Notice to us must include your name, your Merchant name, address, and Merchant Number and be sent to our notice address set forth in section 9.2 of the AEXP Terms. If the Claim proceeds to arbitration, the amount of any relief demanded by you or us in a Claim notice shall not be disclosed to the arbitrator until after the arbitrator determines the amount, if any, to which you or we are entitled on the Claim.

b. Mediation. In mediation, a neutral mediator helps parties resolve a claim. The mediator does not decide the claim but helps parties reach agreement.

i. Initiation of Mediation. Before beginning a mediation, you or we must first provide the Claim notice described above. Within thirty days after sending or receiving a Claim notice, with prior written consent of the other, you or we may submit the Claim to JAMS (1-800-352-5267, jamsadr.com) or the American Arbitration Association (“AAA”) (1-800-778-7879, adr.org) for mediation, or to an alternative mediator mutually agreed upon in writing by you and us.

ii. Conduct of Mediation. You and we agree to cooperate in selecting a mediator from a panel of neutrals and in scheduling the mediation proceedings. Both parties will share equally the costs of any mediation proceedings.

iii. Confidentiality/Tolling. All communications made for the purpose of, in the course of, or pursuant to the mediation shall be confidential, and no evidence of any such communication shall be admissible for any purpose or subject to discovery. All applicable statutes of limitation and defenses based upon the passage of time shall be tolled from thirty days following the sending of the Claim notice for sixty days or until termination of the mediation, whichever is earlier.

iv. Termination. Either you or we may terminate the mediation at any time following the first mediation proceeding. Your or our submission or failure to submit a Claim to mediation shall not affect your or our right to elect to resolve a Claim through arbitration, including initiation of arbitration proceedings during the pendency of mediation.

c. Arbitration. You or we may elect to resolve any Claim by individual arbitration. Claims are decided by a neutral arbitrator.

If arbitration is chosen by any party, neither you nor we will have the right to litigate that Claim in court or have a jury trial on that Claim. Further, you and we will not have the right to participate in a representative capacity or as a member of any class pertaining to any Claim subject to arbitration. Arbitration procedures are generally simpler than the rules that apply in court, and discovery is more limited. The arbitrator’s decisions are as enforceable as any court order and are subject to very limited review by a court. Except as set forth below, the arbitrator’s decision will be final and binding. Other rights you or we would have in court may also not be available in arbitration.

i. Initiation of Arbitration. Before beginning an arbitration, you or we must first provide the Claim notice described above. Claims will be referred to either JAMS or AAA, as selected by the party electing arbitration. Claims will be resolved pursuant to this Arbitration provision and the selected organization’s rules in effect when the Claim is filed, except where those rules conflict with this Agreement. If we choose the organization, you may select the other within 30 days after receiving notice of our selection and your selection shall control. Contact JAMS or AAA to begin an arbitration or for other information. Claims also may be referred to another arbitration organization if you and we agree in writing or to an arbitrator appointed pursuant to section 5 of the Federal Arbitration Act, 9 U.S.C. §§ 1-16 (*FAA*). Any arbitration hearing that you attend shall take place in the federal judicial district where your headquarters is located or New York, NY, at your election.

ii. Limitations on Arbitration. **If either party elects to resolve a Claim by arbitration, that Claim will be arbitrated on an individual basis. There will be no right or authority for any Claims to be arbitrated on a class action basis or on bases involving Claims brought in a purported representative capacity on behalf of the general public, other Merchants or other persons similarly situated.** The arbitrator’s authority is limited to Claims between you and us alone. Claims may not be joined or consolidated unless you and we agree in writing. An arbitration award and any judgment confirming it will apply only to the specific case and cannot be used in any other case except to enforce the award. This prohibition is intended to, and does, preclude you from participating in any action by any trade association or other organization against us. Notwithstanding any other provision and without waiving the right to appeal such decision, if any portion of these *Limitations on Arbitration* is deemed invalid or unenforceable, then the entire Arbitration provision (other than this sentence) will not apply.

iv. Arbitrator’s Authority. The arbitrator shall have the power and authority to award any relief that would have been available in court, including equitable relief (e.g., injunction, specific performance) and, cumulative with all other remedies, shall grant specific performance whenever possible. The arbitrator shall have no power or authority to alter the Agreement or any of its separate provisions, including this section, nor to determine any matter or make any award except as provided in this section. For the avoidance of doubt, the arbitrator shall have no power or authority to award incidental, indirect, speculative, consequential, special, punitive, or exemplary damages of any kind.

v. Split Proceedings for Equitable Relief. Either you or we may seek equitable relief in aid of arbitration prior to arbitration on the merits to preserve the status quo pending completion of such process.

vi. Small Claims Court; Injunctive Relief. We shall not elect to use arbitration under this section for any Claim you properly file in a small claims court so long as the Claim seeks individual relief only and is pending only in that court. Injunctive relief sought to enforce the provisions of the last sentences in sections 2.5 and 3.6 of the AEXP Terms is not subject to the requirements of this section. This section

is not intended to, and does not, substitute for our ordinary business practices, policies, and procedures, including our rights to Chargeback and to create Reserves.

vii. Governing Law/Arbitration Procedures/Entry of Judgment. This section is made pursuant to a transaction involving interstate commerce and is governed by the FAA. The arbitrator shall apply New York law and applicable statutes of limitations and shall honor claims of privilege recognized by law. The arbitrator shall apply the rules of the arbitration organization selected, as applicable to matters relating to evidence and discovery, not the federal or any state rules of civil procedure or rules of evidence, provided that any party may request that the arbitrator expand the scope of discovery by doing so in writing and copying any other parties, who shall have fifteen days to make objections, and the arbitrator shall notify the parties of his/her decision within twenty days of any objecting party's submission. If your Claim is for \$10,000 or less, you may choose whether the arbitration will be conducted solely on the basis of documents submitted to the arbitrator, through a telephonic hearing, or by an in-person hearing as established by the rules of the selected arbitration organization. At the timely request of a party, the arbitrator shall provide a written and reasoned opinion explaining his/her award. The arbitrator's decision shall be final and binding, except for any rights of appeal provided by the FAA. If the amount of the award exceeds \$100,000, either party can appeal that award to a three-arbitrator panel administered by the selected arbitration organization, which shall reconsider de novo any aspect of the initial award requested and whose decision shall be final and binding. The decision of that three-person panel may be appealed as provided by the FAA. Judgment upon an award rendered by the arbitrator or by a panel of arbitrators on appeal may be entered in any state or federal court in the federal judicial district where your headquarters or your assets are located.

viii. Confidential Proceedings. The arbitration proceeding and all testimony, filings, documents, and any information relating to or presented during the proceedings shall be deemed to be confidential information not to be disclosed to any other party. All offers, promises, conduct, and statements, whether written or oral, made in the course of the Claim resolution, negotiations, mediations, arbitration, and proceedings to confirm arbitration awards by either party, its agents, employees, experts or attorneys, or by the mediator or arbitrator, including any arbitration award or judgment related thereto, are confidential, privileged, and inadmissible for any purpose, including impeachment or estoppel, in any other litigation or proceeding involving any of the parties or non-parties, provided that evidence that is otherwise admissible or discoverable shall not be rendered inadmissible or non-discoverable as a result of its use in the negotiation, mediation, or arbitration.

ix. Costs of Arbitration Proceedings. Both parties will share equally the costs of any arbitration proceedings.

d. Definitions. For purposes of section 7 of the General Provisions only, (i) *we*, *our*, and *us* include any of our Affiliates, licensees, predecessors, successors, or assigns, any purchasers of any receivables, and all agents, directors, and representatives of any of the foregoing, and (ii) *you* and *your* include any of your Affiliates, licensees, predecessors, successors, or assigns, any purchasers of any receivables and all agents, directors, and representatives of any of the foregoing.

e. Continuation. This section will survive termination of this Agreement, any legal proceeding to collect a debt, any bankruptcy and any sale of you or your assets (in the case of a sale, its terms will apply to the buyer). If any portion of this Dispute Resolution section, except as otherwise provided in the *Limitations on Arbitration* subsection, is deemed invalid or unenforceable, it will not invalidate the remaining portions of this Dispute Resolution section, the Agreement or any predecessor agreement you may have had with us, each of which shall be enforceable regardless of such invalidity.

**INTEGRATED RECEIVABLES & PAYABLES -CONNECT /POINT OF SALE PUBLIC SECTOR MERCHANT CARD
PROCESSING INSTRUCTIONS, TERMS AND CONDITIONS**

These JPMorgan Integrated Receivables & Payables - Connect / Point of Sale Public Sector Merchant Card Processing Instructions, Terms and Conditions (the "**Agreement**") are acknowledged and agreed to on this _____ day of _____, 20____ by the Parties.

WHEREAS, _____ ("**Merchant**", also referred to as "Customer" in the Connect Service Terms, defined below) wishes to accept Cards from Payers as a method of payment for goods or services offered by Merchant;

WHEREAS, JPMorgan Chase Bank, N.A. is a registered third party service provider with the Payment Brands ("**Service Provider**") and is also a member bank of the Payment Brands ("**Member**");

WHEREAS, Merchant has agreed to Integrated Receivables & Payables - Connect Service Terms ("**Connect Service Terms**") incorporated herein by reference, with Service Provider for the provision of Integrated Receivables & Payables - Connect ("**Connect**") services (capitalized terms used and not otherwise defined in this Agreement shall have their meaning in the Connect Service Terms);

WHEREAS, pursuant to the Connect Service Terms, (a) Service Provider will capture Transaction Data from the Payer on behalf of Merchant and submit such Transaction Data to Paymentech for processing ("**Connect Transactions**"); (b) Merchant will capture Transaction Data from the Payer through a Merchant staffed customer service representative call center ("**CSR Transactions**"); (c) Merchant will capture Transaction Data from the Payer through Merchant's website and convey such Transaction Data to Connect through an application programming interface ("**API Transactions**"); and/or (d) Merchant will capture Transaction Data from the Payer and convey such Transaction Data to Connect through Service Provider's administrator site ("**Admin Transactions**");

WHEREAS, if applicable, Merchant may also accept Cards from Payers at the point of sale using terminal hardware located at Merchant's place of business (the "**POS Transactions**"), which will be submitted directly to Paymentech from Merchant;

WHEREAS, Paymentech desires to process the Connect Transactions, CSR Transactions, API Transactions, Admin Transactions and POS Transactions submitted to Paymentech (by Merchant or Service Provider, as applicable); and

WHEREAS, Paymentech is authorized, as a merchant acquirer, to acquire and process Merchant's Transactions.

ACCORDINGLY, in consideration of the mutual promises made and the mutual benefits to be derived from this Agreement, Paymentech, Member, Service Provider and Merchant (the "**Parties**") agree to the following terms and conditions intending to be legally bound:

1. Merchant's Acceptance of Cards.

1.1. Scope; Use of a Service Provider. The terms and conditions contained herein pertain to all of Merchant's Transactions submitted to Paymentech through Service Provider's Connect or where applicable, directly by Merchant. While the Merchant obligations set forth in this Agreement are ultimately the responsibility of Merchant, the Parties acknowledge and agree that Merchant has agreed with Service Provider under the terms of the Connect Service Terms for the performance of some of those obligations.

1.2. Application of Payment Brand Rules. The Payment Brands require that Merchant (i) enter into a direct contractual relationship with a Member and merchant acquirer; and (ii) agree to comply with Payment Brand Rules as they pertain to Merchant's Transactions. Therefore, Merchant hereby agrees to comply with all Payment Brand Rules, including the Security Standards, as may be applicable to Merchant and in effect from time to time.

1.3. Payment Acceptance Practices and Prohibitions.

- (a) Merchant shall not require the Payer to pay any fees that would otherwise be paid by Merchant for the processing of Transactions.
- (b) Merchant shall never issue Refunds for Transactions by cash or a cash equivalent (e.g., check) unless required by law or permitted by the Payment Brand Rules.
- (c) Unless permitted by the Payment Brand Rules, Merchant shall not engage in any practice that unfavorably discriminates against or provides unequal treatment of any Payment Brand relative to any other Payment Brand.
- (d) Except where expressly permitted by law, Merchant shall not set a dollar amount above or below which Merchant refuses to honor otherwise valid Cards in violation of Payment Brand Rules.
- (e) Merchant agrees to accept all categories of Visa and MasterCard Cards (i.e., debit and credit cards), unless Merchant has notified Service Provider and Paymentech, on its Application or otherwise in writing, of its election to accept one of the following "**limited acceptance**" options: (i) all Visa and MasterCard consumer credit cards and Visa and MasterCard

commercial credit and debit cards; or (ii) Visa and MasterCard debit cards only (but no credit cards). Notwithstanding the election of one of the foregoing limited acceptance options, Merchant must honor all foreign bank-issued Visa or MasterCard Cards. If Merchant elects one of the limited acceptance categories: (Y) Merchant must display appropriate signage to indicate the limited acceptance category; and (Z) Paymentech, at its option, may process any Transactions submitted to Paymentech outside of the limited acceptance category, in which case such Transactions will be assessed the applicable interchange fees plus any additional fees/surcharges assessed by Paymentech or the Payment Brands.

- (f) Merchant shall not add any tax or surcharge to Transactions, unless applicable law expressly requires a Merchant be permitted to impose the tax or surcharge. If any tax or surcharge amount is allowed, such amount shall be included in the Transaction amount and shall not be collected separately.
- (g) Merchant shall not request or use a Card account number for any purpose except as payment for its goods or services, unless required by the Payment Brand Rules in order to support specific services offered by the Payment Brands.
- (h) For recurring Transactions, Merchant must: (i) obtain the Payer's consent to periodically charge the Payer on a recurring basis for the goods or services purchased; (ii) retain this permission for the duration of the recurring services and provide it upon request to (as applicable) Service Provider, Member, Paymentech or the issuing bank of the Payer's Card; and (iii) retain written or electronic documentation specifying the frequency of the recurring charge and the duration of time during which such charges may be made. A recurring transaction shall not be submitted after: (Y) receipt of a cancellation notice from the Payer; or (Z) receipt of notice from Member, Service Provider, Paymentech or any Payment Brand (via authorization code or otherwise) that the Card is not to be honored.
- (i) Merchant represents and warrants, to the best of its knowledge, that the Transaction Data represents an obligation of the Payer for the amount of the Transaction.
- (j) Merchant represents and warrants, to the best of its knowledge: (i) that the Transaction is not for any purpose other than payment for the current Transaction; (ii) the Transaction does not represent the collection of a dishonored check or the collection or refinancing of an existing debt; (iii) the Transaction does not represent payment for a previous Transaction or charge incurred at the Merchant or a Transaction that was previously charged back by the Payer, irrespective of Payer consent or approval.
- (k) Merchant represents and warrants, to the best of its knowledge, the amount charged for the Transaction is not subject to any dispute, setoff, or counterclaim.
- (l) Merchant represents and warrants, to the best of its knowledge, that Merchant has not disbursed or advanced any cash to the Payer (except as authorized by the Payment Brand Rules) or itself or to any of its representatives, agents, or employees in connection with the Transaction, nor has Merchant accepted payment for effecting credits to a Payer.
- (m) Where Merchant is accepting POS Transactions, Merchant shall examine each card physically presented at the point of sale to determine that the Card presented is valid and has not expired. Merchant shall exercise reasonable diligence to determine that the authorized signature on any Card physically presented at the point of sale corresponds to the Payer's signature on the Transaction Receipt.
- (n) Where Merchant is accepting POS Transactions, Merchant shall not submit any Transaction that Merchant knows or should have known to be either fraudulent, illegal, damaging to the Payment Brand(s), not authorized by the Payer or otherwise in violation of any provision of this Agreement or the Connect Service Terms, applicable law, or Payment Brand Rules.

2. Authorizations. Each Card payment accepted by Merchant is required to have an authorization code. Merchant acknowledges that authorization of a Transaction indicates that the Card: (a) contains a valid account number; and (b) has an available credit balance sufficient for the amount of the Transaction; but, it does not constitute a representation from Paymentech, a Payment Brand, or a card issuing bank that a particular Transaction is in fact a valid or undisputed Transaction entered into by the actual Payer. Paymentech reserves the right to refuse to process any Transaction Data presented by Merchant unless it includes a proper authorization.

3. Refunds and Adjustments. Merchant is required to maintain a Refund Policy and to disclose such Refund Policy to Payers at the time of the Transaction. If, under Merchant's Refund Policy, Merchant allows a Refund, Transaction Data reflecting any such Refund shall be prepared and delivered to Paymentech within three (3) days of approving the Payer's request for such Refund. If applicable, the amount of a Refund cannot exceed the amount shown as the total on the original Transaction Data except by the exact amount required to reimburse the Payer for shipping charges that the Payer paid to return merchandise, if any. Merchant shall not accept any payment from a Payer as consideration for issuing a Refund. Merchant shall not give cash (or cash equivalent) refunds to a Payer in connection with a Transaction, unless required by law or permitted by the Payment Brand Rules.

4. Settlement.

- 4.1. Merchant's Settlement Account.** In order to receive settlement funds for Transactions, Merchant must designate and maintain one or more accounts used primarily for business purposes at JPMorgan Chase Bank, N.A. (collectively referred to as "**Settlement Account**"). Merchant shall not close its Settlement Account without giving Paymentech and/or Service Provider at least five (5) days' prior written notice and substituting another Settlement Account. Merchant is solely liable for all fees, costs, and overdrafts associated with the Settlement Account. Merchant authorizes Paymentech to initiate electronic debit and credit Entries and adjustments to the Settlement Account at any time without regard to the source of any monies in the Settlement Account, and this authority will remain in full force and effect for the term of this Agreement. Paymentech will not be liable for any delays in receipt of funds or errors in Settlement Account Entries caused by third parties, including, without limitation, delays or errors by the Payment Brands or Merchant's bank.
- 4.2. Conveyed Transactions.** To the extent that Merchant accepts a method of payment from Payers for which Paymentech is able to acquire and convey to a third party, but is not able to settle the related funds directly to the merchant's Settlement Account (e.g. American Express; Transactions stemming from acceptance of such methods of payment herein referred to as "**Conveyed Transactions**"), Merchant must have a valid agreement in effect with the company responsible for the settlement of such Conveyed Transactions (the "**Settlement Entity**"). If Service Provider submits Conveyed Transactions to Paymentech on behalf of Merchant and Merchant does not have a valid agreement with the Settlement Entity, Paymentech may, but shall not be obligated to, submit such Conveyed Transactions to the applicable Settlement Entity and to share with them information about Merchant (from the Application or otherwise) as may be required to approve Merchant's acceptance of the Settlement Entity's method of payment. Payment of proceeds due Merchant for Conveyed Transactions shall be governed by the agreement Merchant has with the applicable Settlement Entity, and Paymentech does not bear any responsibility for their performance thereunder, including, without limitation, the funding and settlement of Merchant's Conveyed Transactions.
- 4.3. Transfer of Transaction Settlement Funds.** Subject to Section 4.2, for all Transactions, Paymentech will submit Merchant's Transaction Data to the applicable Payment Brand. Promptly after Paymentech receives funds for Settled Transactions from the Payment Brands, Paymentech, Member or Service Provider will provisionally fund the Settlement Account. The proceeds payable to Merchant shall be equal to the amounts submitted by Service Provider, or in the case of POS Transactions, by Merchant, in connection with the Transaction Data, minus the sum of the following: (a) all Refunds and Chargebacks; (b) all fees and charges and all fines, assessments, penalties or other liabilities that may be imposed on Paymentech, Member or Service Provider from time to time by the Payment Brands and all related costs and expenses incurred by Paymentech, Member or Service Provider as a result of Merchant's breach of obligation to provide disclosures relating to Convenience Fees at each Public Sector Entity point-of-sale as set forth in the Connect Service Terms, or Merchant's breach or violation of the Payment Brand Rules or Security Standards as described in this Exhibit C, including, without limitation, Section 9; and (c) where Merchant is accepting POS Transactions, all Reserve Account (as defined in Section 4.5) amounts. In the event Paymentech does not deduct such amounts from Merchant's proceeds when such amounts are due and payable, Merchant agrees to pay all such amounts to Paymentech immediately without any deduction or offset.
- 4.4. Negative Amounts.** Merchant shall maintain sufficient funds in the Settlement Account to prevent the occurrence of a negative balance. In the event that the proceeds from the Settled Transactions or the balance of Merchant's Settlement Account are not sufficient to pay amounts due under this Agreement, in addition to any other rights and remedies Paymentech may have under this Agreement, Paymentech may pursue one or more of the following options:
- (a) Demand and receive immediate payment for such amounts; and if payment is not made within three (3) days of demand, debit the Settlement Account for the negative amount;
 - (b) Withhold all or some of Merchant's Settlement funds and apply them against the negative amount; and
 - (c) Where Merchant is accepting POS Transactions, apply funds held in the Reserve Account against the negative amount.
- 4.5. Reserve Account.** Where Merchant is accepting CSR Transactions, API Transactions, Admin Transactions and/or POS Transactions, if:
- (a) Merchant is receiving excessive Chargebacks;
 - (b) Paymentech has reasonable grounds to believe that it may be or may become liable to third parties for the provisional funds extended to Merchant; or
 - (c) Paymentech has reasonable grounds to believe that it may be subject to any additional liabilities arising out of or relating to this Agreement, including without limitation, any fines, fees, or penalties assessed against Paymentech or Service Provider by any of the Payment Brands arising out of or relating to Merchant's Transactions, Chargebacks, or failure to comply with the Payment Brand Rules or the Security Standards;

then, each such event may subject Paymentech to additional risk (such risk being hereinafter referred to as "**Anticipated Risk**"). In any such event, Paymentech may temporarily suspend or delay payments to Merchant during Paymentech's investigation of the issue and/or designate an amount of funds that Paymentech must maintain in order to protect itself against Anticipated Risks (such funds being hereinafter referred to as the "**Reserve Account**"), which may be funded in the same manner as provided in Section 4.4. The Reserve Account will contain sufficient funds to cover Paymentech's estimated exposure based on reasonable criteria for Chargebacks, Refunds, unshipped goods and/or unfulfilled services, and all

additional Anticipated Risks. Paymentech may (but is not required to) apply funds in the Reserve Account toward, and set off any funds that would otherwise be payable to Merchant against, the satisfaction of any amounts which are or may become due from Merchant pursuant to this Agreement. Funds in the Reserve Account will be held and controlled by Paymentech, will not bear interest, and may be commingled with other funds. Effective upon Paymentech's establishment of a Reserve Account, Merchant irrevocably grants to Paymentech a security interest in any interest Merchant may now have or later acquire in any and all funds, together with the proceeds thereof, that may at any time be in the Reserve Account and that would otherwise be payable to Merchant pursuant to the terms of this Agreement. Merchant agrees to execute and deliver to Paymentech such instruments and documents that Paymentech may reasonably request to perfect and confirm the security interest in the Reserve Account funds. Upon: (i) satisfaction of all Merchant's obligations under this Agreement; and (ii) Merchant's execution of documents reasonably requested by Paymentech in connection with the return of any Reserve Account funds; Paymentech will pay to Merchant any funds then remaining in the Reserve Account.

5. Chargebacks and Retrieval Requests.

5.1. Chargeback Reasons. Merchant may receive Chargebacks from time to time. Following are some of the most common reasons for Chargebacks:

- (a) Merchant fails to issue a Refund to a Payer upon the return or non-delivery of goods or services;
- (b) A required authorization/approval code was not obtained;
- (c) The Transaction Data was prepared incorrectly or fraudulently;
- (d) Paymentech did not receive Merchant's response to a Retrieval Request;
- (e) The Payer disputes the Transaction or the authenticity of the signature on the Transaction Receipt, or claims that the Transaction is subject to a set-off, defense, or counterclaim;
- (f) The Payer refuses to make payment for a Transaction because, in the Payer's opinion, a claim or complaint has not been resolved or has been resolved in an unsatisfactory manner;
- (g) The Card was not actually presented at the time of the Transaction or Merchant failed to obtain an electronic record or physical imprint of such Card, and the Payer denies making the purchase; or
- (h) Merchant fails to inform Payer of its Refund Policy, as required by the Payment Brand Rules.

5.2. Response to Chargebacks. If Merchant has reason to dispute or respond to a Chargeback, then such dispute or response must be provided by the date set forth on the applicable Chargeback notice. Paymentech will not investigate or attempt to obtain a reversal or other adjustment to any Chargeback if Merchant has not timely responded to the notice. Merchant acknowledges that under certain Payment Brand Rules, Merchant cannot rebut a Chargeback where the Payer disputes making the purchase and Merchant does not have an electronic record (e.g., "swiping" or "tapping" a Card) or physical imprint of the Card. Merchant has full liability for all Chargebacks.

5.3. Excessive Chargebacks. If Merchant is receiving an excessive amount of Chargebacks, as determined by the Payment Brands from time to time, in addition to Paymentech's other remedies under this Agreement, Paymentech may take one or more of the following actions: (a) review Merchant's internal procedures relating to acceptance of Cards and notify Merchant of new procedures Merchant should adopt in order to avoid future Chargebacks; (b) notify Merchant or Service Provider of a new rate Paymentech will charge to process Merchant's Chargebacks; or (c) where Merchant is accepting POS Transactions, establish a Reserve Account. Merchant also agrees to pay any and all penalties, fees, fines, and costs assessed against Merchant, Paymentech, and/or Service Provider relating to Merchant's violation of this Agreement or the Payment Brand Rules with respect to Merchant's acceptance of Cards, its Transactions, or with respect to excessive Chargebacks under this Section.

5.4. Retrieval Requests. Within seven (7) days (or such shorter time as the Payment Brand Rules may require) of Merchant receiving a Retrieval Request, Merchant, directly or through Service Provider, must provide to Paymentech via certified or overnight mail or by confirmed fax: (a) written resolution of Merchant's investigation of such Retrieval Request; and (b) legible copies of any supporting documentation requested or required by the Retrieval Request. Merchant acknowledges that failure to fulfill a Retrieval Request timely and in accordance with Payment Brand Rules may result in an irreversible Chargeback.

6. Display of Payment Brand Marks. Merchant is prohibited from using the Payment Brand Marks, as defined below (sometimes referred to herein as "**Marks**"), other than as expressly permitted by the Payment Brands. Payment Brand Marks mean the brands, emblems, trademarks and/or logos that identify a Payment Brand. Merchant may use the Payment Brand Marks only to promote the services covered by the Marks by using them on decals, indoor and outdoor signs, advertising materials, and marketing materials; provided, that all such uses by Merchant must be consistent with Payment Brand Rules. Merchant shall not use the Payment Brand Marks in any way that Payers could believe that the goods or services offered by Merchant are sponsored, endorsed, or guaranteed by the owners of the Payment Brand Marks. Merchant recognizes that it has no ownership

rights in the Payment Brand Marks. Merchant shall not assign the rights to use the Payment Brand Marks to any third party. Merchant's right to use the Payment Brand Marks hereunder terminates with the termination of this Agreement.

7. Fees; Convenience Fees.

7.1. Fees. Unless the Connect Service Terms specifically state otherwise, Merchant is directly responsible for paying the processing fees set forth on Schedule A to Paymentech for all Transactions processed hereunder. Specifically, this Section 7.1 and Schedule A shall not apply if the Connect Service Terms state that Service Provider is responsible for paying Merchant Processor processing fees and other similar fees and charges. Merchant acknowledges that the fees stated in Schedule A are based upon the assumption that Merchant's Transactions will qualify for certain interchange rates, as determined in each case by the applicable Payment Brand. If any of Merchant's Transactions fail to qualify for such interchange rates, Paymentech shall process each such Transaction at the applicable interchange rate determined by the applicable Payment brand. Fees payable under this Agreement that contain a fraction of a cent will be rounded up to the next full cent. Furthermore, the fees set forth on Schedule A may be adjusted to reflect increases by Payment Brands in interchange, assessments, or other Payment Brand fees or additional fees imposed by the Payment Brands. Merchant shall pay all such fees, as so adjusted. Each such adjustment shall become effective upon the date the corresponding increase or additional fee is implemented by the Payment Brand.

7.2. Convenience Fees. To the extent Merchant or Service Provider charges and collects a Convenience Fee from Payer at the time of the Transaction, Paymentech shall process and fund the Convenience Fee, as well as the Transaction Data (a/k/a Sales Data), in accordance with this Agreement and Section 2.5 of the Connect Service Terms, as applicable.

8. Termination. This Agreement shall terminate simultaneously with the Connect Service Terms. The provisions governing processing and settlement of Transactions, all related Refunds, and the resolution of any related Chargebacks, disputes, or other issues involving Transactions, will continue to apply even after termination of this Agreement, with respect to all Transactions made prior to such termination or after such termination, as described below. After termination of this Agreement for any reason whatsoever, Merchant shall continue to bear total responsibility for all Chargebacks and Refunds resulting from Transactions processed pursuant to this Agreement.

9. Transaction Data, Card Information and Payer Information.

9.1. Protecting Payer Information. By accepting Cards from its Payers, Merchant acknowledges and understands the importance of protecting Card information and Payer Information and complying with the Payment Brand Rules, Security Standards, and applicable law. Merchant financial information, Transaction Data, and other information that Merchant provides to Paymentech or Service Provider may be shared among Paymentech, Service Provider and their affiliates and with the Payment Brands subject to the provisions of this Agreement and Payment Brand Rules. Merchant agrees to comply with all Security Standards. By signing below, the Parties acknowledge and agree that where Merchant is *not* accepting API Transactions, CSR Transactions, Admin Transactions and/or POS Transactions Merchant has contracted with Service Provider for the collection of Card information and Payer Information directly from Payers through Connect, as well as the subsequent storage and protection of Card information and Payer Information collected by Service Provider through Connect while it is in Service Provider's possession. Furthermore, where Merchant is *not* accepting API Transactions, CSR Transactions, Admin Transactions and/or POS Transactions, Merchant represents and warrants that it does not have access to Card information (such as the Payer's Card account number, expiration date, security code, PIN data or any track data available through the Card's magnetic strip), and Merchant shall not request access to Card information from Service Provider or Paymentech. At any time during the term of this Agreement, and specifically including but not limited to where Merchant is accepting API Transactions, CSR Transactions, Admin Transactions and/or POS Transactions, if Merchant, its employees, agents or affiliates, gain access to Transaction Data or Card information, Merchant shall: (a) not use Transaction Data or Card information other than for the sole purpose of completing the Transaction authorized by the Payer for which the information was provided to Merchant, or as specifically allowed by Payment Brand Rules, or required by law; (b) not use Transaction Data or Card information for fraudulent purposes; (c) immediately notify Paymentech and Service Provider; and (d) execute all such instruments and documents that Paymentech and Service Provider may reasonably request in order to ensure Merchant's compliance with Security Standards and all associated financial obligations therewith. Similarly, if at any time during the term of this Agreement Paymentech or Service Provider become aware of Merchant's, its employees', agents' or affiliates' access to Transaction Data or Card information, Merchant shall execute all such instruments and documents that Paymentech, Member and/or Service Provider may reasonably request in order to ensure Merchant's compliance with Security Standards and all associated financial obligations therewith. If at any time Merchant believes that Transaction Data, Card information, Payer Information has been compromised, Merchant must notify Service Provider and Paymentech immediately and assist in providing notification to the proper parties. Merchant acknowledges that its failure to comply with the Payment Brand Rules, including the Security Standards, or the compromise of any Transaction Data, Card information or Payer Information, may result in assessments, fines and/or penalties by the Payment Brands. In the event Paymentech, Member or Service Provider incurs any damage, liability, fee, fine, assessment or penalty ("**Loss**") as a result of Merchant's breach or violation of the Payment Brand Rules or Security Standards, or breach of Merchant's obligation to provide disclosures relating to Convenience Fees at each Public Sector Entity point-of-sale as set forth in the Connect Service Terms, Merchant shall reimburse Paymentech, Member and Service Provider, as applicable, immediately for all such Losses. Furthermore, if any Payment Brand requires a forensic examination of Merchant or any of Merchant's agents, business partners, contractors, or subcontractors due to a Data Compromise Event, Merchant agrees to cooperate with such forensic examination until it is completed, including, without limitation, the engagement of an examiner acceptable to the relevant Payment Brand. Notwithstanding the foregoing the Payment Brands may directly, or demand that Paymentech, engage an examiner on behalf

of the Merchant in order to expedite the investigation of the Data Compromise Event. By executing this Agreement, Merchant represents that, in the event of its failure, including bankruptcy, insolvency, or other suspension of business operations, Merchant shall not sell, transfer, or disclose to third parties any materials that contain Transaction Data, Card information or Payer Information. Upon request, Merchant must return such information to Paymentech, Member or Service Provider or provide acceptable proof of its destruction.

- 9.2. Sharing Information.** Merchant financial information, Transaction Data, and other information that Merchant provides to Paymentech may be shared by Paymentech with its affiliates. Paymentech will not otherwise disclose or use such information for any purpose whatsoever other than: (i) as necessary to process Merchant's Transactions or otherwise provide services and maintain Merchant's account pursuant to this Agreement; (ii) to detect, prevent, reduce, or otherwise address fraud, security, or technical issues; (iii) to enhance or improve Paymentech's products and services generally; or (iv) as otherwise required or permitted by the Payment Brands or applicable law. Paymentech may prepare, use, and/or share with third parties, aggregated, non-personally identifiable information derived from Transaction Data of all of Paymentech's customers or specific segments of Paymentech's customers.
- 9.3. API Transactions; CSR Transactions; Admin Transactions; POS Transactions.** Where Merchant is accepting API Transactions, CSR Transactions, Admin Transactions and/or POS Transactions, Merchant also acknowledges the heightened risk associated with its access to Card information and Payer Information, and that Merchant must establish policies and procedures to protect such information in conformity with the Payment Brand Rules, Security Standards, and applicable law, including the storage and disclosure of such information. Merchant further acknowledges it shall exercise reasonable care to prevent use or disclosure of Transaction Data, Card information and Payer Information, other than to: (a) Merchant's agents and contractors for purpose of assisting Merchant in completing a Transaction; (b) to the applicable Payment Brand; or (c) as specifically required by law. Merchant is allowed by the Payment Brand Rules to store only certain Card information and Payer Information (currently limited to the Payer's name, Card account number, and expiration date) and is prohibited from storing additional Card information and Payer Information, including, without limitation, any security code data, such as CVV2, CVC2, and PIN data, and any magnetic stripe track data. Merchant shall store all media containing Card information and Payer Information in an unreadable format wherever it is stored and in an area limited to selected personnel on a "need to know" basis only. Prior to either party discarding any material containing Card information and Payer Information, the party will render all Card account numbers unreadable. If at any time Merchant determines or suspects that Transaction Data, Card information or Payer Information has been compromised Merchant must notify Paymentech immediately and assist in providing notification to such parties as may be required by law or Payment Brand Rules, or as Paymentech otherwise reasonably deems necessary. Merchant further agrees to provide Paymentech, upon its request, with such tests, scans, and assessments of Merchant's compliance with Security Standards as may from time to time be required by the Payment Brands.
- 9.4. Third Party Service Providers.** Merchant must notify Paymentech of its use of any additional third party service provider that processes, stores, receives, transmits, or has access to Card information or Payer Information on Merchant's behalf, including, without limitation, its agents, business partners, contractors, and subcontractors ("TPSP") and, to the extent required by each Payment Brand all TPSP must be: (a) compliant with all Security Standards applicable to TPSP; and (b) registered with and/or recognized by such Payment Brand(s) as being so compliant. Merchant agrees to exercise due diligence to ensure that all TPSP, and any other agents, business partners, contractors, or subcontractors with access to Merchant's Card information and Payer Information, maintain compliance with the Security Standards. To the extent required by each Payment Brand, all Payment Applications (defined as a third party application used by Merchant that is involved in the authorization or settlement of Transaction Data) or software involved in processing, storing, receiving, or transmitting of Card Information, shall be: (y) compliant with all Security Standards applicable to such Payment Applications or software; and (z) registered with and/or recognized by such Payment Brand(s) as being so compliant.

10. Miscellaneous

- 10.1. Taxes.** Unless Merchant is otherwise exempt, and, if applicable, provides a valid exemption certificate, Merchant agrees to pay any taxes imposed on the services provided under this Agreement.
- 10.2. Representations.** Merchant represents and warrants that its execution of and performance under this Agreement: (a) in no way breaches, contravenes, violates, or in any manner conflicts with any of its other legal obligations, including, without limitation, its corporate charter or similar document or any agreement between Merchant and any third party or any affiliated entity; (b) has been duly authorized by all necessary action and does not require any consent or other action by or in respect of any third party; and (c) that the person signing this Agreement on behalf of Merchant is duly authorized to do so. Merchant shall perform its obligations under this Agreement in compliance with all applicable laws.
- 10.3. Waivers.** No term or condition of this Agreement may be waived except pursuant to a written waiver executed by the party against whom such waiver is sought to be enforced.
- 10.4. Notices.** Except as otherwise provided in this Agreement, all notices must be given in writing and either hand delivered, faxed, mailed first class, postage prepaid, sent via electronic mail transmission, or sent via overnight courier (and will be deemed to be given when so delivered or mailed) to the addresses set forth below or to such other address as either party may from time to time specify to the other party in writing.

10.5. Taxpayer Certification. Pursuant to 26 USC 6050W, Paymentech is a “payment settlement entity”, obligated to collect and report certain taxpayer information to the United States Internal Revenue Service. Therefore, in conjunction with the execution of this Agreement, Merchant shall provide Paymentech (either directly or through Service Provider) with the appropriate taxpayer certification documentation, via Internal Revenue Service (IRS) Form W-9 (or the appropriate versions of Form W-8, if applicable). Merchant shall promptly notify Paymentech if there are any changes in this information. Paymentech may deduct withholding taxes, if any, from proceeds payable to Merchant or any entity that is a party to this Agreement where required under applicable law. Paymentech may, in accordance with applicable law and from time to time during the term of this Agreement, request Merchant to recertify its taxpayer certification hereunder. Furthermore, Merchant shall immediately reimburse Paymentech for any fines, fees, penalties or assessments that may be imposed on Paymentech for Merchant’s failure to comply with Section 10.5.

10.6. Merchant Application; Information about Merchant and Merchant’s Business. In addition to the obligations set forth herein, Merchant may be required to complete a merchant application or additional set up documentation to allow Paymentech or Service Provider to, among other things, perform required credit and underwriting functions and activate Merchant’s account within Paymentech’s processing system(s). Furthermore, upon five (5) days’ written notice, Merchant agrees to furnish to Paymentech (a) its most recently prepared financial statements and credit information; and (b) if applicable, its three most recent filings with the SEC. Merchant agrees to provide Paymentech with prompt written notice if Merchant is the subject of any voluntary or involuntary bankruptcy or insolvency petition or proceeding. Merchant’s signature on this Agreement authorizes Paymentech to perform any credit check deemed necessary with respect to Merchant. Merchant acknowledges that the Payment Brands may require Paymentech or Member to audit Merchant’s compliance with this Agreement or the Payment Brand Rules. Accordingly, with prior notice and during Merchant’s normal business hours, Paymentech’s duly authorized representatives may visit Merchant’s business premises and may examine Merchant’s books and records that pertain to Merchant’s Transactions or Merchant’s compliance with this Agreement.

10.7. Survival. The provisions of Sections 4, 5, 6, 8, 9, 10, 11 and 12 shall survive the termination of this Agreement.

11. Limitation of Liability. Under no circumstances will Paymentech’s financial responsibility to Merchant for its failure of performance under this Agreement exceed the total fees paid to Paymentech by Merchant (pursuant to Section 7) or Service Provider (net of Payment Brand fees, interchange, assessments, penalties, and fines) for the six (6) months prior to the time the liability arose. **IN NO EVENT WILL PAYMENTECH, ITS RESPECTIVE DIRECTORS, OFFICERS, EMPLOYEES, OR AFFILIATES, BE LIABLE FOR SPECIAL, INCIDENTAL, CONSEQUENTIAL, OR PUNITIVE DAMAGES OR ANY LOSS, THEFT, DISAPPEARANCE, OR DAMAGE TO DATA TRANSMITTED ELECTRONICALLY IN CONNECTION WITH THIS AGREEMENT. ALL PARTIES ACKNOWLEDGE THAT THIS IS AN AGREEMENT FOR COMMERCIAL SERVICES. THE UNIFORM COMMERCIAL CODE DOES NOT APPLY AND PAYMENTECH AND MEMBER HEREBY DISCLAIM ANY AND ALL WARRANTIES, EXPRESS OR IMPLIED, MADE TO MERCHANT OR ANY OTHER PERSON, REGARDING QUALITY, SUITABILITY, MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE, OR OTHERWISE (REGARDLESS OF ANY COURSE OF DEALING, CUSTOM, OR USAGE OF TRADE) OF ANY SERVICES PROVIDED UNDER THIS AGREEMENT OR ANY GOODS PROVIDED INCIDENTAL TO SUCH SERVICES.**

12. Definitions. Terms not otherwise defined in this Agreement shall have the meaning ascribed to them in the Connect Service Terms. Terms defined in the singular shall include the plural and vice versa, as the context requires.

“Chargeback” means a reversal of a Transaction Merchant previously presented to Paymentech pursuant to Payment Brand Rules.

“Data Compromise Event” means an occurrence that results, or could result, directly or indirectly, in the unauthorized access to or disclosure of Transaction Data, Card information and/or Payer Information.

“Refund” means any refund or credit issued for any reason, including, without limitation, for a return of merchandise or cancellation of services, and any adjustment of a Transaction.

“Refund Policy” means a written policy with regard to Refunds.

“Retrieval Request” means a request for information by a Payer or Payment Brand relating to a claim or complaint concerning a Transaction.

“Settled Transaction” means a Transaction conducted between a Payer and Merchant utilizing a Card in which consideration is exchanged between the Payer and Merchant for the purchase of a good or service or the Refund of such purchase and the value for such Transaction is settled by the Payment Brand through Paymentech to the Merchant.

“Transaction” means a Transaction conducted between a Payer and Merchant utilizing a Card in which consideration is exchanged between the Payer and Merchant (including Connect Transactions), and when Merchant accepts POS Transactions, CSR Transactions, Admin Transactions and/or API Transactions, the term Transaction shall also be defined to include CSR Transactions, API Transactions, Admin Transactions and POS Transactions.

"Transaction Data" means the written or electronic record of a Transaction, including, without limitation, an authorization code or settlement record, which is submitted to Paymentech.

"Transaction Receipt" means an electronic or paper record of a Transaction generated upon completion of a sale or Refund, a copy of which is presented to the Payer.

(Remainder of page intentionally left blank; signature page follows)

IN WITNESS WHEREOF, the undersigned parties have duly executed this Agreement.

Agreed and Accepted by:

Agreed and Accepted by:

PAYMENTECH, LLC for itself and on behalf of JPMorgan Chase Bank, N.A., solely in its capacity as Member

By (authorized signature)

By (authorized signature)

Print Name and Title

Print Name and Title

Date

Date

Address

Address

City, State Zip

City, State Zip

Agreed and Accepted by:

JPMORGAN CHASE BANK, N.A., in it's capacity as Service Provider

By (authorized signature)

Print Name and Title

Date

Address

City, State Zip

To be completed by Paymentech, LLC
Merchant Agreement Contract
Numbe
Merchant processing IDs will be provided at the time of
setup

Appendix G

Certificate of Insurance





YOUNG05

OP ID: MAP

CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY)

06/26/2018

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. THIS CERTIFICATE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODUCER, AND THE CERTIFICATE HOLDER.

IMPORTANT: If the certificate holder is an ADDITIONAL INSURED, the policy(ies) must have ADDITIONAL INSURED provisions or be endorsed. If SUBROGATION IS WAIVED, subject to the terms and conditions of the policy, certain policies may require an endorsement. A statement on this certificate does not confer rights to the certificate holder in lieu of such endorsement(s).

PRODUCER RICH & CARTIMLL - LA 800 West Commerce, Suite 104 New Orleans, LA 70123 Mark A Pennebaker		CONTACT NAME: Mark A Pennebaker PHONE (A/C, No, Ext): FAX (A/C, No): E-MAIL ADDRESS:		
INSURED YoungWilliams P.C. PO Box 3180 Ridgeland, MS 39158		INSURER(S) AFFORDING COVERAGE		NAIC #
		INSURER A: Liberty Mutual Fire Ins Co		23035
		INSURER B: Liberty Mutual Insurance Co		23043
		INSURER C: Associated Industires Ins. Co.		
		INSURER D:		
		INSURER E:		
INSURER F:				

COVERAGES

CERTIFICATE NUMBER:

REVISION NUMBER:

THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.

INSR LTR	TYPE OF INSURANCE	ADDL INSD	SUBR WVD	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMITS
A	<input checked="" type="checkbox"/> COMMERCIAL GENERAL LIABILITY <input type="checkbox"/> CLAIMS-MADE <input checked="" type="checkbox"/> OCCUR GEN'L AGGREGATE LIMIT APPLIES PER: <input checked="" type="checkbox"/> POLICY <input type="checkbox"/> PRO-JECT <input type="checkbox"/> LOC OTHER:	Y	Y	TB2-Z91-469117-038	07/01/2018	07/01/2019	EACH OCCURRENCE \$ 1,000,000 DAMAGE TO RENTED PREMISES (Ea occurrence) \$ 1,000,000 MED EXP (Any one person) \$ 5,000 PERSONAL & ADV INJURY \$ 1,000,000 GENERAL AGGREGATE \$ 2,000,000 PRODUCTS - COMP/OP AGG \$ 2,000,000 Emp Ben. \$ 1,000,000
A	<input checked="" type="checkbox"/> AUTOMOBILE LIABILITY ANY AUTO OWNED AUTOS ONLY <input type="checkbox"/> SCHEDULED AUTOS <input checked="" type="checkbox"/> HIRED AUTOS ONLY <input checked="" type="checkbox"/> NON-OWNED AUTOS ONLY	Y	Y	AS2-Z91-469117-028	07/01/2018	07/01/2019	COMBINED SINGLE LIMIT (Ea accident) \$ 1,000,000 BODILY INJURY (Per person) \$ BODILY INJURY (Per accident) \$ PROPERTY DAMAGE (Per accident) \$ \$
B	<input checked="" type="checkbox"/> UMBRELLA LIAB <input checked="" type="checkbox"/> EXCESS LIAB DED <input checked="" type="checkbox"/> RETENTION \$ 10000	Y	Y	TH7-Z91-469117-058	07/01/2017	07/01/2018	EACH OCCURRENCE \$ 3,000,000 AGGREGATE \$ 3,000,000 \$
A	<input checked="" type="checkbox"/> WORKERS COMPENSATION AND EMPLOYERS' LIABILITY ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? (Mandatory in NH) if yes, describe under: DESCRIPTION OF OPERATIONS below	Y/N N	N/A	WC2-Z91-469117-018	07/01/2018	07/01/2019	<input checked="" type="checkbox"/> PER STATUTE <input type="checkbox"/> OTHER E.L. EACH ACCIDENT \$ 1,000,000 E.L. DISEASE - EA EMPLOYEE \$ 1,000,000 E.L. DISEASE - POLICY LIMIT \$ 1,000,000
C	<input checked="" type="checkbox"/> Professional Liab.			AES1035153	07/01/2018	07/01/2019	Ea. Claim \$ 1,000,000 Aggregate \$ 1,000,000

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)

Certificate holder is an additional insured on GL, Auto, and Umbrella when required by written contract. Waiver of Subrogation is offered on GL, Auto, Umbrella, and Workers' Compensation when required by written contract.

CERTIFICATE HOLDER

CANCELLATION

YoungWilliams P.C.
Melanie Land
PO Box 3180
Ridgeland, MS 39501

SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.

AUTHORIZED REPRESENTATIVE

Appendix H

Related Experience



APPENDIX H: RELATED EXPERIENCE

As required by Addendum No. 2, we are providing the information we also included in the proposal response to RFQ Section 3.1.2.1.1 and 3.1.2.1.3 on our letterhead.

In the following pages, we provide documentation regarding the size of our corporation, our current organizational structure, and our transaction capacity currently being utilized. The YoungWilliams Team, which includes the bank partners we introduced previously, has the capacity necessary to provide the specific work requirements outlined within the RFQ.

The YoungWilliams Team attests to our ability to process an estimated 100,000 incoming receipts and 100,000 outgoing disbursement transactions a month. In our Kansas Payment Center, the average number of incoming receipts posted is **177,000**, and average monthly disbursements total approximately **165,000**. We have operated this project for more than 10 years reliably, securely, and while delivering an excellent level of service. We are proud the State of Kansas has recently awarded the Kansas Payment Center to YoungWilliams for an additional contract term of four base years plus two optional years.

Our solution is fully operational, and we meet/exceed the requirements for processing volumes. Additionally, we can attest to our Y-Trac Payment Processing solution, powered by Protech, is in operation in three additional states: Arkansas, Iowa, and Virginia. In the following table, we identify the **average monthly volumes** for each state.

Y-Trac – Payment Processing Locations					
State	Incoming Paper Receipts	Incoming Paper Items	Incoming Electronic Receipts	Incoming Electronic Items	Total Incoming Items (Paper and Electronic)
Arkansas	69,610	42,885	25,987	99,133	99,133
Iowa	37,256	59,980	15,856	113,796	173,776
Virginia	65,128	98,283	NA	NA	98,283

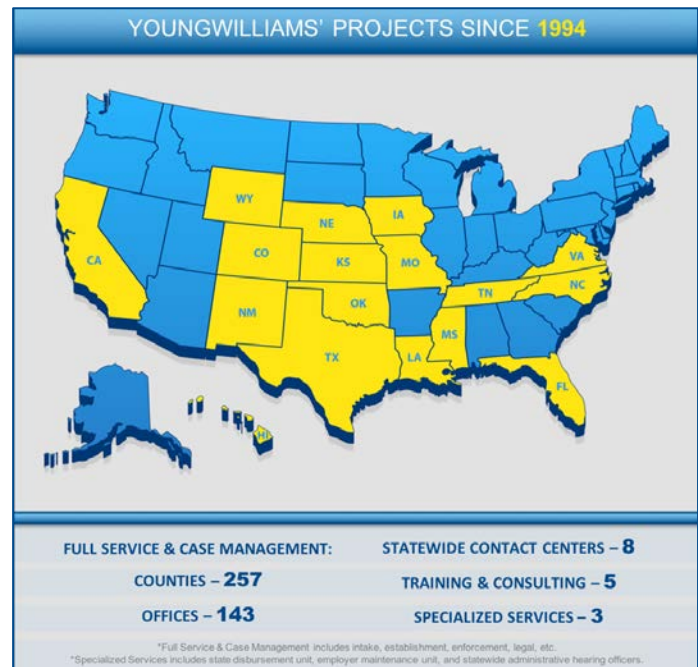
The YoungWilliams Team, with the inclusion of our partners, has the qualifications, experience and proven track record to process both incoming and outgoing payments for the WV BCSE Payment Processing Center timely and accurately.

In the following pages, we outline the experience of the YoungWilliams Team.

YOUNGWILLIAMS – RELATED EXPERIENCE

YoungWilliams has been providing Title IV-D services to families across the country for 25 years. We have a workforce of more than 1,200 employees. The following section demonstrates we possess the necessary expertise to operate the WV BCSE Payment Processing Center. With YoungWilliams, West Virginia and BCSE will

The following infographic summarizes YoungWilliams' operations in 2017.



YoungWilliams 2017

FULL SERVICE

Over **545,000** Cases

More than **\$820 MILLION**
Child Support Collections per year



STATE DISBURSEMENT UNIT

Over **\$410 MILLION** Child
Support Collections Receipted &
Disbursements Issued



FAMILY-CENTERED SERVICES

Community Partners
Workforce Services
2-Gen Initiatives
(Support Parents & Children)



CUSTOMER CONTACT CENTERS

Nearly **5 MILLION** Calls
per year in our Statewide & Full
Service Customer Contact Centers



TOTAL OFFICES/EMPLOYEES

62 Offices
More than **1,250** Employees
with over **110** Attorneys



CHILD SUPPORT TECHNOLOGY

Y-Trac (Workflows, Queues & Tasks)
Y-Strat (Stratification & Data Analytics)
Dual Data Centers
for Backup & DR



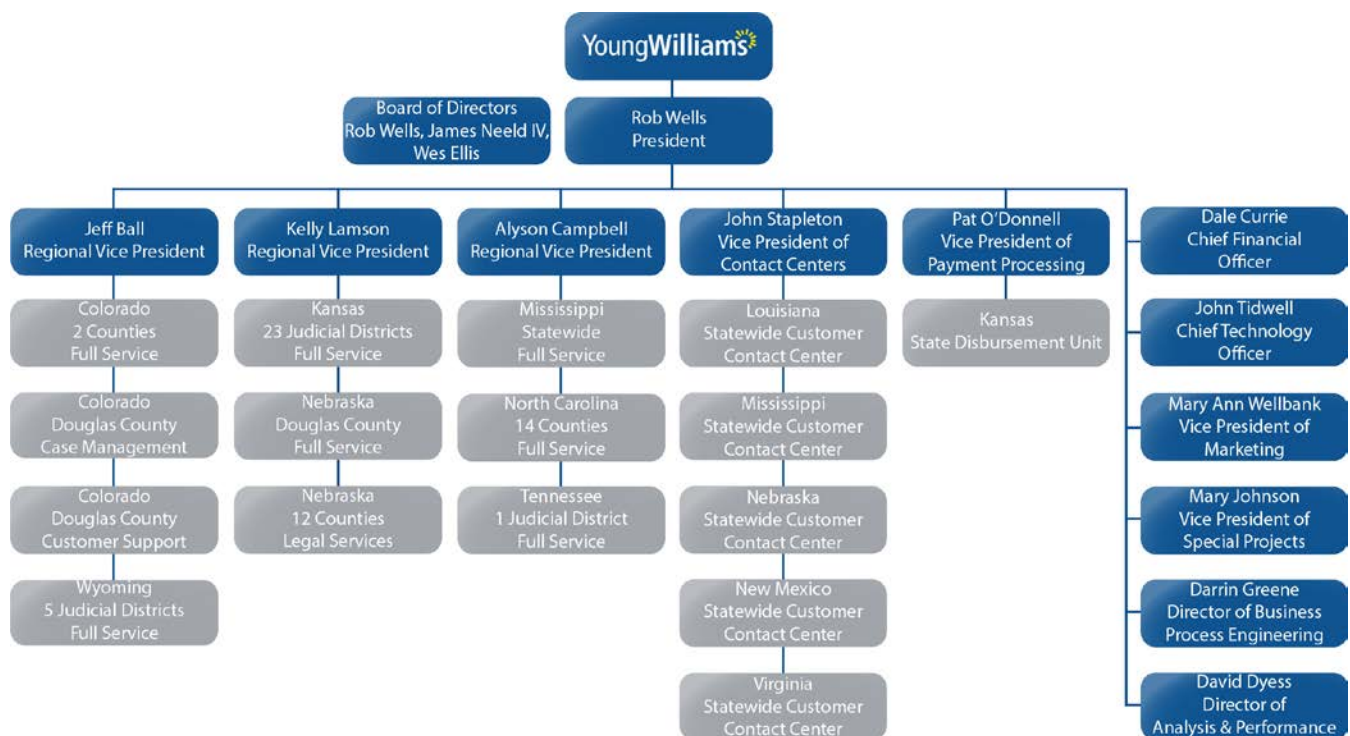
Since we are a firm with no other lines of business and no competing interests, everything we do and everything we build focuses on improving child support operations. In truth, we live and breathe child support

and have since our beginning 25 years ago when our President, Rob Wells, recognized the importance of the child support program for families across the country.

His drive and passion have seen YoungWilliams grow from a company providing only legal services for child support offices to becoming the first firm in the nation to handle full service operations for an entire state (Mississippi), provide statewide customer contact centers that enable families to receive support across multiple health and human services, and operate a leading child support payment processing center (the Kansas Payment Center).

SUPPORT & RESOURCES FOR OUR PROJECTS

Everything YoungWilliams does aims at acquiring the best child support resources, employing the most knowledgeable people, and implementing the finest system innovations. With this in mind, we have gathered an impressive group of experts, talent, resources, and systems for supporting and improving operations. Our dedication and commitment to BCSE begins with our Corporate Team, highlighted in following organizational chart.



Pat O'Donnell, our Vice President of Payment Processing, will provide oversight of the WV BCSE Payment Processing Center. Pat is a trusted partner and colleague in the payment processing community. Pat's involvement with the WV BCSE program since 2005 adds an important, additional dimension of understanding and consistency to our team. Rob oversees every project and will meet regularly with Pat to discuss operations and technology involved in the WV BCSE Payment Processing Center. The following table demonstrates the depth of experience of our corporate personnel who lead various divisions and can be called throughout the

term of the Contract. These individuals are supported by their respective corporate staffs, including our large Information Technology (IT) and Human Resources (HR) Teams.

YoungWilliams' Corporate Leaders		
Name & Corporate Title	Key Functional Area	Years of Experience
 Rob Wells , President	<ul style="list-style-type: none"> Strategic planning Process and workflow development System architecture Client, court, and judiciary relationships 	25
 Pat O'Donnell , Vice President of Payment Processing	<ul style="list-style-type: none"> Executive oversight Strategic planning Contract performance and meeting goals Child support operations advisor Client relationships 	38
 Darrin Greene , Director of Business Process Engineering	<ul style="list-style-type: none"> Y-Trac development Payment processing operations advisor 	26
 Alyson Campbell , Regional Vice President	<ul style="list-style-type: none"> Project oversight Child support operations advisor Client relationships 	33
 Kelly Lamson , Regional Vice President	<ul style="list-style-type: none"> Project oversight Child support operations advisor Client relationships 	21
 Jeff Ball , Regional Vice President	<ul style="list-style-type: none"> Project oversight Child support operations advisor Client relationships 	31

YoungWilliams' Corporate Leaders			
	John Stapleton , Vice President of Contact Centers	<ul style="list-style-type: none"> Project oversight Contact center advisor Client relationships 	27
	Dale Currie , Chief Financial Officer	<ul style="list-style-type: none"> Payroll Finance Insurance Human Resources Facilities 	36
	Royce Amacker , Director of HR	<ul style="list-style-type: none"> Recruiting Hiring Onboarding/Offboarding Benefits 	21
	Melanie Land , Director of Accounting	<ul style="list-style-type: none"> Payroll Finance Insurance Billing services and accounts payable 	34
	Daniel Smith , Director of Facilities	<ul style="list-style-type: none"> Facilities management Security 	16
	Becky Hunt , Director of Process Improvement	<ul style="list-style-type: none"> Implementation Strategic Planning Procurement Process improvement 	31
	John Tidwell , Chief Technology Officer	<ul style="list-style-type: none"> Information technology Data security Telephony Y-Trac 	24

YoungWilliams' Corporate Leaders			
	Cornelius Marshall, Director of Incident Management	<ul style="list-style-type: none"> Help Desk Project support 	22
	Jennifer Schulz, Director of Software Development	<ul style="list-style-type: none"> Application design and architecture Software development IT training 	22
	Lonnie Huff, Director of IT Security & Infrastructure	<ul style="list-style-type: none"> IT project planning Security compliance Access management and monitoring Installation and testing of hardware 	28
	Mary Ann Wellbank, Vice President of Marketing	<ul style="list-style-type: none"> Marketing Business development Child support operations advisor 	27
	Mary Johnson, Vice President of Special Projects	<ul style="list-style-type: none"> Proposal responses Brand management and graphic design Policy and procedures Business and process analysis Training YW Bar Association 	23
	David Dyess, Director of Analysis & Performance	<ul style="list-style-type: none"> Quality assurance (QA) Data analysis and performance reporting Case stratification 	34

The following section provides biographical sketches for each of our corporate personnel for this project. Each acts as a team leader within YoungWilliams and our projects, and each is equipped to serve as a resource for the WV BCSE Payment Processing Center. These individuals have the right combination of skills, experience, and commitment that will enable them to contribute to the project from day one throughout the long-term delivery of services. Constant communication and knowledge sharing encourage these professionals to help each other grow professionally and improve performance in their projects. We have found that they also help each other avoid errors that unsupported managers might make.

PRESIDENT | ROB WELLS

As President of YoungWilliams, Rob combines his passion for improving the child support system and his interest in business analytics to implement health and human services programs in the most cost-effective way. As an expert in child support operations, workflow, and efficiency with more than 25 years of experience, Rob ensures each of our projects has the direction and support necessary to succeed. He describes YoungWilliams as a “tool for government” with the goal of carrying out policy efficiently and with the best possible results.

While Rob currently manages more than 1,200 employees, he is active and involved in operations at the local project level. He knows the people, processes, and performance measures and is constantly working to streamline and standardize operations. Rob believes in setting clearly defined goals for the company and building the infrastructure and guidance to achieve them.

In 2011, NCSEA recognized Rob as the 2011 Private Sector Individual of the Year for advancing the lives of children within the child support community. The Mississippi Business Journal recognized him in 2013 for his “Leadership in Law.”

In his spare time, Rob loves spending time with his family and is an amateur expert in American Reconstruction history. Rob holds a juris doctor from the University of Mississippi School of Law and a Bachelor of Science degree from Millsaps College.

Rob's Mission

While standing in the lobby of a local YoungWilliams project, Rob noticed two young boys laughing and enjoying a book in the Children's Book Corner. As they left the office with their new books, seeing in person the impact one YoungWilliams initiative has on thousands of children per year became a

defining moment for Rob. This moment reaffirmed the potential of a company whose mission is to carry out health and human services programs with the highest level of care and efficacy.



VICE PRESIDENT OF PAYMENT PROCESSING | PAT O'DONNELL

As Vice President of Payment Processing, Pat leads YoungWilliams' state disbursement unit and payment processing business lines. Pat's career spans multiple disciplines and includes experience in child support, banking, technology, business operations, marketing, and sales. Previous positions and duties include Senior Vice President at a "Top 20" United States financial institution, where she led an initiative to create industry-specific payment solutions with a focus on the public sector. She also served as Managing Director at one of the nation's largest financial institutions. There, she was responsible for public sector business development, financial services solution development across multiple industries and international cash management solutions.

Pat has spent much of her career working with governmental jurisdictions to improve operational efficiencies and service delivery. She is a long-time member of the Board of Directors of the Electronic Funds Transfer Association (EFTA) and served as chair from 2015 – 2018. Pat feels strongly about providing financial resources for the basic needs of families, which is what led her to child support. Ultimately, Pat wants children to grow to their full potential.

To stay abreast of trends in her industry, Pat takes executive education courses; most recently, Pat attended Women and Power: Leadership in a New World facilitated by the Harvard University Kennedy School of Government. The one-week executive program focused on effective leadership strategies that include, but are not limited to, the skills necessary to analyze political and strategic management issues, understanding women in the workplace, negotiating, coalition-building, communication capabilities, and how to build a diverse network of women leaders.

At home, Pat enjoys spending time with her dog, reading, attending concerts, and exercising.

PROJECT ADVISOR | DARRIN GREENE

As Director of Business Process Engineering, Darrin is YoungWilliams' subject matter expert on Y-Trac development and workflows. Darrin has extensive experience in payment automation and SDUs in Nebraska and Kansas and will lend his expertise to the WV BCSE Payment Processing Center. He began his career in child support as a Child Support Enforcement Specialist in Kansas. During his five-year term with Kansas, Darrin's experience included managing the Child Support Enforcement Unit and Social Rehabilitation Services (Central Receivables Unit). He served for several years as the financial subject matter expert during the development of the Kansas automated system, KAECSSES. He later worked with Nebraska in the design and development of the financial components of its child support computer system (CHARTS) and the implementation of the Nebraska SDU.

“ My personal motto is ‘strong to the right, mild to the wrong.’ Stand behind what’s right, and handle what’s wrong with understanding and kindness.

Darrin's 23 years of experience and integral role in developing these state systems lends unparalleled expertise to each YoungWilliams project. Darrin has applied his experience to the development of Y-Trac alongside the YoungWilliams IT Team and plays an active role in its implementation, user testing, and evaluation. He strives to make the process of getting financial support to children as efficient and streamlined as possible by developing workflow processes that ensure accuracy and reliability. Darrin believes in helping his teams understand the big picture and work toward a common goal.

Darrin holds a Master of Business Administration degree and a Bachelor of Business Administration degree from Washburn University. At home, Darrin enjoys tree farming, gardening, and spending time with his wife and their four children, and he looks forward to becoming a master furniture craftsman when he retires.

PROJECT ADVISOR | ALYSON CAMPBELL

Alyson Campbell has 33 years of experience in child support including experience as Director of the Missouri Family Support Division, where she provided leadership and direction for numerous human services programs including the child support program. Alyson is the Regional Vice President over YoungWilliams' full service projects in Tennessee, North Carolina, and Mississippi.

She began her career with child support in 1985, operating and managing a county office under the leadership of the Audrain County, Missouri, Prosecuting Attorney's office. She joined the state program in 1988, and during her tenure there, Alyson served in many roles including frontline casework and supervision, training and later managing the statewide training program, and managing the statewide automated system development and ongoing maintenance for Missouri's child support system.

In 2006, under Alyson's leadership, Missouri implemented caseload stratification in the enforcement caseload. Through this effort, the caseload was split into four categories based upon the NCPs' case circumstances, and staff was assigned to a specific category to perform caseload management activities. This

“ [YoungWilliams' mission is] to make programs the best they can be – to support their goals. You do this by first understanding their goals and then looking for ways to accomplish and surpass them.”

resulted in highly trained staff with expertise to work cases based upon the nature of the action needed as well as increased productivity and improved caseload performance.

In 2009, Alyson was named Director of the Missouri Family Support Division. In this capacity, she provided leadership and guidance for the Child Support Program, Rehabilitation Services for the Blind, and the state's benefit programs including the Supplemental Nutrition Assistance Program (SNAP), Temporary Assistance for Needy Families (TANF), Medicaid Eligibility, Low Income Home Energy Assistance Program (LIHEAP), Child Care Eligibility, and Community Services Block Grant programs. As Director, Alyson led the Division from a paper-based system to a streamlined document management system, began the implementation of a new automated system for the benefit programs, and moved the income maintenance workflows from an alphabetic caseload structure to a specialized, task-based structure improving timeliness and workflow efficiencies.

At home, Alyson enjoys painting, home improvement projects, and spending time with her granddaughter.

PROJECT ADVISOR | KELLY LAMSON

As Regional Vice President for YoungWilliams, Kelly has more than 21 years of experience in the child support program and more than 22 years of experience as an attorney. Kelly began as a Staff Attorney for Nebraska Child Support Services, where she realized the importance of the child support program in making a difference for the families it serves. She has been actively involved in the child support community and with her passion and knowledge quickly moved into leadership positions within in the Nebraska Child Support Services office and has served as the Supervising Attorney and Project Manager. She currently oversees all full service operations in Nebraska and Kansas.

Kelly interacts with her offices daily and is involved in all aspects of their operations, including hiring, training, and performance. She holds regular meetings with her project managers to discuss performance and project concerns. She also regularly engages state staff in project updates and participates in state management meetings and policy decisions. As a veteran staff attorney and legal director, Kelly is an expert in legal case management and performance measures and will be available to provide the guidance necessary for this project to succeed.

Kelly holds a juris doctor from the University of Nebraska College of Law and a Bachelor of Science degree from the University of Kansas. At home, Kelly stays busy with her two teenage sons and when she has time, enjoys reading and photography.

“ I think it's incredibly important to develop a relationship with our state partners, so they trust our opinion and look to us as the experts in child support. It's critical to be able to work with state staff in developing or changing their policies and procedures in order to maximize performance numbers and help ensure daily operations are running as efficiently as possible.

PROJECT ADVISOR | JEFF BALL

Jeff is an award-winning child support expert currently serving as the Regional Vice President for Colorado and Wyoming. He applies more than 31 years of experience in the child support program and 37 years of legal experience to operating the El Paso County and Teller County (Colorado) Child Support offices as Project Manager and providing executive oversight to all projects in Colorado and Wyoming. His role in a project as a child support expert begins well before start-up, conducting research and participating in discussions at the executive level about the most effective solutions for the State. Jeff provides a high level of oversight to his projects while ensuring the client satisfaction with each project's performance.

Jeff is passionate about child support and describes it as the most defining and identifying aspect of his life. He has won numerous awards for his work, including the Distinguished Service Award from the Western Interstate Child Support Enforcement Council (WICSEC) for work related to the child support aspects of welfare reform, the 2010 Felix Infausto Award from ERICSA for his lifelong contributions in the area of intergovernmental child support, the Assistant Secretary's Citation from the Federal Administration for Children and Families for Government Performance and Results Act and strategic planning work, and the Commissioner's Distinguished Service Award from OCSE for overall leadership. Jeff also received recognition in 2017 for co-authoring a book with YoungWilliams' Mary Ann Wellbank, *The Insiders' Guide to Child Support: How the System Works*.

Jeff holds a juris doctor from the University of Virginia School of Law and a bachelor of arts in history from Miami University. In his spare time, Jeff enjoys hiking, staying abreast of politics, reading a good book, and walking his dogs.



Under Jeff's leadership, the El Paso County, CO, office received a 10 Best Law Firms award from the American Institute of Family Law Attorneys.

PROJECT ADVISOR | JOHN STAPLETON

As Vice President of Contact Centers, John oversees YoungWilliams' customer service center line of business. He is involved in the planning stages of every project as an executive advisor, researching and establishing the proper infrastructure to meet the state's customer service requirements and creating efficient staffing models to improve performance. His expertise is workforce management – determining the workload and the optimal staffing requirements to perform it. He believes “if you can't measure it, you can't manage it.”



John is an accomplished senior operations executive with more than 25 years of leadership experience. His background includes management of global contact centers for publicly traded companies, where he acquired extensive experience in project management, workforce optimization, and process improvement. During his time managing customer service operations in Europe, John found his passion for people and leadership while immersed in the complex dynamics of a multi-national team. He encourages diversity and engagement among his team members and believes YoungWilliams is “in the people business” as much as in the child support business.

John attended the University of Maryland University College and is a Customer Operations Performance Center (COPC) Certified Registered Coordinator. John and his wife enjoy outdoor activities such as biking, hiking, and landscaping. He has encountered diverse cultures during his travels and brings these influences to life through his love of cooking. He is passionate about quality, locally sourced foods and would like to someday help people in urban environments grow fresh food.

ADMINISTRATION | DALE CURRIE

As CFO for YoungWilliams with 36 years of public accounting experience, Dale is responsible for all administrative aspects of implementing a project, including HR, facilities, accounting, procurement, and financial budgets and forecasting. By focusing his team on standardizing systems and streamlining central controls across all projects, he has developed repeatable processes that help to establish high client expectations and ensure reliable results. Throughout the Contract, Dale will oversee administrative support functions, ensuring that all hiring, employee retention, facilities, accounting, and billing functions are on track.



Before his role at YoungWilliams, Dale established his career as a financial, administrative, and human resources expert. While a partner at leading audit and tax firm KPMG, he spearheaded international growth and served on a global leadership forum and steering committee. As Chief Operating Officer and CFO of a manufacturing and branding company, he directed customer service, supply chain management, distribution, and business systems. His comprehensive leadership experience informs his interest in creating more efficient processes that improve service execution.

Dale is a member of the American Institute of Certified Public Accountants and the Mississippi Society of Certified Public Accountants and holds a Certified Public Accountant designation. He holds a master and bachelor of professional accountancy degrees from Mississippi State University.

In addition to his duties at YoungWilliams, Dale is involved in competitive sailing, where he appreciates the sense of community and the opportunity to build relationships with people from all backgrounds. He enjoys staying active with his family and teaching his three children to sail.

RECRUITING, HIRING & BENEFITS | ROYCE AMACKER

As Director of Human Resources, Royce oversees recruiting, retention, compensation and benefits, employee relations, and Equal Employment Opportunity Compliance for every project. Royce and her team work closely with the Vice President to ensure that YoungWilliams properly staffs each project according to its unique contract requirements. Upon Contract award, they are responsible for recruiting, hiring, and onboarding employees. In 2017, Royce and her team upgraded YoungWilliams' human resource platform to a powerful, self-contained tool capable of streamlining the application, onboarding, payroll, and background check processes.



With more than 22 years of HR experience in various industries, Royce finds her expertise in administering benefits to be the most rewarding aspect of her position. She is passionate about helping employees understand and use their benefits effectively, which in turn helps employees provide for their families and increases employee retention. She has led the implementation of an HR Helpdesk to assist YoungWilliams employees all over the country in getting help and answers to their questions.

In addition to her certification as a Senior Professional in Human Resources (SPHR), Royce holds a bachelor of science in business administration from the University of Southern Mississippi.

PAYROLL, FINANCIAL & ADMINISTRATION | MELANIE LAND

As Director of Accounting for YoungWilliams with more than 32 years of accounting experience and 14 years of involvement with child support services contracts, Melanie oversees billing, accounts payables, employee expenses, payroll, annual budgets, and monthly financial reports. She is involved in each project from the beginning, verifying financials, creating a project budget according to the specific needs of the contract, and tracking the project in YoungWilliams' accounting system to ensure all billing is timely and accurate. She applies her background as a business owner to each YoungWilliams project, treating each one as though it is a standalone business. Melanie's "no shortcuts" approach, as she describes it, provides our clients with the security and dependability of knowing that an experienced financial manager has reviewed each invoice and paid each employee with the same exceptional attention to detail.

“ To me, the greatest success story of my career with YoungWilliams is the growth of the company. When Rob brought me on board, I oversaw payroll for 45 employees. The company has now grown to over 1,200 employees, and I have a team of four. It has been an exciting ride.

Melanie holds a bachelor of science in business management with an emphasis in accounting from Mississippi College. In addition to her duties at YoungWilliams, Melanie enjoys spending time with her husband, children, and three grandchildren. She loves being outdoors, raising horses with her husband, and tackling home improvement projects. Melanie will soon embark on her fourth annual mission trip to Haiti, where she will help build a house for a local family and work with children in the area.

FACILITIES & SECURITY | DANIEL SMITH

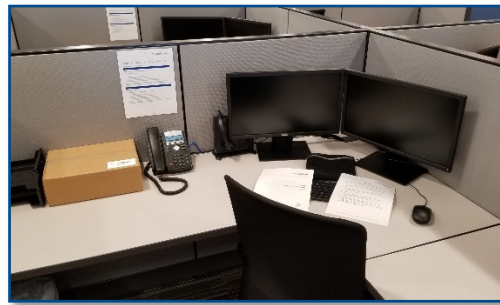
Daniel applies more than 15 years of property management experience to each project from the pre-award phase through project completion. Prior to Contract award, Daniel is responsible for identifying potential office locations that meet the unique requirements of each project. After contract award and during the Implementation Phase, he negotiates leases for offices, sources and monitors service contracts, and coordinates seamless transitions into new or renovated facilities. Daniel is a key player in the development of YoungWilliams' facility design standards and ensures these standards are implemented in the office layout, build-out, and décor of each project. Daniel also implements and provides ongoing support for security protocol and systems, which create safe working environments and achieves IRS compliance for federal tax information (FTI).

“ By providing well thought-out facilities, I contribute to improving the Child Support Program through process, technology & customer service.

Daniel holds a Certified Property Manager designation, Institute of Real Estate Management membership, and a bachelor of arts degree from Geneva College. At home, Daniel enjoys spending time with his family and planning trips to places in the United States he has not visited.

PROCUREMENT & IMPLEMENTATION | BECKY HUNT

Becky, Director of Process Improvement, provides oversight and direction for corporate procurement, process improvement, and the Project Management Office that handles implementation. Her primary role at YoungWilliams is reviewing internal systems for financial and time efficiency and introducing new processes, policies, and initiatives to streamline operations. Becky is involved in a project from the very beginning, standardizing equipment during the planning stages, streamlining start-up processes during implementation, and refining procurement and operational procedures after the go-live date. She works closely with the Facilities Team to develop standards for project offices so that we deliver a high-quality and timely implementation every time for our clients.



Becky applies this initiative and attention to detail to each YoungWilliams project, always striving to improve the quality and delivery of services.

Becky has more than 23 years of experience providing strategic and operational success. Her first project with YoungWilliams was opening an office in Gulfport, Mississippi. During implementation, Becky noticed that the office supplies were delivered separately in unmarked boxes, and the amount of time spent on organizing and distributing supplies was wasteful. Becky immediately contacted the supplier and worked with them to standardize pre-packaged, all-inclusive, and branded supply boxes that are ready for employees at each workstation upon arrival, saving valuable time and manpower in preparation for the go-live date.

Becky holds an associate of arts degree from the University of Louisville and a master management certification from the University of Alabama. At home, Becky enjoys hosting dinner parties and spending time with her granddaughter.

INFORMATION TECHNOLOGY | JOHN TIDWELL

John is the Chief Technology Officer (CTO) at YoungWilliams and is responsible for all aspects of YoungWilliams' overall technology vision, IT resource planning, and IT operational initiatives. Since joining YoungWilliams in 2011, John has led his team in aligning IT strategy with overall business objectives to create top-performing operations at the lowest possible cost for clients in every project. As a member of the Executive Team, he plays an integral role in identifying and designing the solutions YoungWilliams will propose and implement for every project. John works with the Executive Team to determine operational and facility requirements and oversees the creation of a technology project model and budget. Once a contract is awarded, John oversees the development of an IT implementation plan. During implementation, he serves as the main liaison to the client during the transition period and allocates IT Team members and resources to ensure a smooth transition. After the go-live date, John continues to serve as the liaison for the client as well as the Project Manager and Vice President for everything regarding IT matters, including consulting, troubleshooting, and the development of additional services as required.

“ The motto I tell my Team is ‘iterative improvement’ – get a little better every day.

Originally from Northeast Alabama, John began his technology career in the U.S. Navy performing mainframe support and database management. Following his enlistment period, he gained private sector IT operations and management experience in the New Orleans, Louisiana, area. As a Director of IT, he used innovative VMware virtualization to implement the 2004 Michigan Office of Child Support SDU project on schedule despite an unexpected 90-day delay in the contracting process.

John holds an executive master of business degree and a bachelor of science degree in business administration, information technology, from Colorado Technical University. In his spare time, John is a PC hobbyist and enjoys traveling, cooking, and music.

INFORMATION TECHNOLOGY | CORNELIUS MARSHALL

As Director of Incident Management, Cornelius specializes in complex IT project planning and management, infrastructure design and management, and systems administration. He thoroughly reviews the RFP requirements with the IT Team and helps develop the right system architecture for the project. Once a Contract is awarded, he leads an IT Implementation Team in installing computers and network-related hardware prior to start-up. He also works with clients throughout the operation of the project to identify and develop additional support, services, and upgrades as needed to keep the project running efficiently.

“ Professionally, I always want to display the character & class requisite for someone in a position of responsibility. Personally, I always want to be someone that my kids/family respect and perhaps want to emulate.

After completing his bachelor of science from Jackson State University and master of education from the University of Texas, Cornelius developed extensive IT infrastructure and management experience during his 17 years overseeing technical support and systems administration for New Orleans universities. He has designed, implemented, and maintained enterprise systems in support of more than 4,000 students and faculty and has overseen a \$2 million datacenter migration project. Additionally, in the wake of Hurricane Katrina, he developed Xavier University's first ever disaster recovery plan. Cornelius applies his experience to helping YoungWilliams clients, so its customers derive more value from the programs we support.

INFORMATION TECHNOLOGY | JENNIFER SCHULZ

As Director of Software Development, Jennifer's role is to identify and create automated processes for YoungWilliams' turnkey technology solutions. As an expert in process management and process improvement, she applies a hands-on approach to each project, frequently observing customer service representatives and case specialists in action to identify opportunities for improvement. She also engages project and corporate leadership throughout the life of a project to identify additional needs and troubleshoot as appropriate.

“ YoungWilliams enhances the operations of child support for both states and families, and my role is making those operations more efficient.

Over the past 17 years, Jennifer has developed extensive experience in payment processing and child support services technology. Since coming to YoungWilliams, Jennifer has coordinated and implemented internal development projects and encourages the IT Team to “think big.” Jennifer worked with Rob and YoungWilliams' subject matter experts all over the country to develop Y-Trac, our proprietary case management software designed to improve workflows and increase efficiency in our projects.

Jennifer holds a master of business administration from Walden University and a bachelor of science in computer science from the University of Alabama at Birmingham. At home, Jennifer has a husband, also in IT, and two teenagers. She loves caring for and rescuing animals of all species.

INFORMATION TECHNOLOGY | LONNIE HUFF

As Director of IT Security and Infrastructure, Lonnie provides more than 28 years of experience protecting client data and intellectual property. Lonnie is passionate about bridging the gap between technology operations and lay people, and he channels his communication skills effectively to serve as YoungWilliams' primary point of contact during IRS audits. Lonnie is involved in IT Operations throughout the lifecycle of every YoungWilliams project.

His objective is to achieve continuous compliance with all security operations controls. His extensive experience includes software development, military applications testing, and participation in more than 400 IT security audits.

“ My role is to ensure that information, whether it be personal, relationship, financial, etc., remains private and is only used for its correct and intended purpose.

In addition to his broad IT experience, Lonnie is a Certified Netware Engineer (CNE), Microsoft Certified System Engineer (MCSE), and Certified Project Manager (CPM). Lonnie holds a bachelor of science degree in computer engineering from Mississippi State University. In his spare time, Lonnie enjoys coaching sports and fishing with his three sons.

PROJECT ADVISOR | MARY ANN WELLBANK

Mary Ann, YoungWilliams' Vice President of Marketing, was initially drawn to child support 27 years ago during her time with the Montana Governor's Budget Office, which provided her with a bird's eye view of agencies and piqued her interest in social services. She is now well known in the IV-D community and served as the Montana IV-D Director for 10

years. During her tenure, Montana became the first state to have a federally certified automated child support system and the first state to implement a privatized statewide child support customer service center. Mary Ann is passionate about contributing to the child support program's forward trajectory and helps keep YoungWilliams' Project Managers abreast of developments within the industry. Mary Ann has always been an advocate for treating parents with empathy and was inspired to provide lay people with a comprehensive reference guide to parents' rights and responsibilities within the child support program. In May 2017, she co-authored *The Insiders' Guide to Child Support: How the System Works* with YoungWilliams Regional Vice President, Jeff Ball.



A respected leader, she is current Secretary and past President of NCSEA and past President of the National Council of Child Support Directors. She was an official observer at the Special Commission on the International Recovery of Child Support and other Forms of Family Maintenance, which was conducted in The Hague, Netherlands. She is an honorary life member of the Western Interstate Child Support Association. Mary Ann holds a master of business administration degree in finance from DePaul University and a bachelor of arts degree in English from Illinois State University.

PROJECT ADVISOR | MARY JOHNSON

As Vice President of Special Projects and with more than 24 years of experience as a child support professional, Mary is uniquely qualified to support our projects across the country. Over the course of her career, Mary has channeled her lifelong passion for working with and mentoring children into improving child support operations. When she began working for the Cheyenne, Wyoming, child support program as a staff attorney in 1995, her drive to assist children and families in need quickly propelled her to leadership as project manager and guided her to streamline and improve project performance. Mary has managed multiple projects in Wyoming and Arizona and in 2008 received the first-ever Eric A. Distad Award for Outstanding Contribution to the Wyoming child support program.

“ My job is to support an amazing team who conveys YoungWilliams’ mission to clients and employees through our proposals, our internal and external brand, and our training program. I absolutely love my job.

Mary’s background and understanding of the needs of the local projects allow her to effectively manage various processes within the YoungWilliams Special Projects Team to ensure project support throughout the life of the contract. Mary’s team is responsible for responding to requests for proposals through the Bid Team, creating graphics, artwork, and other material for projects through Branding, providing a cohesive training and leadership development program through the innovative YW University system, and building a nationwide community of attorneys knowledgeable in child support law through the YW Bar Association. During her 10 years with YoungWilliams, Mary’s interest in continuing education and streamlining processes has facilitated the expansion of the Special Projects Team while increasing its efficiency and engagement with projects.

In addition to her duties at YoungWilliams, Mary presents at local and regional child support conferences, works closely with child support leadership in her home state of Wyoming, and volunteers as a commissioner for Equal Justice Wyoming, which is a board appointed by the Wyoming Supreme Court to ensure low-income citizens have access to the legal system.

ANALYTICS, QUALITY ASSURANCE & REPORTING | DAVID DYESS

David provides more than 34 years of analytics experience to YoungWilliams as the Director of Analysis and Performance.

When he joined YoungWilliams following a diverse career in industrial, commercial, and government industries, Rob presented him with a copy of the C.F.R. Title 45 and asked him to memorize everything about child support performance measures.

Using his expertise in analytics, he developed reporting standards and procedures for use in each YoungWilliams project. His interest in stratification eventually developed into Y-Strat, YoungWilliams' proprietary data analytics program. Because he tracks the performance of a project over time, David maintains close communication with the Project Manager and Vice President from start-up to contract completion.

David holds a master of business administration degree in finance and a bachelor of business administration degree in management from the Elise School of Management at Millsaps College. In his spare time, David fulfills his natural curiosity by reading and researching a variety of subjects. He enjoys spending time with family and likes to stay busy with his two grandchildren.

For resumes of our corporate personnel, please see Appendix A, *Resumes*.

“ At YoungWilliams, my Team's purpose is echoed in The Phenomenon of Measurement: What is measured gets noticed; what is noticed gets acted on; what is acted on gets improved.

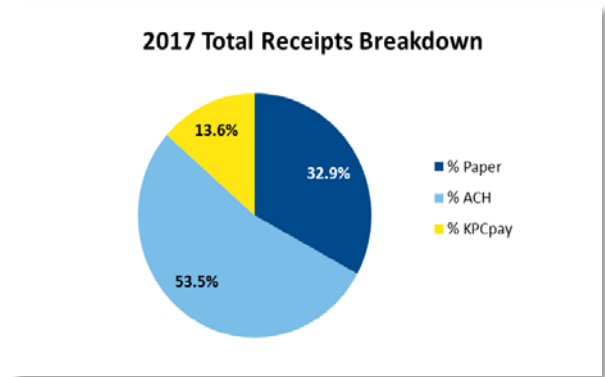
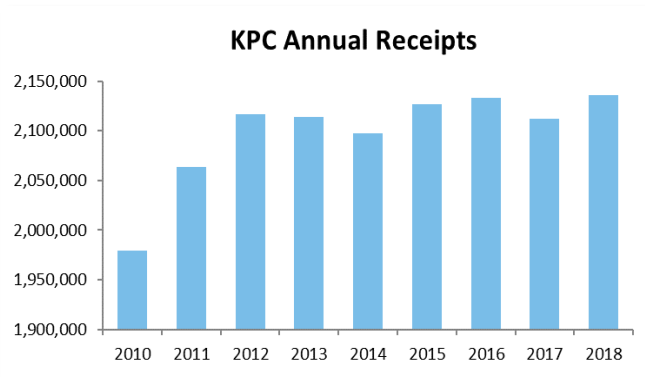
EXTENSIVE KANSAS PAYMENT CENTER EXPERIENCE

YoungWilliams has successfully operated the Kansas Payment Center (KPC) for seven years. In addition to these 7 years as the general contractor, our KPC Management Team has been in place in the KPC for 11 years. We served as a subcontractor from 2007 to 2010, providing statewide customer service to callers with questions about payments, as well as working with employers, other payers, and local offices to reconcile payment exceptions. YoungWilliams took over as the general contractor in 2010 and has since refined and improved all personnel, IT, and training systems to create a coordinated and trouble-free operation that processes payments and provides customer service with no disruptions. It works, and it works all the time with no issues or failures. We receive, record, and disburse child support payments for both IV-D and Non-IV-D cases, totaling approximately \$1.6 million per day. Our experience and success in the KPC, along with our operating and Y-Trac – Payment Processing procedures will allow us to meet the demands of the RFQ by receipting payments, matching payors' payments with child support cases, and posting them accurately. The following KPC Annual Receipts chart shows the annual amount of receipts at the KPC since 2010, which increased from 1,979,609 to 2,136,010 in 2018 (2018 statistics projected from YTD May 2018). The 2017 Total Receipts Breakdown chart shows the percentage of each payment type processed by the KPC. KPCpay, in the 2017 Total Receipts Breakdown, includes payments made by employers and NCPs via credit card or ACH through the secure website, IVR, or by speaking directly with a KPCpay CSR.

WHAT OUR CLIENTS SAY

“The KPC is the shining jewel of all of our projects, and that is due to the continued efforts and expertise of you and your team.

— Chris Kellogg
Former Deputy IV-D Director, Kansas



The following graphic highlights YoungWilliams' experience in operating the KPC.

YoungWilliams' KPC & Kansas Experience

OPERATIONS

- **Efficiency** – operate the KPC at peak efficiency daily (e.g., based on experience and developed processes, we can increase or decrease production capacity daily based on receipt volumes received)
- **Reliability** – trustworthy team that DCF has grown to rely on for stable, consistent performance (e.g., processing 8,300+ child support payments per day while exceeding all contract service level agreements)
- **Adaptability** – Management Team has proven its ability to develop and embrace new practices as we see changes within the industry (e.g., electronic payments, online and cash payors) and customers (e.g., additional payment options and immediate notice of disbursement deposits)
- **Quality Control** – culture that continually assesses completed work, reviews for errors, and explores ways to improve each and every process (e.g., payment posting accuracy rate of 99.99 percent)
- **Risk Management** – team looks to identify issues early and address them proactively to prevent major issues (e.g., we monitored our prior banking partner as its troubled asset ratio continued to climb and switched to a new banking partner to ensure child support funds were secured)
- **Focus** – continual goal of doing it right the first time while partnering with DCF on ideas to do it better the next time

RECONCILIATION & SYSTEM BALANCING

- Established written processes and procedures
- In May 2010, for the first time in the history of the KPC, the books were balanced under the efforts of our team and have remained balanced since

KANSAS EMPLOYER & CUSTOMER OUTREACH

- Provide educational outreach programs to employers and non-custodial parents (NCP) on things like the benefits of electronic payments, encourage them to convert to electronic payments (e.g., our electronic funds transfer (EFT) has increased 40 percent since 2007, and our inbound EFT percentage is within the top 6 states nationwide working without a mandate)

IT

- Worked with DCF on numerous technology implementations and transitions during our 11 years in the KPC
- Oversaw implementation of debit card disbursements and later default debit card disbursements, resulting in a more efficient disbursement process with no delays
- Implemented payment options with PayNearMe and MoneyGram, allowing NCPs to make their child support payments with cash at participating retail locations nationwide
- Seamlessly transitioned our KPC bank to a new bank. During this process, we outlined a controlled, phased transition plan and executed the plan, ensuring all child support funds were secured and safely collateralized at the new bank. The entirety of our conversion experience is a testament to our continuous risk avoidance and mitigation mentality as a contractor and partner to DCF
- Seamlessly converted our debit card provider to KeyBank, emphasizing our conversion experience and ability to manage large changes easily
- Recently coordinated with DCF on KEES implementation and Ensono transition showing our commitment to partnering on all related IT efforts

YoungWilliams is proud to be a partner with the State of Kansas and is uniquely qualified to manage the KPC. To celebrate this partnership and history of successful operations, Kansas and the KPC held a 10-year celebration event in 2017. We were honored with the presence of numerous dignitaries, including Trisha Thomas, the Director of Child Support Services; Department of Children & Families (DCF) Secretary, Phyllis Gilmore (now retired); DCF Director of Communications, Teresa Freed; DCF Deputy Director of Legislative Affairs, Steve Greene; U.S. Bank Vice President, Becky Holmquist; and Office of Judicial Administration Director of Trial Court Programs, Amy Raymond.

During the event, our team made a PowerPoint presentation of the KPC's accomplishments and gave tours to those who attended. To highlight the event, DCF interviewed our Project Manager, Gina Hoffman, and issued a press release to the public. Phyllis Gilmore, DCF Secretary at that time, had the following to say about the KPC: **"The work being done at the Kansas Payment Center is tremendous. The KPC has helped countless children receive the financial support they need and deserve."**

We created the following infographic for the 10-year celebration to summarize the successful partnership between DCF and YoungWilliams in the KPC.

KPC 10 Year Celebration



Left to right: Kansas DCF Secretary Phyllis Gilmore, Director of Child Support Services Trisha Thomas, and YoungWilliams KPC Staff: Pam Underwood, Deputy Project Manager; Gina Hoffman, Project Manager, and Jeanette Smith, Customer Service Supervisor.

KANSAS SDU



CELEBRATION

RECEIPTS & DISBURSEMENTS

Over **\$4 BILLION** Child Support Collections Receipted & Disbursements Issued

CUSTOMER SERVICE

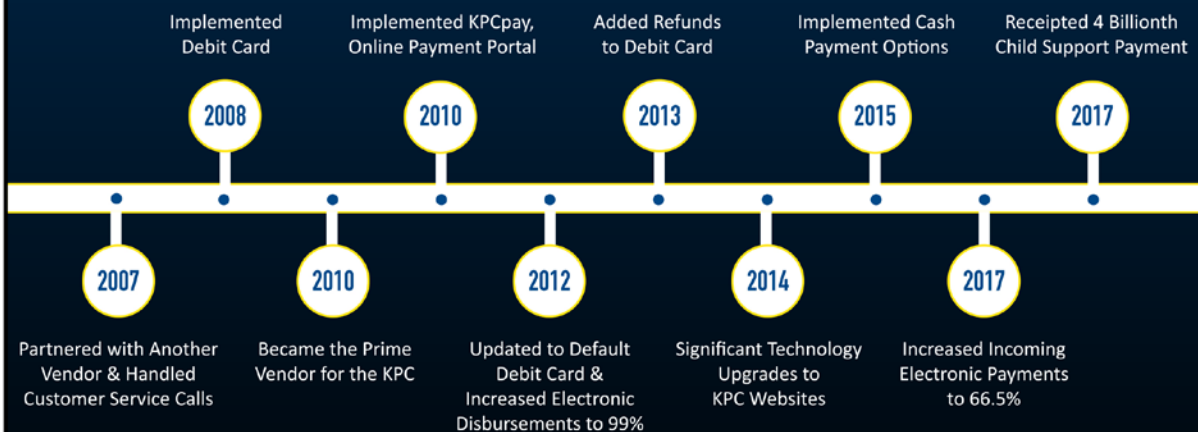
Over **1.6 MILLION** Customer Service Calls and **11.2 MILLION IVR** Calls Resolved

ACCURACY

Through Effective Procedures & Best Practices, Increased & Maintained **99.99% Accuracy Rate** in Processing Payments

ELECTRONIC PAYMENTS


Increased Electronic Payments to **66.5%** in 2017, **6th in Nation** Among States Without Electronic Remittance Mandate



YoungWilliams

Child Support. Our Passion. Our Mission.

YoungWilliams is proud to provide the following recommendation letter from Trisha Thomas, Kansas IV-D Director.

<p>DEPARTMENT FOR CHILDREN AND FAMILIES CHILD SUPPORT SERVICES P.O. Box 497 TOPEKA, KS 66601-0497</p>	<p>STATE OF KANSAS</p>  <p>GOVERNOR JEFF COLYER, M.D. GINA MEIER-HUMMEL, SECRETARY</p>	<p>CSS CUSTOMER SERVICE: (888) 757-2445 KPC PAYMENT INFORMATION: (877) 572-5722 www.dcf.ks.gov</p>
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June 26, 2018

RE: Recommendation of YoungWilliams

To Whom It May Concern:

I am pleased to recommend YoungWilliams to operate your state disbursement unit.

The Kansas Department for Children and Families (DCF) has enjoyed a strong relationship with YoungWilliams for the past fourteen years. We have partnered with YoungWilliams since 2004 in various child support projects throughout the state. The company currently manages approximately two-thirds (90,000 cases) of our child support caseload from 10 offices around the state.


YoungWilliams also operates our state disbursement unit, known as the Kansas Payment Center (KPC). YoungWilliams served from 2007-2010 as a subcontractor and, in 2010, was awarded the primary contract to operate the KPC. This year, we also went through a competitive process and again awarded YoungWilliams the contract.

Under YoungWilliams' management, the KPC receives, records, and disburses approximately \$1.6 million in Kansas child support payments daily with an accuracy rate of 99.9 percent. In addition, YoungWilliams operates the KPC contact center, responding to incoming phone calls related to child support payments, and generating outbound calls to employers and payors. Over the years, YoungWilliams has introduced a number of innovations that have improved operational efficiency and enhanced services to parents and employers. A continuous employer-outreach campaign resulted in an increase of the percentage of child support paid electronically from 27 percent in 2007 to 68 percent today. Kansas now ranks sixth in the nation among all states that do not require employers to remit payments electronically. An online payment portal allows individuals to pay their child support using e-checks, debit, and credit cards. Parents may also pay in cash at various retail locations. YoungWilliams partners with KeyBank to provide debit cards, permitting parents receiving child support to withdraw cash at ATMs or make purchases.

Overall, I have found YoungWilliams to be a valuable partner with knowledgeable and caring people who are committed to the success of our program.

If you need additional information, please contact me via email to theresa.thomas@ks.gov or phone 785-296-4188.

Sincerely,

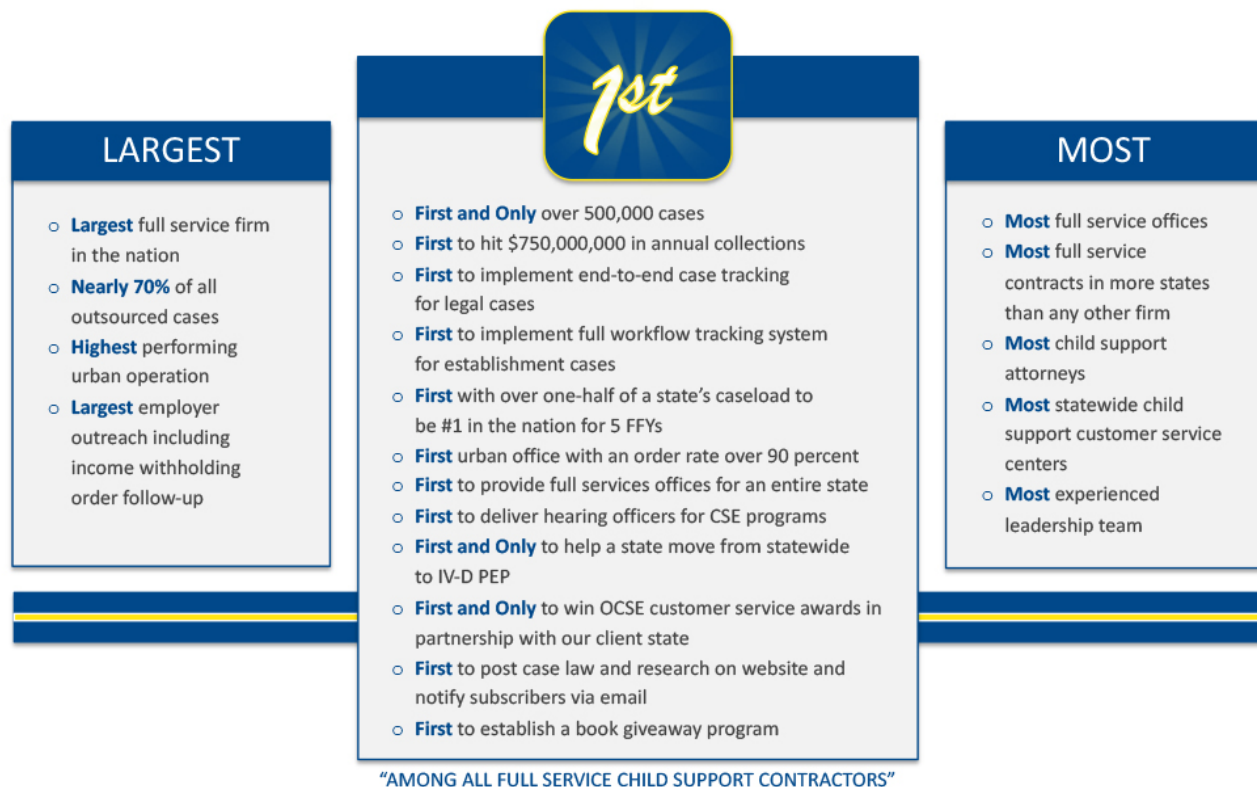


Trisha Thomas
Kansas IV-D Director

Strong Families Make a Strong Kansas

FULL SERVICE CHILD SUPPORT EXPERTISE

Over the past 25 years, YoungWilliams has become the largest provider of full service child support in the nation. This holds true whether the measure is the number of offices, states, cases, employees, collections, managers, or investment in new systems. Our size along with our commitment to reinvest in improvements has allowed us to build a large organization providing state and local governments the tools necessary to deliver the best child support services to children and families.



Based on recent caseload information, the following chart highlights the number of child support cases YoungWilliams has throughout the country. YoungWilliams has 67 percent of the full service caseload.

The size and breadth of YoungWilliams are important because:

- **Investments matter.** For example, if 10 percent is invested in new systems (e.g., workflows, analytics, imaging), this means YoungWilliams continues to invest at a rate that surpasses much of the industry.
- **With size comes security, infrastructure, and specialization.** For example, with size comes a dedicated computer security team, real backup and data security in multiple data centers, real disaster recovery systems, modernized employee systems, online training programs, and systems to ensure timely and secure onboarding and offboarding of employees (e.g., terminating access to facilities and systems after employee separation).
- **Our knowledge base is much more significant.** For example, YoungWilliams holds in-house continuing education seminars, monitors the latest changes in case law and child support reports, has a

centralized training program, and facilitates multiple groups who meet regularly in Web conferences to discuss improvements and best practices.

The bottom line is YoungWilliams has dedicated more resources to building a successful child support organization than any other full service child support vendor. We offer those resources for the WV BCSE Payment Processing Center in this proposal.

YoungWilliams values our partnerships with our clients, and we are confident they will provide outstanding references. The following table lists our full service offices across the nation for federal fiscal year (FFY) 2017. It highlights our ability to handle both small and large caseloads, resulting in the highest annual collections some states have ever seen.

YoungWilliams Full Service Offices 2017				
State	Office Location	# of Counties	Caseload	Collections
Colorado*	Colorado Springs	1	20,307	\$53,083,265
	Woodland Park	1	597	\$1,516,596
Kansas	Columbus	6	9,346	\$12,040,756
	Dodge City	6	2,055	\$3,458,648
	El Dorado	4	5,085	\$7,458,562
	Garden City	12	4,716	\$8,310,778
	Great Bend	5	2,778	\$4,454,861
	Hutchinson	8	8,324	\$12,564,000
	Independence	6	6,429	\$8,366,010
	Junction City	5	6,876	\$12,142,703
	Olathe	1	12,495	\$24,063,251
	Salina	3	4,352	\$6,671,389
	Topeka	14	26,901	\$37,129,355
Mississippi	Region 1	18	51,390	\$74,781,173
	Region 2	16	49,068	\$54,383,180
	Region 3	7	54,057	\$56,139,108
	Region 4	15	46,305	\$58,249,127
	Region 5	20	49,215	\$61,960,328
	Region 6	6	34,928	\$40,044,456
Nebraska	Omaha	1	36,415	\$59,752,275
North Carolina**	Edenton	1	1,216	\$1,914,946
	Elizabeth City	4	4,436	\$8,623,910
	Jacksonville	1	8,529	\$21,641,884
	Kitty Hawk	2	2,123	\$5,353,882

YoungWilliams Full Service Offices 2017				
State	Office Location	# of Counties	Caseload	Collections
	Monroe	1	5,277	\$10,195,725
	Washington	1	2,775	\$4,500,939
	Wilmington	1	6,791	\$12,692,004
	Winton	2	3,627	\$5,426,503
Tennessee	Knoxville	1	22,561	\$41,212,710
	Nashville	1	37,863	\$60,745,811
Wyoming**	Cheyenne	1	5,399	\$13,065,306
	Douglas	4	1,862	\$4,087,758
	Green River	3	4,245	\$12,248,936
	Lander	3	1,854	\$4,876,308
	Laramie	2	1,958	\$5,594,457
7 States	52 Offices	183 Counties	542,155	\$808,750,900

*Calendar Year 2017

** State Fiscal Year 2017

As highlighted in the previous table, the number of cases we manage is such that if we were a state, we would have the seventh largest child support caseload in the nation. Equally important is that our offices excel in performance, and we have transitioned many projects from marginally performing operations to some of the highest performing projects in the nation. We understand the many steps and strategies necessary to create high order and paternity rates, improve collections, provide quality customer service, and become a valuable part of the community.

CUSTOMER CONTACT CENTER EXPERIENCE

In addition to our payment processing center and full service operations, YoungWilliams operates several customer contact centers. The following paragraphs highlight five statewide contact centers that show a proven track record or achieving contract goals and implementing projects on time. For these projects, we implemented the project on time with all required technology in place. Our solutions are successful, and we are meeting contract requirements and goals.

Virginia

In 2008, the Commonwealth of Virginia issued an RFP and awarded a contract to YoungWilliams to handle inbound and outbound calling, Interactive Voice Response (IVR) functions, and other services for the Virginia CSC. In 2013, the Commonwealth amended our contract to add responsibilities for answering technical help calls regarding different departments' websites, including CommonHelp and the Division of Benefit Programs (DBP). The website provides application and change reporting information for various programs within the DBP. In 2017, the Commonwealth awarded YoungWilliams a second consecutive contract to expand customer service operations into the Virginia Enterprise CSC. This new contract included expanded case processing services, which included new technologies (e.g., Web chat, text messaging), an application specialist team to

accept telephonic applications for public assistance programs, and a resolution team to take designated case actions.

Our CSRs field calls on various topics, including application information on SNAP benefits, TANF, LIHEAP, medical assistance, childcare assistance, and crisis assistance. In addition to fielding calls, our specialists assist customers with filling out their applications for SNAP, TANF, medical assistance, and LIHEAP in preparation for submission. This assistance includes capturing and attaching telephonic signatures to customers' applications.

From the Commonwealth's use of technology to manage its work, we have learned the value of technology in providing excellent customer service.

In 2008, the federal OCSE honored YoungWilliams and the Commonwealth of Virginia with an award for providing exemplary customer service. Our Virginia staff and managers are shown with the OCSE Award.

We are proud of what the Virginia Enterprise CSC does for the families of Virginia, and we envision bringing this enterprise center experience and methodology to other states in the coming years.



Mississippi

In 2009, the Mississippi Department of Human Services (MDHS) issued an RFP and awarded a contract to YoungWilliams to handle inbound and outbound calling, IVR functions, and other services for the State of Mississippi's customer service center. Through a competitive procurement process, MDHS awarded this contract to us again in 2011. YoungWilliams operated this center from 2009 to 2015.

MDHS reached out to YoungWilliams in 2017 to take over the Mississippi CSC operations from the incumbent vendor. After unsuccessful operations, MDHS was looking for a reliable, flexible partner to ensure the delivery of outstanding customer service. MDHS knew it could count on YoungWilliams to handle the situation effectively, and more importantly, quickly. **In less than 21 days, YoungWilliams established an operational customer service center and began taking calls for the entire State on July 5, 2017.** For the first month of the new contract, CSRs answered 45,907 calls. For the Mississippi CSC, YoungWilliams:

- Handles statewide phone inquiries from IV-D customers and provides payment information to IV-D and Non-IV-D customers;
- Utilizes Y-Trac to automate formerly manual tasks; and
- Mails applications for services to potential IV-D customers and mails payment histories, direct deposit applications, and statements of accounting when requested by the caller.

YoungWilliams is also a partner to MDHS in the provision of statewide child support services. As mentioned previously, in 2016, we became the first vendor in the country to provide child support services for an entire state. YoungWilliams serves all 82 counties in Mississippi.

New Mexico

In 2016, the State of New Mexico Human Services Department issued an RFP and awarded a contract to YoungWilliams to operate the statewide Customer Support Service Center (CSSC) and provide:

- Multiple channels and technologies (e.g., text message, Web chat, telephone, IVR, email, and social media);
- Trained staff to address customer questions and requests;
- Multilingual translation services for Spanish-speaking callers;
- Secure and efficient receipt and management of data;
- Systems to receive, track, manage, and respond to customer inquiries;
- Accurate responses to questions and requests for information;
- Processing related to customer needs; and
- Robust reporting tailored to specific requirements and performance metrics.

New Mexico CSSC's CSRs answered 21,155 calls on average each month in 2016. Our multilingual volume based on an average call volume of 21,363 calls handled by CSRs during July 2016 showed that 731 calls were Spanish-speaking customers, 1,219 calls were employers, and 19,413 calls were English-speaking customers.

An effective innovation we introduced to the New Mexico CSSC was the implementation of text message "blasts." The New Mexico CSSC sends outbound text messages to customers for license suspension and the state's Bench Warrant Amnesty program. We use various scripts when sending these text message blasts, including the following example for the August 2017 Bench Warrant amnesty program:

You have a warrant for unpaid child support. August is Child Support Amnesty Month! Visit your local child support office to settle and have the warrant canceled or quashed! Call 1 (800) 288-7207 for information.



The New Mexico CSSC uses the state-provided list of approximately 600-800 contacts who should receive a license suspension text message that month and sends the text messages in increments over the course of a few days. For the New Mexico CSSC, we have found that sending approximately 100-150 texts at 10:00 a.m. and 2:00 p.m. local time ensures our CSRs can handle the higher call volumes that immediately result from these texts. Since this method prompts a caller to contact the CSSC, we have an opportunity to arrange a plan for resolution with the caller. The outbound text messages are effective in encouraging customers to contact the New Mexico CSSC.

Nebraska

YoungWilliams began operating the Nebraska CSC in 2004. In March 2010, YoungWilliams successfully rebid for this statewide contract. Our Project Manager, Lori Bengston, has managed this center since 2001 and seamlessly transitioned her team to YoungWilliams in 2004. The experience gained, and success attained since 2004 have given us valuable insight into operating a statewide CSC that is the initial point of contact for customers.

For the Nebraska CSC, YoungWilliams:

- Handles phone inquiries from IV-D and Non-IV-D customers;
- Forwards inquiries not authorized to be resolved by staff to appropriate personnel in the state's local county office; and
- Mails applications for child support services to potential IV-D customers, and mails payment histories, direct deposit applications, and statements of accounting when requested by callers.

The Nebraska CSC has consistently met or exceeded contractual requirements, including abandonment rate, transfer rate, average answer time, and average talk time. CSRs answered and resolved an average of 21,403 calls on average per month in 2016 while servicing the state's entire child support caseload of about 108,000 cases. **We responded directly to 97 percent of all calls** each month without transferring the calls to the local child support offices or other child support units. While operating a customer service center of any size has similar functions, we understand the nuances of managing a statewide center.

Our experience in Nebraska has shaped many of our current customer service center policies and procedures. We are true partners with the state, working collaboratively to make sure customers are getting what they need. From Nebraska, we learned customer service centers are much more than traditional "call centers." We know what field offices need from a customer service center because we are in the unique position of operating both customer service centers and child support operations.

In 2006, the YoungWilliams-Nebraska CSC partnership received national recognition when OCSE presented it with the "Commissioner's Teamwork Award for Exemplary Customer Service." In September 2004, after receiving a Section 1115(a) Demonstration Grant, the Nebraska CSC expanded its services with an Early Intervention Project. The goal of this project was to implement proactive communication with non-custodial parents (NCP) and to measure the effects of this strategy on the level of compliance with child support payments. After much success, this early intervention project became a permanent part of Nebraska's ongoing child support program in 2007, and we continue to operate it at the Nebraska CSC. Our Nebraska staff are shown receiving their award from OCSE.



Louisiana

In 2018, the State of Louisiana awarded YoungWilliams a multi-year contract for its Statewide Customer Service Call Center, which currently serves two departments: The Department of Health and the Department of Children and Family Services. The project's expected startup is in February 2019.

KEYBANK – RELATED EXPERIENCE

YoungWilliams proposes KeyBank N.A. (Key) as a subcontractor for this project to provide debit card services as described in detail in Section 4.1.5.2, *Debit Card*.

KeyCorp is one of the nation's largest bank-based financial services companies and is the parent holding company for KeyBank National Association (Key), its principal subsidiary. Key provides a wide range of retail and commercial banking, commercial leasing, investment banking products, and services to individual, corporate, and institutional clients through our primary business



segments: Key Community Bank and Key Corporate Bank. Key is a national banking association duly organized and validly existing and in good standing under the laws of the United States and is authorized to conduct business in all states under its national charter.

With roots dating back to 1825, Key is a fusion of many banking and financial companies. In 1994, two of its most prominent predecessors – Albany, New York-based KeyCorp and Cleveland, Ohio-based Society Corporation – merged and established headquarters in Downtown Cleveland. Since then, Key has continued to grow through numerous acquisitions, including the most recent merger with First Niagara Financial Group in 2017.

Key's reach extends to 46 states, from Maine to Alaska, delivering services through more than 1,200 full service retail branches; a network of more than 1,500 ATMs; online and mobile banking capabilities, a telephone banking call center; and a website, Key.com, which provides account access and financial products 24 hours a day.

Key is committed to helping its clients run their businesses better every day and to that end employs more than 18,000 full-time employees that have the knowledge and expertise required to help its clients succeed. Serving more than 1,100 government and public entities nationwide; Key has accrued decades of experience understanding and supporting public sector client's goals and unique obligations.

KeyBank has been offering debit card services for its banking customers for nearly 30 years. As the payments industry continued to shift from paper to electronic for increased efficiency and safety, Key expanded its prepaid card offering in 2014 for state government benefits programs. Building upon this historical track record of proven card-based experience and their commitment to providing flexible and innovative solutions, it developed **Key2Benefits**.

Key2Benefits was designed specifically for public sector clients and is a turnkey, web-based solution that allows government agencies to offer an electronic payment option to the unbanked, or underbanked, customers they serve. Key's solution offers a variety of enrollment channels and robust administrative reporting. As a direct member of the National Automated Clearing House Association, Key is fully capable of providing ACH Receiving services to support the funding of prepaid accounts. Leveraging standard industry layouts and processes, funding for the Key2Benefits card works identical to the Direct Deposit funding process.

Key is an experienced provider fully capable of continuing to maintain and support BCSE's prepaid program. They currently administer prepaid programs for a variety of payment types including Unemployment Insurance, Child Support, State Income Tax Refunds, Classroom Supply Assistance, Payroll, Foster Care & Adoption, Workers Compensation, Juror Payments, Inmate Release, and Housing & Utility Subsidies. Its ability to develop cutting-edge and flexible solutions is reflected in its portfolio of **more than 80 public sector prepaid programs** that Key operates today, including the following statewide programs.

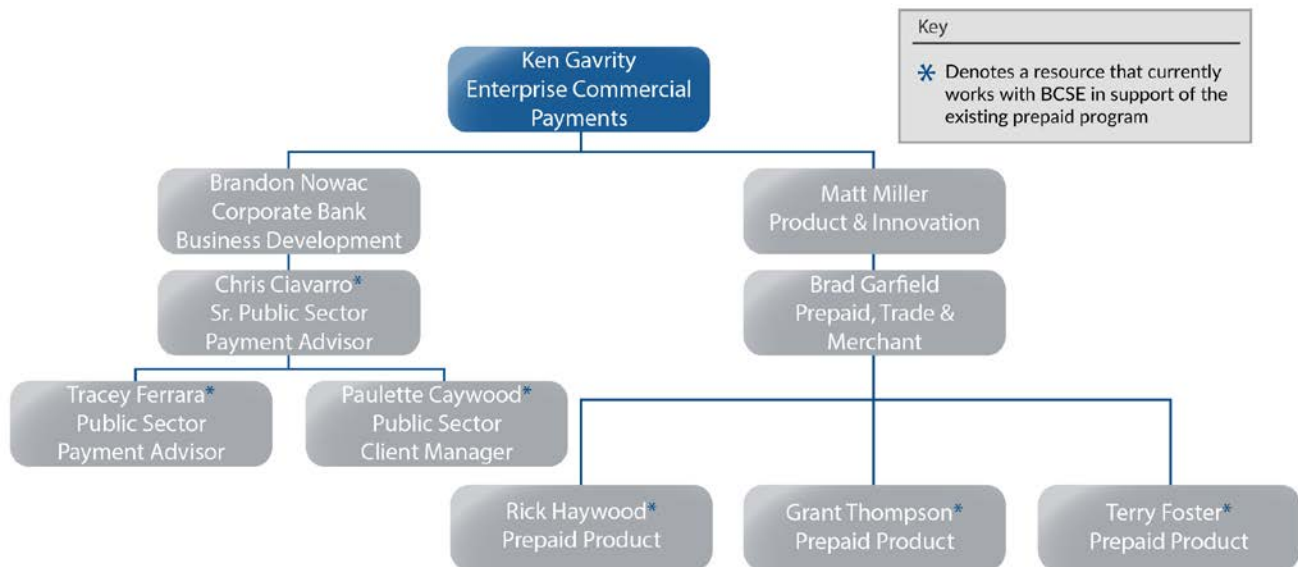
Key Statewide Programs	
Program	Payment Type
State of Alabama	Unemployment Insurance, Child Support
State of Alaska	Unemployment Insurance, Child Support
State of Colorado	Temporary Aid for Needy Families
State of Connecticut	Unemployment Insurance, Child Care Assistance, Foster Care Subsidy
State of Delaware	Unemployment Insurance, Foster Care & Adoption
State of Florida	Department of Education – Teacher Supply Assistance
State of Illinois	Unemployment Insurance, Personal Income Tax Refunds
State of Kansas	Child Support
State of Kentucky	Foster Care & Adoption
State of New York	Unemployment Insurance, Adoption Subsidy
State of Ohio	Bureau of Workers Compensation
State of Rhode Island	Unemployment Insurance, Child Support
State of Washington	Unemployment
State of West Virginia	Unemployment Insurance, Child Support

Since launching the prepaid platform, Key's achievements include:

- Opening and maintaining more than 1.7 million prepaid accounts;
- Issuing more than 2.1 million prepaid cards; and
- Posting more than \$3.2 billion to prepaid accounts.



In 2016, BCSE's mature prepaid program transitioned to KeyBank. The implementation was completed in approximately three months and resulted in a smooth transition to the new service provider. Since that time, BCSE has established close to 53,000 accounts and deposited more than \$260 million to cards. YoungWilliams' strategic partnership with KeyBank ensures the transition is completely transparent to CPs and there is absolutely no interruption in cardholders' ability to access their funds.



The following biographies feature two KeyBank advisors who are already familiar with the WV BCSE Payment Processing Center and will continue to support the operation as part of the YoungWilliams Team.

SENIOR CLIENT MANAGER | PAULETTE CAYWOOD

Paulette is a Senior Client Manager in the KeyBank Enterprise Commercial Payments (ECP) Public Sector group. She began her career with the bank in 2007 as a Sales Associate of the Public Sector division supporting four Relationship Managers and one Department Manager. In 2010, Paulette entered the Treasury Services Division supporting two Treasury Management Advisors focusing on municipalities, higher education, and nonprofits in Northeast Ohio.

Today, Paulette continues in the supporting role but has expanded her range in product knowledge to include Key2Purchase, Key2Prepaid, Key2Benefits card programs along with existing core treasury services. This will include the onboarding & implementation process.

Since BCSE's Key2Benefits implementation, in 2016, Paulette has been working with BCSE and supporting its day-to-day needs. She will continue in this capacity for the WV BCSE Payment Processing Center.

Paulette has more than 20 years of banking experience. Before Key, she was with Huntington Bank for 10 years. Three of the years were spent supervising in the Cash Vault department. She then spent seven years in the National Sales Division providing support to two Relationship Managers focusing on cash management services for large national clients.

SENIOR PAYMENTS ADVISOR | TRACEY FERRARA

Having more than 12 years' industry experience in implementing and supporting public sector prepaid programs, Tracey understands the challenges and constraints state agencies face and the need to provide reliable services to the communities and constituents those agencies serve. She is a driven, resourceful leader with extensive client relationship experience encompassing the areas of implementation management, training and development, product solutions, strategic planning, and relationship development.

Tracey joined Key in 2015 and has been instrumental for the successful implementation of more than 20 public sector prepaid programs, many of which have been Key's largest and most complex state programs. These include:

- Alaska – Child Support
- Alaska – Unemployment Insurance
- Connecticut – Department of Labor
- Connecticut – Childcare Subsidy
- Delaware – Unemployment Insurance
- Delaware – Dept. of Children, Youth & Families
- Kansas – Child Support
- New York – Unemployment Insurance
- New York – Adoption Subsidy
- Rhode Island – Child Support
- Rhode Island – Unemployment Insurance
- West Virginia – Child Support

In 2016, Tracey assisted BCSE in its prepaid transition to KeyBank. She led the project effort and has served as a Relationship Manager addressing day-to-day questions and advocating on behalf of BCSE internally at Key. With an award to Young Williams, Tracey will continue to support BCSE's prepaid program and be the point-person for ongoing program management.

Before joining Key, Tracey was with J.P. Morgan Chase where she spent more than 9 years building, implementing and managing government prepaid card programs (including the launch of BCSE's first prepaid program with J.P. Morgan in 2005). With her breadth of product knowledge and experience, and long-standing history working with BCSE, there is no other person as qualified as Tracey to support this program.

Tracey holds a bachelor of science in psychology from The College of Charleston.

For resumes of these featured Key personnel, please see Appendix A, *Resumes*. For additional information on the services KeyBank will provide for the WV BCSE Payment Processing Center, please see Section 4, *Mandatory Requirements*.

J.P. MORGAN – RELATED EXPERIENCE

YoungWilliams is excited to include J.P. Morgan as our banking partner on the YoungWilliams Team.



JPMorgan Chase & Co. (JPMorgan Chase) is a financial holding company. Its principal banking subsidiaries are JPMorgan Chase Bank, N.A., a national banking association with branches in 23 states, and Chase Bank USA, N.A., the firm's credit card issuing bank. JPMorgan Chase Bank, N.A. is wholly owned by JPMorgan Chase & Co.

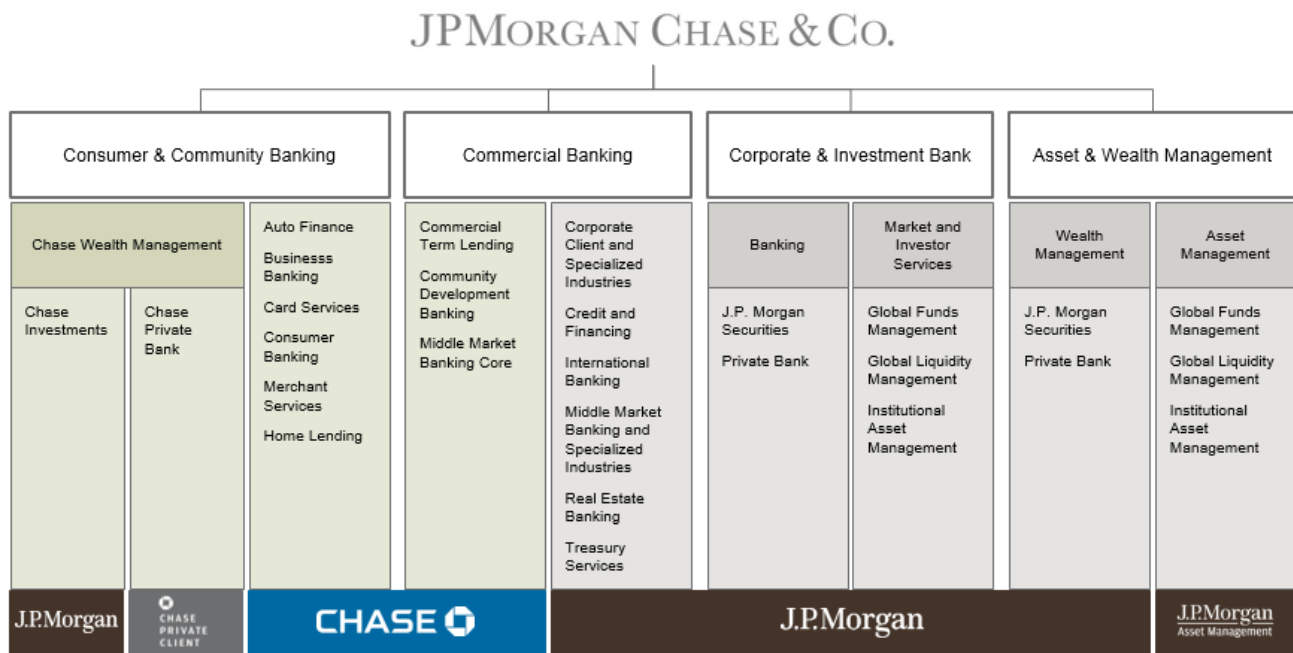
JPMorgan Chase is a leading global financial services firm with assets of more than \$2.6 trillion. J.P. Morgan is a leader in investment banking, financial services for consumers, small businesses, and commercial banking,

financial transaction processing and asset management. A component of the Dow Jones industrial average, JPMorgan Chase & Co. has its corporate headquarters in New York. J.P. Morgan serves millions of consumers in the United States and many of the world's most prominent corporate, institutional and government clients under the J.P. Morgan and Chase brands. Information about J.P. Morgan is available on the Internet at www.jpmorganchase.com.

With offices in 118 U.S. cities and 14 international locations, Commercial Banking provides comprehensive financial solutions, including lending, treasury services, investment banking and asset management to meet its clients' domestic and international financial needs.

Both JPMorgan Chase & Co. and the bank are managed on a line of business basis. The business segments presented in the following chart reflect the current organization of J.P. Morgan. There are four major business segments:

- Consumer & Community Banking
- Corporate & Investment Bank
- Commercial Banking
- Asset Management



J.P. Morgan has the experience, the products, and the people to effectively, efficiently and securely support BCSE's goal to propel into the future with innovative treasury solutions.

J.P. Morgan's Treasury Services business is a full service provider of innovative cash management, trade, liquidity, and commercial card services – specifically developed to meet the challenges treasury professionals face today.

Our financial strength and scale allow for significant investments in technology that enhance the bank's ability to provide ongoing improvements for the WV BCSE Payment Processing Center as technologies advance. We continually innovate to enhance our client solutions, reduce processing costs and increase operating efficiency. J.P. Morgan is constantly analyzing the latest trends and investing in protecting our clients. We take a multi-pronged approach in our recommendations to our clients to prevent fraud.

Within the Treasury Services business, the public sector is a key industry segment in which J.P. Morgan continues to invest and enjoy ongoing growth. Our Government Banking group has maintained an unwavering commitment to empower state governments with financial tools to help them control costs, optimize cash flow, manage resources, and make informed decisions. Our commitment is rooted in a shared belief that efficient and responsive public administration is essential to serving the needs of individuals and communities. We are proud to have relationships with more than 2,200 state, county, and municipal organizations.



Our team serves public sector clients in the State of West Virginia as well as across the country. Our Government Banking team established a local presence in West Virginia when the WV BCSE Payment Processing Center began operations in 2005.

J.P. Morgan Government Banking is a distinct group of relationship managers, product, technology and service experts who are solely focused on serving the public sector. This priority status aligns J.P. Morgan's banking services to the WV BCSE Payment Processing Center's current needs, with the ability to adapt and scale services to meet evolving requirements. More than 490 J.P. Morgan Government Banking professionals are in place in communities throughout the country, engaging and maintaining client relationships with a personal touch. It is an approach that will provide the WV BCSE Payment Processing Center with the responsive service BCSE deserves delivered by an institution with the financial strength you require.

As a key member of the YoungWilliams Team, part of J.P. Morgan's commitment to BCSE is having the appropriate individuals assigned to your relationship team and providing outstanding client service. J.P. Morgan recognizes the importance of providing premier client service, and we are committed to delivering a quality of service that not only meets BCSE's expectations but also exceeds industry standards. We take a consultative and team approach to building relationships with our clients. In addition, in coordination with BCSE, we will meet with appropriate departments and agencies to determine any areas that could improve efficiency and lower overall costs.

The WV BCSE Payment Processing Center will continue to be supported by a highly skilled, and qualified team at J.P. Morgan led by Executive Director George Sesock, Treasury Management Officer Karl Lamar, and Lina Schmidt, Sales Associate. Client Service Professional Lesley Long will continue to act as BCSE's point of contact for day-to-day service's needs. Lesley will work with appropriate operational colleagues to make sure BCSE's research items and any new services request are handled in a timely and accurate manner.

As a current client, BCSE will avoid any potential disruption in service in transitioning to a new service provider. BCSE will avoid a time-consuming and costly conversion process by choosing to retain us as your banking

Did You Know?

J.P. Morgan's technology investment, which includes technology, communication, and equipment costs, is approximately \$9 billion annually. J.P. Morgan invested over \$600 million in 2017 on cybersecurity alone and will continue to invest to stay one step ahead.

services provider. Some of the advantages for BCSE are that accounts and processes will not change, and previously established sales and client service teams will continue to support the WV BCSE Payment Processing Center. They are already knowledgeable about BCSE's accounts and operations and will not require the learning curve of a new provider.

The expertise J.P. Morgan offers makes the YoungWilliams Team best positioned to provide the customized and complex requirements of important clients like BCSE. Whether a phone call, or a few keystrokes away, we commit to being available to work with BCSE on a collaborative basis to ensure we understand and proactively serve BCSE's evolving needs.

Here we provide brief biographies of our team members. Resumes of these individuals can be found in Appendix A, *Resumes*.

RELATIONSHIP EXECUTIVE | GEORGE SESOCK

George Sesock has 29 years of banking experience. For a majority of that time, he has served the needs of government, not-for-profit, healthcare, and higher education clients.

George will lead the banking team with a focus on the quality and delivery of our services. He will serve as BCSE's primary point of contact for the bank's full capabilities. George will recommend products and services that meet BCSE's needs and goals, including financing solutions, treasury management, and other banking services. He will oversee the delivery of products and services including financing, treasury services, and other financial services. George will also address BCSE's overall satisfaction with the J.P. Morgan banking relationship.

George graduated from the University of Akron with a bachelor's degree in Business Administration. He is a member of the Government Finance Officers Association and the Ohio Association of School Business Officials.

SENIOR TREASURY MANAGEMENT OFFICER | KARL LAMAR

Karl Lamar has more than 25 years of banking experience. For a majority of that time, he has worked serving the needs of government, not-for-profit, healthcare, higher education, and large corporate clients. He has worked in product management, project management, operations, technology, and sales focusing on receivables and payables in treasury services.

Karl will monitor the BCSE implementation for successful service delivery. He will assist BCSE in resolving working capital and efficiency challenges by providing information and offering ideas from the J.P. Morgan Treasury Services team. He will recommend cash flow optimization strategies, including ways to streamline financial processes. Karl will also assist BCSE in realizing day-to-day operational efficiencies in alignment with its treasury service goals. He can provide targeted information to you about new products, market developments, and industry trends.

Karl graduated from Bowling Green State University with a Bachelor of Science in Business Administration with a major in Management Information Systems and is a veteran of the U.S. Army.

TREASURY SERVICES SALES ASSOCIATE | LINA SCHMIDT

Lina Schmidt started at J.P. Morgan as an intern in the Multinational Corporate group, working with U.S.-based subsidiaries of multinational companies. She joined the bank full-time as an analyst in the Middle Market, structuring debt and offering credit products to Michigan-based businesses. In addition to her experience in commercial lending, Lina spent time in sell-side mergers and acquisitions as an analyst with Quarton International, a boutique investment bank based in Birmingham, Michigan.

Lina will work with Karl Lamar, the Treasury Management Officer, to identify and understand BCSE's cash management objectives and formulate recommendations and solutions. She will initiate and monitor the implementation of all contracted services for BCSE and review the first set of analysis statements for accurate billing. Lina will analyze BCSE's existing account structure to uncover cost savings opportunities and potential product enhancements. Her goal is to support the successful client relationship, including conducting annual client reviews with Karl.

Lina holds a bachelor of arts in Finance from Michigan State University and was a member of the Honors College.

LESLEY LONG | SENIOR CLIENT SERVICE PROFESSIONAL

Lesley Long has more than 20 years of experience working with clients in Northeast and Central Ohio. A J.P. Morgan veteran since 1991, Lesley has held positions in multiple departments. She is a results-oriented professional with a successful track record in customer service and relationship management with strong problem-solving and analysis skills. Lesley will strive to deliver prompt and thorough responses to BCSE's banking needs.

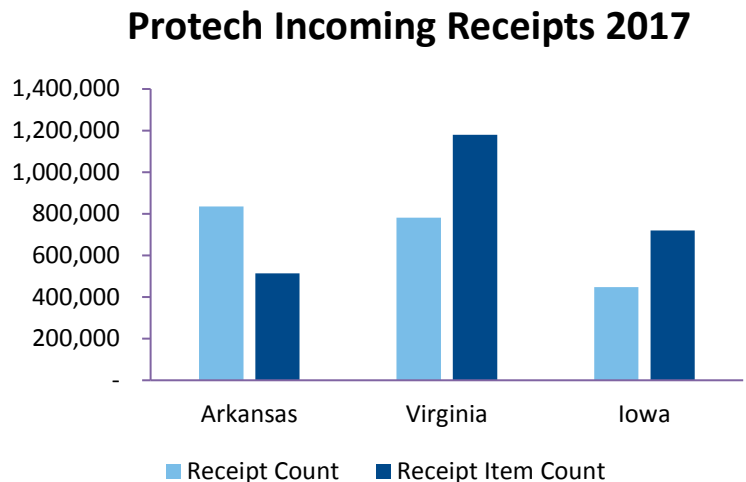
Lesley will serve as the primary point of contact and as a proactive resource for BCSE's banking service needs. With her understanding of all aspects of J.P. Morgan's Treasury Services' product functionality and technology, Lesley will facilitate the timely resolution of all service issues. Lesley works with a team of client service professionals who will provide consistent, reliable, and timely service support.

For day-to-day matters, she will resolve BCSE's inquiries including credit/debit confirmations, cancellations of payments, amendments of payment instructions, funds transfer inquiries and other treasury service matters. She will work to identify and resolve operational issues in a timely manner. Lesley will share her specialized knowledge of fraud prevention tools and provide advice on asset and data protection strategies. She will also facilitate the opening of additional accounts.

Lesley holds a finance degree in Business Administration from the University of Toledo and has earned her Certified Treasury Professional designation.

PROTECH – RELATED EXPERIENCE

YoungWilliams is excited to employ Protech as our payment processing technology vendor. Founded in 1995, Protech Solutions, Inc., an information technology services provider, engages in the development, maintenance, and enhancement of automated systems. Protech Solutions, Inc. has designed complex case management, financial, and reporting systems to meet federal requirements. The company specializes in child support enforcement systems. Protech's child support software is currently operating the Commonwealth of Virginia, the State of Arkansas and the State of Iowa payment processing centers. These complex statewide systems have required the development of multiple interfaces to other state, federal, and local agencies. In addition, Protech has assisted these state governments in migrating to new technologies including the development and implementation of state of the art web-enabled applications. The chart illustrates Protech's 2017 total incoming receipt count and receipt item count in Arkansas, Virginia, and Iowa.



Protech offers service-oriented architecture and web services; migration services, such as complex conversions and heterogeneous platforms/systems integration services, and enterprise portals. The company also provides data warehousing and business intelligence services, including inventory analysis, data mapping/collection, data analysis, data mining, system architecture, infrastructure analysis and planning services, and infrastructure maintenance services, such as network administration.

Protech's advisor for both implementation and operations will be Debra Jackson. Debra is involved in the design, documentation, testing, and training of Protech's child support systems. The following biography offers a summary of her qualifications and experience.

MARKETING/BUSINESS DEVELOPMENT COORDINATOR | DEBRA JACKSON

Debra Jackson is a results-oriented Coordinator with experience in system development and program administration documentation, quality assurance, and training during her 18 years with Protech Solutions, Inc. She has worked in all stages of CSE system design, testing, documentation, issue analysis and resolution, IV-D federal regulations documentation, as well as the design and documentation of SDU software applications. Debra possesses the exceptional analytical ability, excellent communication, and interpersonal skills as well as the outstanding ability to adjust techniques and approaches to facilitate varied customer needs.

SENIOR PROGRAMMER | RAVI CHELLAMUTHU

Ravi has more than nine years of extensive experience in the analysis, design, development, testing, and implementation of child support enforcement case management systems. His experience also includes working in child support enforcement payment processing center applications. Ravi has in-depth knowledge and provides daily support to the Commonwealth of Virginia's SMILE, State of Iowa's CSCPro, and YoungWilliams' DISH SDU applications.

Ravi holds a master of computer application from Ponnaivah Ramajayam College of Engineering and Technology Affiliated by Anna University in Thanjavur, India.

Please see Appendix A, *Resumes*, for additional details about these team members.

Appendix I

Cardholder Fee Schedule



Appendix I, Key2Benefits Cardholder Fee Schedule

We understand the State's desire to provide the greatest number free cash access options and account maintenance features to its prepaid cardholders. The following cardholder fee structure was designed with this goal in mind, and with the Key2Benefits solution, cardholders will enjoy:

- **Unlimited** in-network ATM access at KeyBank, Allpoint, and Wesbaco ATMs;
- **Unlimited** point of sale (POS) access and the ability to request cash back, without a fee;
- **Unlimited** Mastercard member branch withdrawals;
- **Unlimited** online bill payments (via Key2Benefits.com) and online funds transfer a personal checking/savings account.
- The **elimination** of a transaction denial fee;
- **Never** paying a fee for customer support – IVR, live representative, or online;
- **Never** incurring a fee for account inactivity;

Fee Description	Fee Amount
Initial Card Issuance	\$0 – never a fee
Monthly Account Maintenance Fee	\$0 – never a fee
Point of Sale Purchase (PIN or Signature)	\$0 – never a fee
ATM Withdrawal at KeyBank, Allpoint, and Wesbaco ATMs	\$0 – never a fee <i>(Never a surcharge)</i>
ATM Balance Inquiry at KeyBank, Allpoint, and Wesbaco ATMs	\$0 – never a fee
ATM Withdrawal at all other locations in the U.S.	\$1.50 per transaction <i>(ATM owner may assess a surcharge)</i>
ATM Withdrawal at all international locations	\$3.00 per transaction
ATM Balance Inquiry at all other locations in the U.S. and internationally	\$0.75 per transaction
Currency conversion on all international transactions	3% of US dollar amount of the transaction
Over-the-counter withdrawals at participating Mastercard member bank branches	\$0 – never a fee
Card Purchase or ATM declined transaction for non-sufficient funds (NSF) or incorrect PIN	\$0 – never a fee
Automated and live customer service	\$0 – never a fee
Online balance & transaction history (Key2Benefits.com)	\$0 – never a fee
Account alerts – text and/or email	\$0 – never a fee <i>(Carrier's standard text messaging rates may apply)</i>
Mailed monthly account statement (upon request)	\$0 – never a fee
Online bill payment	\$0 – never a fee
Online funds transfer to a personal checking/savings account	\$0 – never a fee
Replacement card	1 free per calendar year; \$5.00 each thereafter
Overnight delivery of replacement card	\$15.00 each
Inactivity Fee	\$0 – never a fee

Appendix J

Fee Schedule Paid by NCP for Web, IVR and Customer Service Payments



Integrated Receivables & Payables Connect

Exhibit to Pricing Agreement – May 2018

Service/Convenience Fees - (Paid to Bank by Payer at No Cost to “Public Sector Entity”)

Self-service payments collected online (Web) or by phone (IVR)

- Credit and Debit Card Payments - Convenience Fee Funded - 2.50% of Payment Amount (Visa, MasterCard, Discover)
- ACH/e-check Payments - Convenience Fee Funded - \$2.00 per Payment Transaction

Example		Credit Card	e-check
Convenience Fee Price		2.50% of Payment Amount	\$2.00 per Payment Transaction
Cost to Payer	Payment Amount	\$100.00	\$100.00
	Effective Convenience Fee	\$2.50	\$2.00
	TOTAL	\$102.50	\$102.00
Cost to Public Sector Entity		\$0.00	\$0.00

Payments collected by a live operator through a Call Center

- Credit and Debit Card Payments - Convenience Fee Funded - 3.00% of Payment Amount (Visa, MasterCard, Discover)
- ACH/e-check Payments - Convenience Fee Funded - \$4.00 per Payment Transaction

Example		Credit Card	e-check
Convenience Fee Price		3.00% of Payment Amount	\$4.00 per Payment Transaction
Cost to Payer	Payment Amount	\$100.00	\$100.00
	Effective Convenience Fee	\$3.00	\$4.00
	TOTAL	\$103.00	\$104.00
Cost to Public Sector Entity		\$0.00	\$0.00

Notes

1. Pay Connexion pricing proposal is valid for 90 days.
2. Bank reserves the right to modify pricing in the event payment volume and amounts and actual production data differ significantly from that which was provided to Bank by Customer, or in the event the Customer or Bank become aware of any changes in applicable rules, laws, regulations or case law that would have a negative impact on the manner in which fees are charged hereunder. If either party becomes aware of same, it shall promptly notify the other in writing.
3. Bank reserves the right to apply maximum supported payment amount(s) and modify these maximums.
4. Convenience fees are funded by the payer and collected directly and automatically by Bank. Although expenses for the processing and settlement of credit/debit card transactions will be charged to Bank by the merchant processor, Chase Commerce Solutions, the necessary merchant account(s) for processing of the principal payments must be established. The Public Sector Entity will not bear expenses for these transactions.

5. Public Sector Entity will be charged at the rate of \$150 per hour for technology development work beyond the scope of this agreement. All such development work will be agreed to by Public Sector Entity and Bank before charges are incurred.

Fees quoted in this schedule are based upon information provided by the customer such as the volume of services, commitment to receiving such services for the period specified herein and where necessary, assumptions that JPMorgan Chase Bank, N.A. (the "Bank") believes to be reasonable. This fee schedule is valid only within these parameters and for the period of time specified herein. Any material divergence from parameters or requests for additional services would require a revision to the fees to cover such additional requests or parameters.

Fees are not inclusive of out-of-pocket expenses, third party charges, registration fees, stamp duty, unusual disbursements and expenses, travel expenses or taxes. The Bank's willingness to act in the capacities described in the Agreement and the fees herein are based on our current understanding of the services described herein. Fees for services not listed on this fee schedule will be provided upon request.

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COST PROPOSAL

Response to Request for Quotation for
Open-End Child Support Collecting, Tracking
& Disbursement

Prepared for the State of West Virginia
Department of Health and Human Resources
Bureau for Child Support Enforcement

RFQ # CRFQ CSE1800000001

Due: July 30, 2018

Time: 1:30 p.m. EST

Digital Copy

COST PROPOSAL

In this Cost Proposal, YoungWilliams includes the following RFP exhibits:

- Exhibit A, Pricing Page; and
- Exhibit C, Account Rate Structure.

Exhibit A for CRQM CSE18*1

Pricing Page

Instructions on calculating the pricing page are included as Exhibit B.

The volumes used in the following Pricing page are all based upon historical data. Using the pricing page, the Vendor shall provide a cost proposal that includes pricing for the transition phase, the monthly operational costs. The Vendor must also provide for projected costs for all future optional services.

Reports - [If necessary, other reports may be added during the transition phase of the project as required by the Agency]

Report	Cost Per Item For years 1- 4 (Base Term)	Year 1	Year 2	Year 3	Year 4	Cost Per Item For Optional Year 1	Optional Year 1	Cost Per Item For Optional Year 2	Optional Year 2	Cost Per Item For Optional Year 3	Optional Year 3
(Daily)	Base Term	Base Term	Base Term	Base Term	Base Term	For Optional Year 1		For Optional Year 2		For Optional Year 3	
Cash Reporting	20	7200	7200	7200	7200	20	7200	20	7200	20	7200
Balance Report											
Balance and Transaction Detail	20	7200	7200	7200	7200	20	7200	20	7200	20	7200
Cash Reporting Balance Transaction Summary	20	7200	7200	7200	7200	20	7200	20	7200	20	7200
Checks Paid Ascending Check Number	20	7200	7200	7200	7200	20	7200	20	7200	20	7200
Checks Paid Descending Dollar	20	7200	7200	7200	7200	20	7200	20	7200	20	7200
Cash Reporting—Returns and Exceptions	20	7200	7200	7200	7200	20	7200	20	7200	20	7200
Check Inquiry (Feature)	20	7200	7200	7200	7200	20	7200	20	7200	20	7200
Stop Payment Request (Feature)	20	7200	7200	7200	7200	20	7200	20	7200	20	7200
Image Retrieval-Batch Entry (Feature)	20	7200	7200	7200	7200	20	7200	20	7200	20	7200
Exception Review (Feature)	20	7200	7200	7200	7200	20	7200	20	7200	20	7200
Total for Reports		72000	72000	72000	72000		72000		72000		72000

The Basis of Award:

The Vendor must bid on all tasks listed above. The Vendor must provide documentation supporting the meeting of all Mandatory Qualifications as listed. The contract will be awarded to the lowest bidder who can meet all the requirements of this RFQ.

Company Name:

Young Williams, P.C.

Vendor Signature:

Address:

141 Township Ave., Suite 200, Ridgeland, MS 39157

Date:

July 30, 2018

Exhibit A for CRQM CSE18*1
Pricing Page

Instructions on calculating the pricing page are included as Exhibit B.


The volumes used in the following Pricing page are all based upon historical data. Using the pricing page, the Vendor shall provide a cost proposal that includes pricing for the transition phase, the monthly operational costs. The Vendor must also provide for projected costs for all future optional services.

Vendor's Transition Plan

Task	Primary Responsibility	Start Date	End Date	Totals
Process Creation	Vendor	Date Contract Awarded	6 Months from Award of Contract	25,000
Site Preparation	Vendor	Date Contract Awarded	6 Months from Award of Contract	70,000
Technology Installation	Vendor	Date Contract Awarded	6 Months from Award of Contract	50,000
Connectivity Installation	Vendor	Date Contract Awarded	6 Months from Award of Contract	50,000
End to End Testing	Vendor	Date Contract Awarded	6 Months from Award of Contract	200,000
Complete Recruitment	Vendor	Date Contract Awarded	6 Months from Award of Contract	100,000
Complete Staff Training	Vendor	Date Contract Awarded	6 Months from Award of Contract	100,000
Finalize Disaster Recovery Plans	Vendor	Date Contract Awarded	6 Months from Award of Contract	50,000
Finalize Quality Metrics	Vendor	Date Contract Awarded	6 Months from Award of Contract	25,000
Go Live	Vendor	Date Contract Awarded	6 Months from Award of contract	25,000
Transitional Reports	Vendor	Date Contract Awarded	6 months from Award of Contract	60,912
Grand Total				755,912

The Basis of Award:

The Vendor must bid on all tasks listed above. The Vendor must provide documentation supporting the meeting of all Mandatory Qualifications as listed. The contract will be awarded to the lowest bidder who can meet all the requirements of this RFQ.

Company Name: Young Williams, P.C.
 Vendor Signature: 
 Address: 141 Township Ave., Suite 200, Ridgeland, MS 39157
 Date: July 30, 2018

REVISED PER ADDENDUM No. 2
Exhibit A for CRQM CSE18*1
Pricing Page

Instructions on calculating the pricing page are included as Exhibit B.

The volumes used in the following Pricing page are all based upon historical data. Using the pricing page, the Vendor shall provide a cost proposal that includes pricing for the transition phase, the monthly operational costs. The Vendor must also provide for projected costs for all future optional services.

Debit Card Fee Services

Type of Service Fee	Cost Per Item	Fee for Year 1	Cost Per Item	Fee for Year 2	Cost Per Item	Fee for Year 3	Cost Per Item	Fee for Year 4	Cost Per Item	Fee for Optional Year 1	Cost Per Item	Fee for Optional Year 2	Cost Per Item	Fee for Optional Year 3
	For years 1-4 (Base Term)		For years 1-4 (Base Term)		For years 1-4 (Base Term)		For years 1-4 (Base Term)		For Optional Year 1		For Optional Year 2		For Optional Year 3	
Setup Fee														
Monthly Account Services	0	0	0	0	0	0	0	0	0	0	0	0	0	0
ATM Withdrawals	0	0	0	0	0	0	0	0	0	0	0	0	0	0
ATM Surcharge	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Balance Inquiry Transactions	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Account Overdraft	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Denial for Insufficient Funds	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Account Inactivity	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Card Issuance Services	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Web Account Services	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Cardholder Customer Service Contact	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Change of PIN	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Monthly Statement	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Account Transaction Research	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Point of Sale (POS)	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Conversion of foreign currency	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Overnight Delivery Service Requested by Cardholder	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total	0	0	0	0	0	0	0	0	0	0	0	0	0	0

*Debit Cards Issued—1,200 per month

Debit Account Holders—76,000 per month

Debit Card Postings: # Deposits—525,000 per month

Total \$ Volume—\$9,774,868 per month

The Basis of Award:

The Vendor must bid on all tasks listed above. The Vendor must provide documentation supporting the meeting of all Mandatory Qualifications as listed. The contract will be awarded to the lowest bidder who can meet all the requirements of this RFQ.

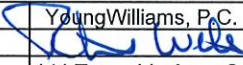
Company Name:	YoungWilliams, P.C.
Vendor Signature:	
Address:	141 Township Ave., Suite 200, Ridgeland, MS 39157
Date:	July 30, 2018

Exhibit A for CRQM CSE18*1
Pricing Page

Instructions on calculating the pricing page are included as Exhibit B.

The volumes used in the following Pricing page are all based upon historical data. Using the pricing page, the Vendor shall provide a cost proposal that includes pricing for the transition phase, the monthly operational costs. The Vendor must also provide for projected costs for all future optional services.

Per Unit Fees

Unit	Cost per Unit for Years 1-4	Year 1	Cost per Unit for Years 1-4	Year 2	Cost per Unit for Years 1-4	Year 3	Cost per Unit for Years 1-4	Year 4	Cost per Unit for Optional Year 1	Optional Year 1	Cost per Unit for optional Year 2	Optional Year 2	Cost per Unit for Optional Year 3	Optional Year 3
Mail payments posted-45,000/month	0.53	23850	0.53	23850	0.53	23850	0.53	23850	0.49	22050	0.49	22050	0.49	22050
EFT/EDI payments posted-55,000/month	0.53	29150	0.53	29150	0.53	29150	0.53	29150	0.49	26950	0.49	26950	0.49	26950
Per payment disbursed per ACH-160,000/month	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Checks disbursed—includes postage-4,500/month	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Debit Cards: #cards - 1,200/month #Deposits - 525,000/month	0	0	0	0	0	0	0	0	0	0	0	0	0	0
# of Web-based payments 10,000/month	0.53	5300	0.53	5300	0.53	5300	0.53	5300	0.49	4900	0.49	4900	0.49	4900
# of Customer Service Representative Payments 180/month	0.53	95.4	0.53	95.4	0.53	95.4	0.53	95.4	0.49	88.2	0.49	88.2	0.49	88.2
# of Integrated Voice Recognition Payments 180/month	0.53	95.4	0.53	95.4	0.53	95.4	0.53	95.4	0.49	88.2	0.49	88.2	0.49	88.2
Total Per Unit Fees		58,490.80		58,490.80		58,490.80		58,490.80		54,076.40		54,076.40		54,076.40

The Basis of Award:

The Vendor must bid on all tasks listed above. The Vendor must provide documentation supporting the meeting of all Mandatory Qualifications as listed. The contract will be awarded to the lowest bidder who can meet all the requirements of this RFQ.


Company Name: YoungWilliams, P.C.
Vendor Signature: 
Address: 141 Township Ave., Suite 200, Ridgeland, MS 39157
Date: July 30, 2018

Exhibit A for CRQM CSE18*1
Pricing Page

Instructions on calculating the pricing page are included as Exhibit B.

The volumes used in the following Pricing page are all based upon historical data. Using the pricing page, the Vendor shall provide a cost proposal that includes pricing for the transition phase, the monthly operational costs. The Vendor must also provide for projected costs for all future optional services.

Cost Sheet

	Not to Exceed Total	Components of All-inclusive Annual Cost	
Time Frame	Of All-inclusive Annual Cost	Transitional Cost	Monthly Operational Cost
Year 1	1529801.23	755911.63	64490.8
Year 2	773889.6		64490.8
Year 3	773889.6		64490.8
Year 4	773889.6		64490.8
Year 5	720916.8		60076.4
Year 6	720916.8		60076.4
Year 7	720916.8		60076.4
Grand Total Cost	6,014,220		

Overall Grand Total	6,014,220
---------------------	-----------

The Basis of

Award:

The Vendor must bid on all tasks listed above. The Vendor must provide documentation supporting the meeting of all Mandatory Qualifications as listed. The contract will be awarded to the lowest bidder who can meet all the requirements of this RFQ.

Company

Name: YoungWilliams, P.C.

Vendor

Signature: 

Address: 141 Township Ave., Suite 200, Ridgeland, MS 39157

Date: July 30, 2018

Exhibit C
Account Rate Structure

Account Rate Structure

Account Type	Proposed Rate Calculation	Current Rate
Interest Bearing Checking Account	0.70%	0.39%
Earnings Credit	1.55%	2.00%
Hybrid Account	1.55% / 0.70%	n/a

How to calculate the Account Rate Structure

Put the information from the current T-Bill Rate Index into the Current Rate Column for each account type. Then put the estimated increase into the Proposed Rate Calculation column for each account.

Interest Bearing Account

The interest accrues on a daily basis on the closing daily balance at a bank managed rate and is paid on a monthly basis. The formula to calculate the interest is provided below.

Daily Interest Accrual Calculation
$\frac{\text{Daily Positive Collected Balance} \times \text{Account Interest Rate}}{\text{Actual Number of Days in the Year}}$

Earnings Credit Rate (ECR)

The ECR will be calculated using the three-month T-Bill Rate minus 0.40%. The formula to calculate the monthly earnings credit allowance is provided below.

Monthly Earnings Credit Allowance Calculation
$\frac{(\text{Average Monthly Investable Balance} \times \text{ECR} \times \text{Actual Number Of Days in Month})}{\text{Actual Number of Days in Year}}$

If eligible balances are sufficient, the earnings credit allowance offsets the service charge. Should the level of eligible balances not fully cover the fees, remaining service charges are debited from designated accounts, generally on a monthly basis.

Hybrid Account

The Hybrid DDA allows balances to receive an earnings credit allowance up to a predetermined threshold to offset bank service fees and balances above the threshold earn hard dollar interest.

1. Earnings credits for balances up to a predetermined threshold ("the Peg Balance") shall be calculated by using the monthly earnings credit allowance formula explained above.
2. Balances above the Peg Balance threshold earn hard dollar interest calculated by using the interest above.
3. The Peg Balance may be changed at any time prior to the next billing cycle (and will be applied on a go forward basis) to adjust for unplanned changes in transaction fees (e.g., significant volume changes, service additions/deletions, to compensate for periods in which minimum balance levels fall below the Peg Balance amount).

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