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Header 2

[List View](#)

General Information

Contact

Default Values

Discount

Document Information

Procurement Folder: 623649

Procurement Type: Central Master Agreement

Vendor ID: VS0000004832

Legal Name: Key Corp

Alias/DBA:

Total Bid: \$0.00

Response Date: 11/14/2019

Response Time: 10:28

SO Doc Code: CRFQ

SO Dept: 0323

SO Doc ID: WWW2000000004

Published Date: 11/5/19

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Close Time: 13:30

Status: Closed

Solicitation Description: Addendum 3-EPC and Direct Deposit services

Total of Header Attachments: 2

Total of All Attachments: 2



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

**State of West Virginia
 Solicitation Response**

Proc Folder : 623649
Solicitation Description : Addendum 3-EPC and Direct Deposit services
Proc Type : Central Master Agreement

Date issued	Solicitation Closes	Solicitation Response	Version
	2019-11-15 13:30:00	SR 0323 ESR11141900000003035	1

VENDOR
VS0000004832 KeyCorp

Solicitation Number: CRFQ 0323 WWV2000000004

Total Bid : \$0.00 **Response Date:** 2019-11-14 **Response Time:** 10:28:22

Comments:

FOR INFORMATION CONTACT THE BUYER
 Dusty J Smith
 (304) 558-2063
 dusty.j.smith@wv.gov

Signature on File	FEIN #	DATE
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All offers subject to all terms and conditions contained in this solicitation

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

Comm Code	Manufacturer	Specification	Model #
84120000			

Extended Description : Electronic Payment Card (EPC) and direct deposit services for the delivery of unemployment benefits per the specifications attached herein

November 14, 2019

Proposal of banking services to

State of West Virginia

Presented by:

Charlie Wise

Vice President

Senior Relationship Manager

614-460-3479

Mark Lee

Vice President

State Government Cards and Payments

813-313-5535

November 14, 2019

Bid Clerk

Department of Administration

Purchasing Division

2019 Washington ST E

Charleston WV 25305 US

RE: (CRFQ-0323-WWV2000000004-1)

Dear Mrs. Smith:

On behalf of KeyBank National Association (Key), we thank you for this opportunity to present a proposal for Electronic Payment Card (EPC) and Direct Deposit Services to the WorkForce West Virginia, Unemployment Compensation Division.

We take significant pride in our long-standing service to public sector entities across the country and place tremendous value on our products and service to our clients. As one of the largest financial institutions--with more than 160 years of experience--KeyBank (Key) offers the Agency a solution that will continue to assist WorkForce West Virginia, Unemployment Compensation Division in providing claimants their benefits.

Our proposal reflects considerable time and effort we have taken to review and understand your objectives. We believe a decision by the Agency to continue the relationship Workforce West Virginia and KeyBank established in 2015 will allow us to provide you and your claimants with immediate and long-term measurable benefits, including:

- No-cost proposal to the Agency for continuation of all services
- Highly trained Lean Six Sigma certified personnel to continue assisting the State in ongoing process reviews focused on efficiency and improvement such as additional testing related to your system modernization effort and incorporation of card reissue capability via batch file request which Key and WFWV implemented in 2018.
- Cutting-edge technology that allows the Agency to keep their existing enrollment file layout, which will significantly reduce the need for use of scarce WV technology development resources
- Financial capability tools paired with a vast KeyBank network of no cost cash access locations for your claimants including an exclusive arrangement with WesBanco and the Allpoint network. Key has maintained fee free and surcharge free ATM access in all 55 counties of West Virginia since the program's launch in 2016 and looks forward to the opportunity to continue to partner with the State of West Virginia.
- Risk mitigation by eliminating the need to engage in a large-scale program transition effort. All business systems and processes will remain unchanged bringing a level of consistency and continuity to agency staff and cardholders alike.

Our dedicated team of public sector payments experts brings a wealth of experience in servicing entities similar to that of the Agency. We apply this knowledge to work hand-in-hand with you to deploy best practices and build customized plans that demonstrate our focus on quality, speed and innovation.

Thank you again for the opportunity to bid and for your consideration of Key. Should you have any questions regarding our response to your RFP, please don't hesitate to contact us.



Charles Wise, Vice President

Relationship Manager

Public Sector

614-460-3479

Charles.Wise@Key.com



Mark Lee, Vice President

Senior Payments Advisor

Enterprise Payments

813-313-5535

Mark_E_Lee@Keybank.com

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Executive Summary

KeyBank is committed to helping our clients run their businesses better every day. Delivering effectively on this mission requires us to understand our clients and their needs at a very detailed level. As such, we do not aspire to be all things to everyone; rather, we take a very deliberate approach to building the required expertise for clients to whom we can be most relevant. We employ industry experts who understand your specific issues so that we can tailor our solutions and service to best address your needs. Our proposal reinforces these principles and demonstrates the unique value of establishing a relationship with Key.

Key Overview

KeyCorp (NYSE: KEY), one of the nation's largest domestic bank holding companies with assets of approximately \$141 billion, provides: cash management; investment management; retail and commercial banking; retirement; consumer finance; healthcare; and investment banking products and services to individuals, corporations, and government, higher education institutions and nonprofit clients throughout the United States.

With roots dating back more than 190 years, and headquartered in downtown Cleveland, Ohio, Key is a fusion of many banking and financial companies. Our footprint includes over 1,100 branches. We continue to grow through numerous acquisitions, adding clients, locations and expertise. Additional examples of our financial strength include:

- Fortune 500® company
- Market capitalization of \$16.1 billion (NYSE: KEY)
- Total assets: \$141 billion
- Approximately 17,500+ employees
- Consumer Banking in 15 states; Commercial Banking offices across the U.S.
- One of the only top 25 US national banks to receive nine consecutive Outstanding ratings for lending under the Community

Key's Commitment to Public Sector

Key has accrued decades of experience understanding and supporting public sector clients' goals and unique obligations. Since 1825, we have worked to help our clients and communities thrive. We provide public sector clients with service that combines the strength and depth of a national financial services leader with local banking expertise and decision-making authority.

As one of the largest financial institutions in the United States, Key brings decades of experience in serving more than 1,100 government and public entities nationwide. With nearly 14,000 employees, Key offers the strength and resources you would expect from a leader in the financial services industry, while providing the local decision-making and customized solutions of a community bank.

Our Public Sector Group is distinguished by the expertise of Relationship Managers, Payments Advisors and a broad range of innovative solutions—from skillful investment management to efficient treasury management and flexible credit tools. Your Key Team members are dedicated to continuing a close relationship with you. We will provide you with a personal hands-on approach, beginning with implementation of any new services and lasting throughout the relationship.

We take significant pride in our long-standing service to public sector entities across the country and look forward to continuing to serve you with innovative financial solutions customized to meet your needs. When evaluating respondents' proposals, we ask that you take into strong consideration our value-added and differentiated team, customized solutions and approach.

Your Goals, Our Solutions

Key has been offering debit card services for its banking customers for nearly 30 years. As the payments industry continues to shift from paper to electronic for increased efficiency and safety, Key has expanded its prepaid debit card solutions, in particular for State government programs. Further developing this historical track record of proven card-based experience, Key has grown a relationship with Fidelity Information Systems (FIS) to build a suite of flexible, best-in-class prepaid card programs. FIS is the world's largest provider of payment technology as well as the largest provider of State-run prepaid card technology.

Our relationship with FIS is a differentiator in the market by combining the top strength of each organization. Key will serve as the Program Administrator to the Agency, delivering best-in-class customer and advisory services while FIS will deliver secure, proven technology behind the Prepaid Debit Card program.

Conclusion

Our comprehensive response represents our understanding, ability and commitment to provide you with services and products that positively affect your organization and claimants. You can continue to look to Key with confidence that we will continue to provide the highest quality of services and the overall best value.

We believe that through our vast experience gained serving a robust portfolio of governmental benefits program, and dedication to providing exceptional service, Key is uniquely positioned to provide you with the least disruptive and most cost-effective benefits processing solutions in the market.

We will work tirelessly to develop a consultative relationship, proactively introduce new concepts, share industry best practices, drive efficiencies and help expand your operational excellence to drive efficiency for your agency.

Thank you for your consideration.

ADDENDUM ACKNOWLEDGEMENT FORM

SOLICITATION NO.:

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)

Addendum No. 1 x	Addendum No. 6
Addendum No. 2 x	Addendum No. 7
Addendum No. 3 x	Addendum No. 8
Addendum No. 4	Addendum No. 9
Addendum No. 5	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 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.

KeyBank

Company



Authorized Signature

11/14/2019

Date

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

1. GENERAL REQUIREMENTS

- 3.1 Contract Items and Mandatory Requirements:** Vendor shall provide Agency with the Contract Items listed below on a continuing basis. Contract Items must meet or exceed the mandatory requirements as shown below.

The Electronic Payment Card (EPC)

3.1.1 The EPC must be accepted at more than 30,000 locations worldwide;

Key is proposing use of our MasterCard branded Key2Benefits card for WorkForce Electronic Payment Card (EPC) program. Key2Benefits, a reloadable program for recurring payments, can be offered by State Agencies to payees as an alternative to cash, check, or voucher-based payments.

These cards are designed to provide cost benefits and efficiencies for State Agencies and the clients they serve.

With this card, claimants will be able to access their funds at more than 45 million acceptance locations around the world.

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

As noted above, the Key2Benefits card leverages the MasterCard network. MasterCard is the leading prepaid debit card brand for government benefit programs more US government benefit dollars are paid on a MasterCard card than any other prepaid card brand--unemployment compensation, child support, Temporary Aid for Needy Families and other programs.

MasterCard is also the sole card brand used by the US government to pay federal cardholders who will have access to more than 45 million acceptance locations worldwide, including those merchants that offer cash back with PIN-based purchases.

3.1.3 The EPC must allow for a PIN based and/or signature-based purchases;

Our solution allows for both signature- and PIN-based Point of Sale capabilities and does not offer a line of credit.

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

Since the Key2Benefits carries the MasterCard brand, cardholders will have access to virtually every ATM in the United States through Cirrus network.

3.1.5 The EPC should be valid for a period of thirty-six (36) months;

Key2Benefit cards are issued with an expiration date that is embossed on the plastic at the time of card production. Key will continue to support using an expiration period of 36 months from the date of issuance. Key realizes there is a significant amount of seasonal unemployment experienced in the state and continue to believe claimants are benefitted by the ability to immediately access funds for new claims with the existing card in their possession.

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

The Key2Benefits card is reloadable which allows the Agency the freedom and flexibility to make recurring payments to cardholders. Once a claimant is initially enrolled in the program, an account number is established. The Agency will use the assigned initial and recurring, using a standard ACH process.

While the claimant may have the need to obtain a replacement card at some point in the future, no changes are required to the underlying account. The agency will continue to fund using the account number that was established upon enrollment.

This prevents the Agency from having to make numerous updates to cardholder payment information after the enrollment process.

3.1.7 The EPC must have stored value; possible agency weekly monies transferred to the card can range from \$24.00 - \$424.00. If multiple weeks are processed, this amount could be larger. The stored value on any card will vary depending on the amount the agency transfers and the amount each cardholder removes.

With the Key2Benefits solution, cards are capable of holding balances that will exceed the total amount that can be paid for an unemployment insurance claim. This gives the Agency the flexibility to pay minimal dollar amounts (i.e., \$24) or large dollar amounts that may be the result of multiple weeks being processed. Key understands that balances will vary based on the amount the agency deposits to the cardholder account, and the amount the cardholder removes.

3.1.8 The EPC will not have a line of credit associated with it;

While the Key2Benefits card will allow claimants to make cash withdrawals and perform point of sale purchases at numerous retail locations, online, and via phone orders, up to the available balance on the card there is no line of credit associated with the card. Claimants must have a sufficient balance in their account at the time of purchase or cash withdrawal in order for their transaction to be authorized.

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

The Key2Benefits card allows claimants to take advantage of the 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.

3.1.10 The EPC must support on-line and phone purchase capabilities;

With the MasterCard branded Key2Benefits card, claimants will be able to enjoy the convenience of using their card to make online and phone purchases.

3.1.11 The EPC must provide for Real Time Processing;

All Key2Benefits transactions are authorized in real time. When cardholders make purchases or access cash, an authorization decision is based on the cardholder's current available balance.

3.1.12 The EPC must not require a bank account relationship or credit approval of the cardholder;

All Key2Benefit enrollments and card issuances will be processed at the direction of WorkForce WV. Credit checks and/or traditional bank account service agreements are not required in order to establish Key2Benefits accounts.

The successful vendor:

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

Please see Appendix A for the requested three (3) letters of reference. Our references are from Key government clients where electronic payment services have been provided.

Client name	Implementation Date	Description of services provided
State of Alaska – Department of Labor	October 2015	The State of Alaska Department of Labor utilizes the Key2Benefits prepaid card to issue unemployment insurance payments to claimants that are unbanked or do not wish to provide personal bank

		account information for direct deposit. Key has issued over 90,000 reloadable prepaid cards for this program since 2015.
Washington State – Employment Services Department	January 2017	Washington Employment Services Department (ESD) uses the Key2Benefits card to issue unemployment insurance payments to claimants that are unbanked or do not wish to provide personal bank account information for direct deposit. Key has issued more than 130,000 reloadable prepaid cards for this program since launch in January 2017.
Rhode Island – Department of Labor & Training	April 2017	The State of Rhode Island Department of Labor & Training uses the Key2Benefits card to issue Unemployment Insurance benefits payments to their participants. Key has issued more than 33,000 reloadable prepaid cards for this program since April 2017.

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

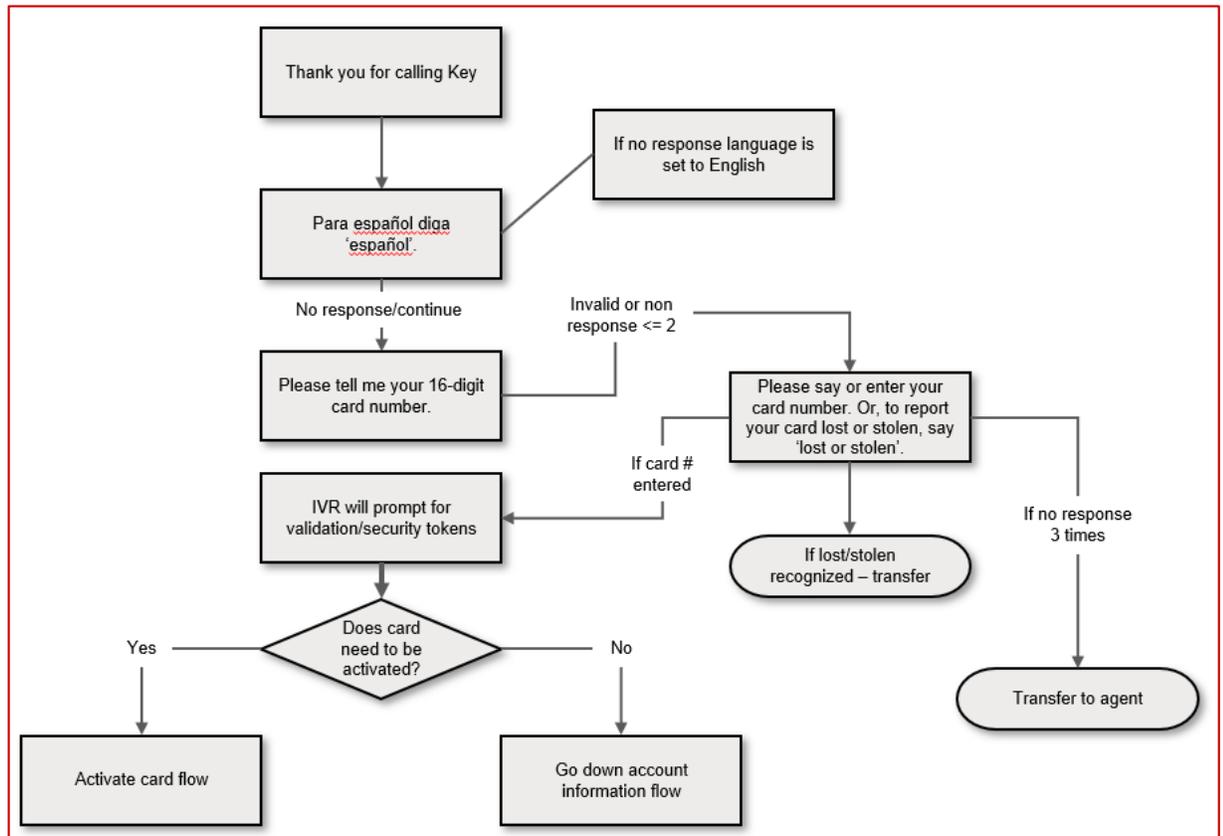
Critical to providing electronic payment card services to WorkForce WV’s claimants, Key will provide access to a toll-free Interactive Voice Response (IVR) system, customer service-oriented Call Centers and a bank website, available 24 hours per day, 365 days per year with multi-language capabilities.

Interactive Voice Response (IVR)

All calls received into our toll-free IVR will immediately prompt callers to select English or Spanish as their preferred language. After selecting a language, callers will select an option to report their card lost or stolen, activate their card, obtain an account balance, listen to recent account activity, or change a PIN. Unlike many other prepaid card providers, the Key2Benefits IVR presents a menu option to speak with a customer service agent without first having to navigate through various cumbersome nuances of an automated system.

Callers choosing the lost or stolen option are immediately transferred to a Customer Service Representative (CSR) to assist with the card replacement process, confirm that the proper address is on file and to select a preferred mail method.

IVR Call Flow & Menu Options



Call Center Access

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 A 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. The call center is equipped to handle any relay call such as Text Telephone (TTY), or translation and can utilize translation services available in nearly 200 languages and dialects.

Language Line Supported Languages

Acholi	Chin Mara	Georgian	Kaba	Maninka	Portuguese, Cape Verdean
Afar	Chin Matu	German	Kamba	Manobo	Pugliese
Afrikaans	Chin Senthang	German Pennsylvania	Kanjobal	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	Mirpurl	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	Kimiuru	Mortlockese	Sango
Bahdini	Dutch	Hausa	Koho	Napoletano	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	Hunanese	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	

Customer Service Representatives (CSRs) will assist claimants with the following requests and inquiries:

- Card Activation
- Balance Inquiry
- Transaction History
- Statement Request
- Lots/Stolen Card Replacement
- Other card related information

Website Access

Key2Benefit cardholders will be able to access their account information online via the secure Key2Benefits cardholder website, which is available 24/7/365 from any internet connection. The site is also mobile-enabled for easy log-in and access from a mobile device with internet capability (including tablets). Once logged in cardholders can access a variety of features and functions to actively manage their card account, including:

- View current account balance Change PIN
- Review transaction history on the account for all cards, including credits, debits, and detailed information about each transaction for prior months

- Access monthly statements. Users can view periodic statements and elect to receive a paper statement in the mail at their preference.
- Determine current card status, including issue date, or status change date Make a payment using the online bill pay function
- Transfer funds to a personal checking or savings account in the U.S. Register for a robust suite of account alerts (text and email)

Key2Benefits Cardholder Portal

Key2Benefits



Card Number: *****7056 Balance: \$ 3.13
Name on Account: JAYANT RAGHURAM Last Login: 06/09/2014 09:06 CDT

- Card Information
- Card Activity
- Change PIN
- Paper Transaction History
- Bill Pay
- Card to Account Transfer
- Alerts
- Logout

Cardholder Information

Click Update to enter your name, address and contact information.

JAYANT RAGHURAM
4910 TIEDEMAN RD
OH01516002
BROOKLYN, OH 44144 USA

Contact Information

Email Address
Home Phone 904-887-8160
Cell Phone 000-000-0000

[Update](#)

Card Information

Status	ACTIVE
Last Used	06/06/2014

Paper Transaction History Information

I would like to receive monthly Paper Transaction Histories in the mail.

Yes

No

*Additional fees may apply.
Please consult the fee schedule for further details.

Card Transfer to a Personal Account

Key2Benefits



Card Number: *****7056 Balance: \$ 3.13
Name on Account: JAYANT RAGHURAM Last Login: 06/09/2014 09:06 CDT

- Card Information
- Card Activity
- Change PIN
- Paper Transaction History
- Bill Pay
- Card to Account Transfer
- Alerts
- Logout

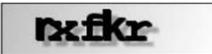
Card to Account Transfer

Amount:

Routing Number:

Account Number:

Account Type:



Enter the code as it appears in the shaded area.

[Cancel](#) [Continue](#)

Easy-to-Use Online Bill Payment

Key2Benefits



<https://prepaidcards.billsupport.com/asp/CSFService/AccountManagement/transferURL.do?at=04985&acctName=PaymentManagementPSU&enbcmd=2200108>

- Payments
- Payment Records
- Funding Accounts
- Administration
- Help
- Exit Bill Center

Make Payments

Pay someone else: (filter payments by business name) [Add](#) Find: (search by payee bill)

Pay To	Amount	Send On
Show all bills business only sorted by date Pay From: Prepaid Bill Pa...****		
AT&T Wireless**** Pending \$2.00 on 04/04/2014 Set up: reminder autopay	\$ <input type="text"/>	04/04/2014 <input type="text"/> Pay Deliver by: 04/09/2014
Jayant Raghuram**** Pending \$3.00 on 04/03/2014 Set up: reminder autopay add memo	\$ <input type="text"/>	04/04/2014 <input type="text"/> Pay Deliver by: 04/10/2014

[How Do I... Glossary FAQs](#)

Pending Payments

Send	Pay To	Amount
Send	04/09 AT&T Wireless	\$2.00 Edit Cancel
Send	04/03 Jayant Raghuram	\$3.00 Edit Cancel
	Total	\$7.00

Last 5 Processed Payments

Send	Paid To	Amount
No payments have processed.		

Other Tasks

- [Account to Bill](#)
- [Send Payment](#)
- [Set up Payments](#)
- [Help](#)

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

Our flexible Key2Benefits cardholder website allows for the publication of cardholder customer service information, activation instructions, cardholder fee schedule and a listing of all in-network ATMs located in West Virginia. This information can easily be accessed without requiring the claimant to login to their account. Once the cardholder reaches the logon page, they simply enter the first 9-digits of their card number, which allows Key to identify the user as a WorkForce WV cardholder and directs them to the appropriate materials. On the footer of the page, the user selects the appropriate hyperlink for the type of information they are requesting.

Key2Benefits Landing Page

Key2Benefits

Access your Key2Benefits card information today [En Español](#)

Enter the first 9 (nine) digits of your Key2Benefits card number in order to access the cardholder website. You will then be directed to our secure cardholder website. Here you will be required to create your own cardholder user ID and set a unique password to securely access your Key2Benefits card transaction details and information.

FIRST 9 DIGITS OF YOUR CARD

Remember me

Submit

For questions about your Key2Benefits card, visit the [FAQ?](#) for answers or contact us at 1-866-295-2955

3.1.16 The successful vendor must provide to the Agency, prior to award, the vendor's website hyperlink to the informational page referenced in 3.1.15

Cardholders access the Key2Benefits site with the following URL: www.key2benefits.com. The landing page requests users enter the first 9-digits of their card number. This screen allows Key to identify the user as a WorkForce WV cardholder.

Key would be happy to provide a demonstration of the Key2Benefits cardholder website. As part of this demonstration, WorkForce West Virginia would see how a cardholder would access ATM and customer service contact information as well as other features/functions available to the cardholder.

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

Upon request from the Agency, Key will issue a new card and arrange for next business day delivery, free of charge, in the event of bank or Agency error. WorkForce WV would simply submit the request via email or phone call to their Key Client Service Manager. It is important to note overnight delivery cannot be delivered to PO Box addresses, and instead require a physical address for the cardholder.

Our daily cut off is 6pm EST. Requests for card replacements prior to 6pm EST will be processed same business day. Requests submitted after the cutoff of 6pm EST will be processed the following business day.

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

If a cardholder loses or damages his or her card, or if the card is stolen, he or she can contact the toll-free domestic Customer Service number, at 866-295-2955 to report the issue and request a replacement. When the caller selects the menu option to report a card lost, stolen or damaged, they are immediately transferred to a live representative.

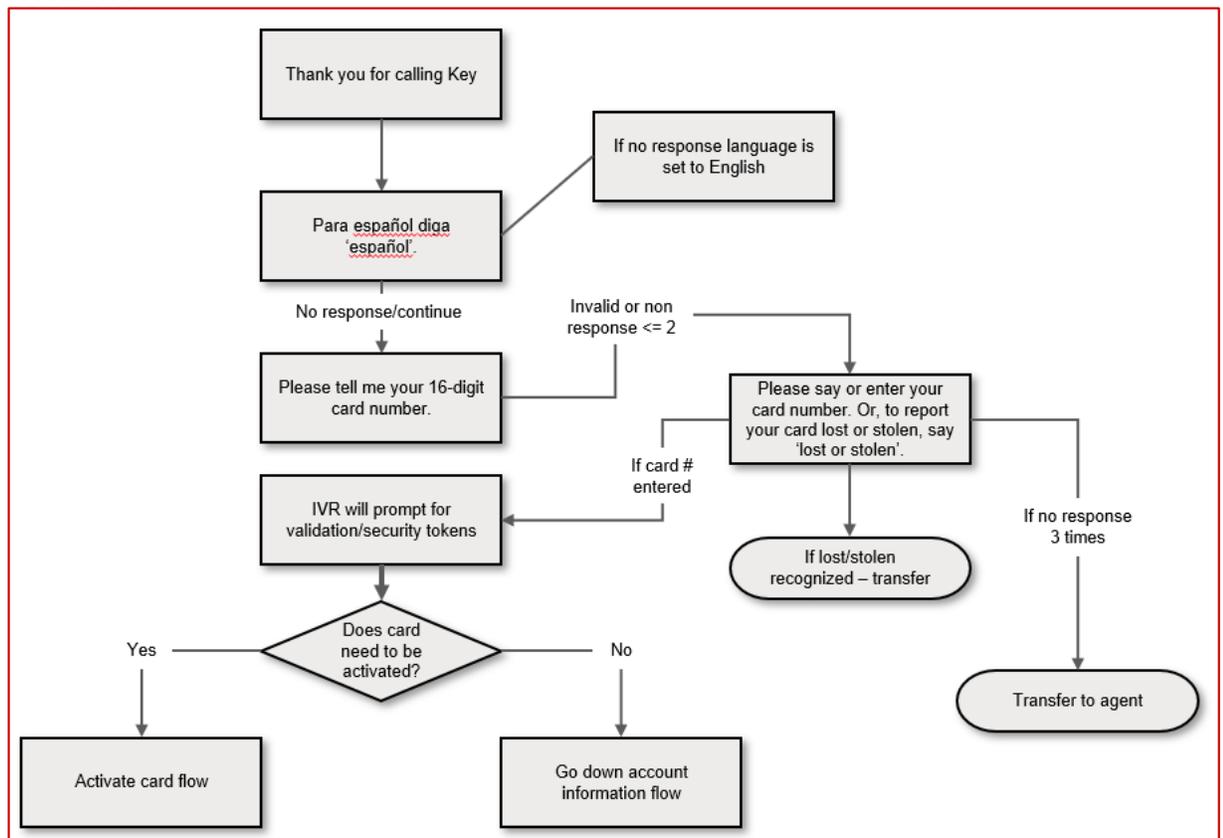
The customer service representative will immediately cancel the existing card. Key exceeds the availability requirement by provide cardholders access to live Customer Support Representatives (CSRs) 24x7x365.

In order to issue a replacement card, cardholders must provide a security key to authenticate their identity (can be defined for each program during implementation). Once validated, a replacement card is sent standard first class mail directly to the cardholder, which will arrive in three to seven business days. If a cardholder requires his or her new card urgently, we can expedite the card replacement for delivery within one to two business days, often next business day. Expedited card delivery does carry a fee, which is included in our Cost Proposal.

Our IVR menu includes easy to understand prompts including very specific options to speak to a live representative.

Our proposal far exceeds your requirement and allows claimants to make unlimited calls to customer service without incurring a fee. Please see our Cost Proposal for more details.

IVR Menu



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

Key will continue to ensure that the answer by a live representative and the average on-hold time for customer support is ten (10) minutes or less combined. Key currently exceeds this requirement and has an average speed to answer rate of a minute or less.

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

All calls into our toll-free customer service line will immediately prompts callers to select English or Spanish as their preferred language. Additionally, the Key2Benefits cardholder website allows the user to select screens in English or Spanish.

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

In the event that Key was to experience customer service support downtime that impacted WorkForce WV cardholders, the Agency would be notified via email, at the time of the occurrence and at the end of the month. Detail would be provided as to when the downtime started, how long service was unavailable and the time in which it was restored. A description as to what caused the downtime will also be provided.

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

There are three primary methods available to enroll a claimant and issue a new card: automated batch file transfer, online Administrative Portal, and secure email. Each method has unique advantages, such as:

Batch File: Key has developed a file translation process that will allow the Agency to use virtually the same enrollment file format that is currently in place. Key recommends this channel as the primary method to enroll new cardholders for high volume programs.

Key2Benefits Administrative Portal: Authorized users will have access to the online Administrative Portal, to enroll or update card accounts. The same demographic information needed to enroll a claimant via batch will be used to enroll through the portal.

Secure Email: This method involves creating a file (.csv, Excel) containing a list of cardholder demographics to be enrolled onto the prepaid system and sending the file via secure email to Key. Key then processes the enrollment file and returns the new prepaid card account numbers back to the Agency via secure email.

This method is useful for programs that have a large number of cardholders to enroll initially into the program, that would otherwise be too cumbersome to enter into the Administrative Portal.

Upon processing the enrollment instruction, regardless of method, Key will assign a unique 17-digit account number to each claimant enrolled. This account number will be communicated back to the agency in the enrollment acknowledgement file. The 17-digit account number, paired with the Key routing number, will be used in the ACH file to credit the account.

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

Card issuance is initiated by the submission of enrollment information into our system, either through a batch file transmission, manual input through the online Administrative Portal or secure email upload. Card production requests are batched and provided daily to Key's card producer. Once all cardholder information is received from the Agency, Key will produce the card on the next business day and send each card via first class USPS mail, at no cost, to the cardholder address on record (as indicated on the enrollment file). The following represents the card production process for all new accounts and replacement requests sent via standard mail.



3.1.24 The successful vendor must provide the ability to fund EPC's from the Agency's multiple bank accounts.

Our system has the ability to establish one Prepaid Debit Card account per claimant, or multiple depending upon the requirements of the program. As needed Key can establish a new Prepaid Debit Card account each time a new claim is approved for the same claimant by the Agency. Alternatively, Key can create one Prepaid Debit Card account on the system for an individual claimant that can be used for the first claim paid on a Key2Benefits card, or future claims should the person qualify for additional benefits at a later date. This approach is considered a best practice for unemployment Prepaid Debit Card programs by eliminating the need for the Agency to process a card enrollment for a claimant that already exists on the system.

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

Key recognizes that not all demographic changes warrant the need for a replacement card. In the event that a claimant has a name change and wishes to obtain a new card, he or she can contact the toll-free domestic Customer Service number, 24x7x365, at 866-295-2955 to request a replacement card, at no charge.

In order to issue a replacement card, cardholders must provide a security key to authenticate their identity (can be defined for each program during implementation). Once validated, a replacement card is sent standard first-class mail directly to the cardholder, which will arrive in three to seven business days. If a cardholder requires his or her new card urgently, we can expedite the card replacement for delivery within one to two business days, often next business day. Expedited card delivery does carry a fee, which is included in our Cost Proposal.

3.1.26 The successful vendor must process files that load value on the cards and transfer funds to claimant's designated method of payment (direct deposit or EPC) by the next business day after the funds are sent by the agency through Fedwire and are deposited with the vendor (Note: The vendor also receives a daily NACHA file that contains pertinent information like effective date of deposit and enrollment files);

Key is experienced and fully capable of providing WorkForce WV processes to support daily, weekly, monthly or on-demand direct deposit and prepaid services that will allow the Agency to enroll claimants and make payments independently.

Direct Deposit Processing

In line with standard ACH processing capabilities, Key originates ACH files on a daily, weekly, or monthly basis for hundreds of public sector agencies across the United States to independently manage their ACH operations. Outside of scheduled recurring ACH files, on-demand direct deposit services are available to the agency to originate ACH files through the KeyNavigator website is available 24/7/365. Failed prenotes and funding instructions will be returned with the proper error response code, which can be used to correct the payment and resend it to the claimant's designated account.

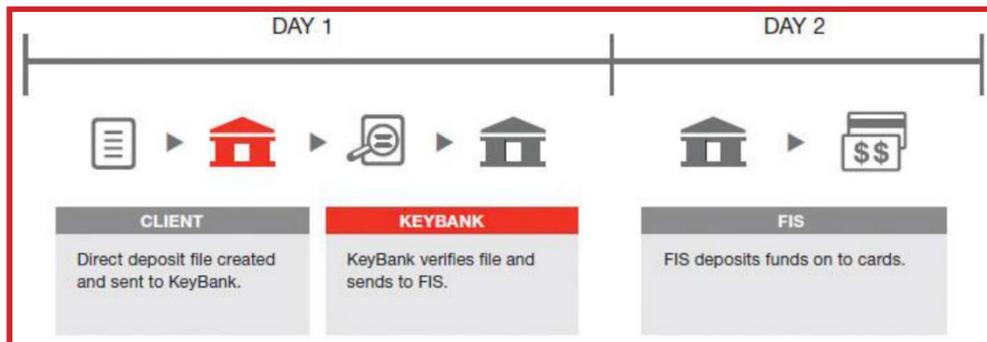
Debit Card File Processing

Key uses the Electronic Funds Transfer (EFT) network to transfer funds following NACHA standards and ACH Operating Rules for funding data and file format. The agency will send deposit instructions via ACH to the claimant's account number established at time of enrollment. Immediately after an account is established, Key will echo a return file to the Agency that will include an account number for each cardholder. The account number will then be used by the Agency to send an ACH payment for the appropriate funding amount. Funds are available to the cardholder based upon settlement of the ACH transaction.

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 instruction is initiated.

ACH files are processed every day, with the exception of weekends and holidays. Cardholders that received a deposit before their card has been received will have access to their funds immediately upon card activation. While uncommon with prepaid cards, failed prenotes and funding instructions will be returned with the proper error response code, which can be used to correct the payment and resend it to the cardholder's account.

The following table illustrates when deposits will be posted to cards based on when the file is submitted by the Agency for next day settlement.



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

Key will provide your cardholders with access to the secure Key2Benefits cardholder web site, 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 claimant makes the election to receive a paper statement via the mail, he or she will continue to receive a mailed statement, at no charge, until the claimant turns the option off. Claimants are not required to make the request each month.

Sample Monthly Statement

August 2014		
Card Number:	*****9604	
Name:	[REDACTED]	
Address:	[REDACTED]	
Paper Transaction History Period: 08/01/2014 - 08/31/2014		
Beginning Card Balance as of 08/01/2014: \$60.00		
Card Transactions		
Date	Description	Amount
08/12/2014	SVC CHG REVERSAL VERY BEST CLEANERS CHICAGO IL 09204001	\$0.50
08/12/2014	SVC CHG REVERSAL CTA SOUTHPORT BROWN CHICAGO HEIGHIL NH009919	\$0.50
08/12/2014	SVC CHG REVERSAL 222 WEST ADAMS CHICAGO IL 00020098	\$0.50
08/06/2014	MC PURCHASE AMAZON MKTPLACE PMTS AMZN.COM/BIL,WA 55432864	-\$19.96

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

Our cardholder website offers a wide variety of account alerts, including deposit notifications, to help cardholders proactively manage their account.

Cardholders can enroll in the alerts service through the website and have the option of receiving alerts via text message and/or by email. Each alert is sent in real-time, which allows cardholders to maintain an acute awareness of information related to their account. This service even enables cardholders to send a text message to the system to check their balance, instead of calling customer service or logging into the website.

Alert Type	Description
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
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 Transactions	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

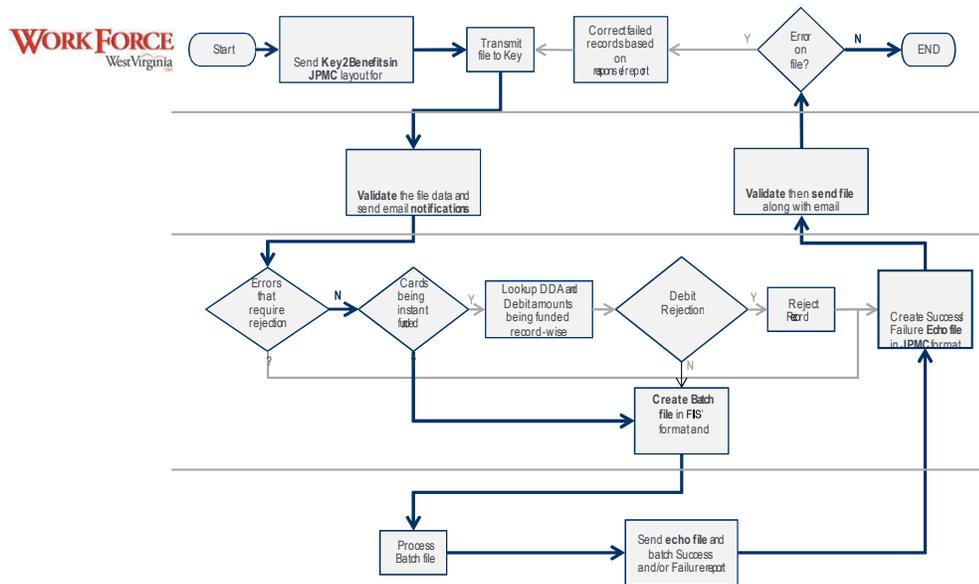
3.1.29 The successful vendor must establish an automated procedure for an electronically secure data connection to accept the data file transmission on a daily basis (i.e., new enrollments, address/telephone updates), requiring no additional manual entry of data by the Agency after initial claim entry;

The procedure for set-up with Key’s standard transmission services consist of three phases:

- Communications set-up and testing
- Applications file testing
- Migrate to Production (go-live)

Operational and technical contacts from both the Agency and Key will establish the connectivity link to their satisfaction in order to ensure network communication is successful. Your Implementation Manager will work with the Agency to collaborate with Key’s operational areas, testing, and validating file forms. Once in production, the initial transmission will be verified for completeness.

It is an industry standard for clients to code new interfaces when transferring card programs to a new provider. Although our Prepaid Debit Card solution has a standard interface specification, Key has built a file translation capability that removes the need for significant Agency technical resources by allowing existing files to be sent to Key, and Key will translate the file into the appropriate format needed to enroll claimants into the Key2Benefits program. Multiple files can be transmitted each day, and an echo file will be returned to the Agency with the corresponding information needed to fund each account for the new recipients. The image below depicts our file translation process allowing the Agency to continue transferring an existing file layout. The technical risks associated with transitioning a program of this size and scope are mitigated as Key is the current provider for Workforce West Virginia. The process below will remain unchanged to provide continuity and consistency for both the agency and its claimants.



3.1.30 The successful vendor must provide the capability and work with the Agency to automate the daily enrollment file and provide a daily report of the enrolled cardholders on a spreadsheet;

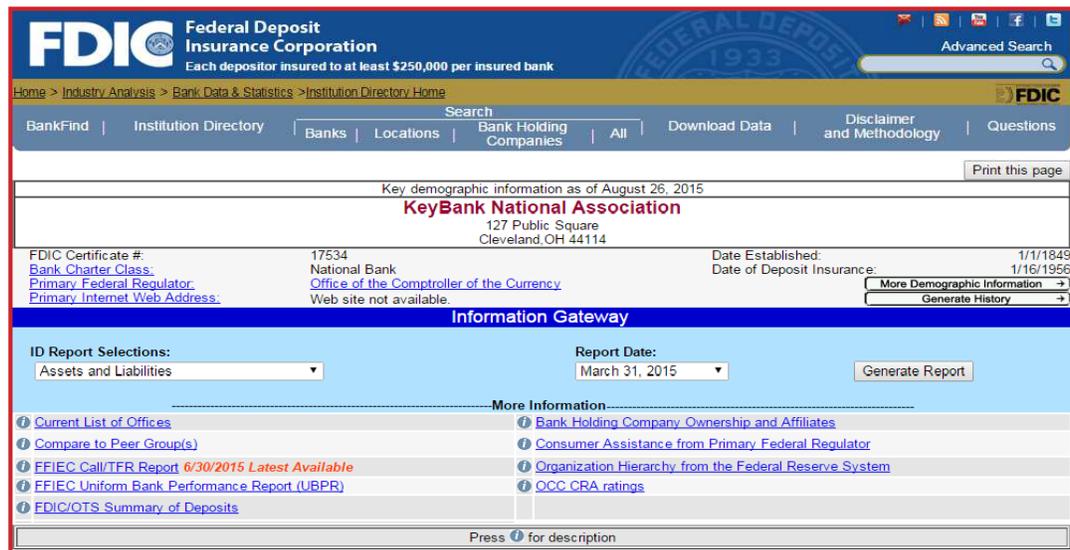
For the purposes of your program, Key recommends use of a batch file for transition and ongoing daily enrollments, while relying on the online Key2Benefits Administrative Portal for real time enrollments on an as needed basis. For each batch file transmitted to Key, an echo file will be returned to the Agency which will provide the corresponding information needed to fund each account. Key has worked with the Workforce technology team to implement additional automation capability and currently allows for WFWV to submit card reissuance records which allow for new cards to be sent to claimants which impacts neither state personnel to reach out to Key nor the cardholders to make a phone call to Key requesting a card replacement. The Agency will also have access to online reporting that reflects newly enrolled claimants. The Client Profile Report will be available on a daily basis to the Agency in a “spreadsheet: CSV file or a PDF format.

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

The batch file interface for cardholder enrollments and updates should be automated to send files on a routine schedule. Key recommends this approach as a best practice to limit the opportunity for mistakes that can be introduced by human error.

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

As one of the largest financial institutions in the US; Key is regulated by the Federal Reserve Board and is a member of FDIC. Evidence of our FDIC membership is cited below, including the Date of Deposit Insurance as 1/16/1956. This can also be accessed via public internet by visiting:



As noted above, Key is affiliated with MasterCard for the purposes of its prepaid solutions.

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

Our Prepaid program complies with all state and federal banking regulations and laws.

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

Key will not deny any cardholder from participating in the program unless otherwise required or prohibited by applicable federal or state law or regulation, regulatory authority, or payment network rules. Should an instance arise in which we cannot enroll a cardholder referred by the Agency, your Relationship Manager will work with WorkForce WV to identify a mutually acceptable resolution to issue payments. An instance of such would be very unlikely as Key has never had an issue in enrolling a cardholder from a State Agency.

All enrollment instructions will be initiated by the Agency. Key will not enroll a claimant unless specifically instructed to do so, via a batch file transmission enrollment or use of the online Key2Benefits Administrative Portal.

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

Claimants will be unable to make deposits or add value to their Key2Benefits card. The ability to use the deposit function via an ATM has been disabled nor will bank branches accept deposits. Additionally, claimants will not have access to their account number and routing number, preventing them from using their WorkForce WV account to receive direct deposit payments from other parties.

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

Key2Benefit cardholders will not have the ability to obtain checks or negotiate checks against the card. In order to access funds, the cardholder must present the card, card number (in the event of an online purchase), or initiate Bill Payments and Card to Account Transfers via the cardholder website.

Key is pleased to offer WorkForce WV cardholders the option of Card to Account Transfer. The Card to Account Transfer function allows cardholders to transfer partial or full card balance from their Prepaid card account to any personal checking or savings account in the U.S. This feature offers cardholders great flexibility in accessing their funds through an alternate channel. Should a cardholder elect to receive their payments on the Key2Benefits card and later decide they would prefer to access their payment through their checking account, they can transfer their remaining card balance to the checking account then register for direct deposit with the Agency for future payments. Additionally, claimants that prefer not to share their banking information with the Agency can easily move funds to their personal accounts after their deposits have been received on the card.

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

As part of the implementation process, Key will work with the Agency to create all instructional materials associated with the card. This will include all pre-transition claimant communications and cardholder fulfillment materials. In an effort to streamline the process, Key will provide the Agency with sample materials currently in use with other Key2Benefits programs.

This will allow the Agency to leverage proven instructions while also customizing these materials to meet your needs. WorkForce WV will be required to provide written approval of all pieces prior to distribution to claimants. Once finalized, the Agency will be provided copies of all materials.

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

Key includes cardholder training materials in each card package. These items will be reviewed with WorkForce WV as part of the implementation process and the Agency will approve these materials prior to distribution to claimants. In addition to the required Cardholder Terms & Conditions and Privacy Statement, our proposed card package includes:

- **Card Carrier:** with the card affixed to the front of the page, this piece offers several key pieces of information. First, readers are provided a simple three-step process to follow in order to activate the card, selecting a PIN, and access customer service by phone and online. A section of the piece is dedicated entirely to the no-cost methods for accessing funds. Finally, the piece provides a wallet-sized listing of all the ways the card may be used and indicates whether a fee may or may not apply.
- **Frequently Asked Questions (FAQ):** this document offers dialogue pertaining to everyday card use how to perform transactions, how to obtain an account balance and transaction history, and cardholder safety tips. Similar to the card carrier, this piece will be reviewed with the Agency for approval to ensure content is appropriate.

3.1.39 The successful vendor must provide the Agency with a designated Code Reference Sheet that lists the banking codes associated with the following transactions:

Approval Codes, Type Codes, Card Status Codes, Account Status Codes, Program Types, Primary/Alternative Codes, POS Terminal Error Codes and Client (Customer) Search Codes;

Key will provide the Agency with the appropriate documentation needed to interpret all banking codes associated with the Key2Benefits card.

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

The return address used for all card packages will be Key's secure card facility. This allows Key to log the card as returned, for reporting purposes, and to securely destroy the plastic. The return address block, which displays through the window of the envelope, will be updated to reference WorkForce WV so that it appears that the mailing is from the Agency.

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

Should there be the need for changes in the policies affecting cardholders; Key will obtain your approval at least 30 days in advance. This notice will be provided by your Relationship Manager.

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

Key will provide the Agency with a minimum of forty-five (45) days advance notice of any changes required by law, regulations or guidance. This notice will be provided by your Relationship Manager.

As a leader in the industry, Key is constantly apprised (and often instrumental) of changes to best practices for administering various types of public sector programs. As such, we are committed to sharing information with the Agency in an effort to support the continued use of electronic payments and providing the most convenient, safe and accessible solution for your claimants.

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

Key will notify cardholders in advance of changes in policy or procedures that affect them. Notification channels can vary based on the type of change but is often provided in writing (via USPS mail) and with the appropriate period of notice prior to changes going into effect as mandated by applicable law.

If providing written notice, correspondences covered by Reg E are sent at least 21 days prior to implementation of changes via standard USPS mail. Other channels for notification could include an announcement to customer service agents in the call center, information on the cardholder web site, and text message or email alerting.

3.1.44 The successful vendor must reinstate suspended/deactivated vendor designated cardholder ID accounts at the request of the Agency within two business days. Additionally, if the accounts were suspended/deactivated due to actions taken by the vendor, the vendor must contact the claimant to resolve the issue and the claimant cannot be charged a fee for this service.

Key agrees to work with the Agency to reinstate suspended or deactivated accounts within two business days of request, as appropriate. There may be instances where a cardholder account has become suspended or deactivated due to suspicious or fraudulent activity in violation of bank policy or regulatory guidelines; these cases will be closely evaluated to determine whether or not the account can be reinstated.

3.1.45 The successful vendor must notify the Agency if a card is never activated after twelve (12) months yet was funded during the twelve (12) months and not funded during the previous six (6) months.

Via KeyNavigator, the Agency will have access to a robust suite of reports that are intended to assist in administration of the Key2Benefits program. As part of that suite, the Activation Card Status Report which will provide the details of cardholders that have not activated their Key2Benefits card.

This sortable report will allow the agency to identify cardholders that have not activated their card within twelve (12) months of issuance. The report also provides the card creation date to assist in identifying claimants that are nearing that twelve (12) month window, should the Agency wish to proactively reach out to claimants.

3.1.46 The successful vendor must return funds to the Agency from all inactivated funded cards, using the Balance Return Report.

In the event a cardholder fails to activate their card by the A specified date the account balance will be removed from the card and returned to the Agency. As part of the implementation, your Implementation Manager will work with you to determine the amount of time that should be allowed for activation prior to the return of funds (i.e., twelve (12) months).

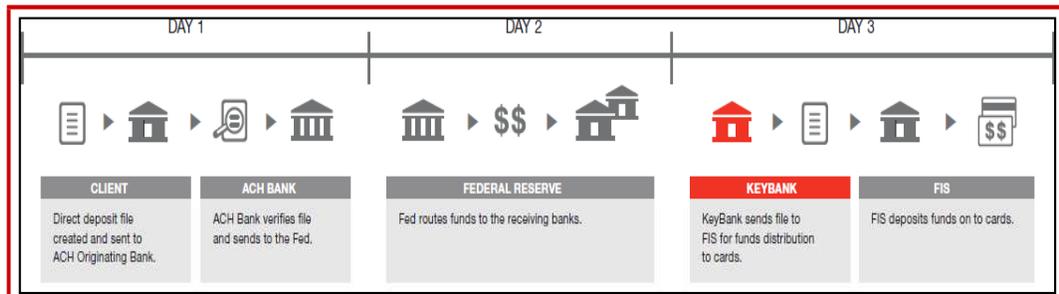
Once a cardholder activates a card they have claimed their funds and established a relationship with Key which affords them various consumer and privacy related protections that prevent financial institutions from sharing information or making financial adjustments to their account. In these cases funds will be subject to escheatment law once an account reaches the dormancy criteria established by the State of last known cardholder residence.

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

In the rare event that funds are returned to the Agency provisionally, Key will provide notification. Funds will be returned to the Agency based on the business rules defined during the implementation (i.e., if the card has not been activated within twelve (12) months). Our expectation is that there would never be provisional credits as the agency would only receive funds from accounts that have met the business rules.

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

Immediately after enrolling a claimant in the program (regardless of method), Key will provide a unique account number that can be used by the Agency to fund the account. Key exceeds this requirement since all accounts are opened immediately upon enrollment and ready to receive ACH deposits.



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

As part of the activation process, cardholders will establish a PIN for use at ATMs and PIN-based sale locations.

The cardholder calls our domestic toll-free Customer Service number to activate their card, and after entering the card number and authentication key, the cardholder is prompted to self-select a 4- digit PIN. Once the card has been activated and the PIN has been established, the card is ready for use and the cardholder may access the online website.

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

Key does not mail PIN to cardholders. All PINs are self-selected by the cardholder as part of the activation process. This allows the cardholder to choose a value that will be easy for them to remember.

Additionally, cardholders can change their PIN at any time. Cardholders can always call our toll-free Customer Service number and, after authenticating themselves, use the IVR to select a new PIN. Customer Service Representatives do not have access to PINs for security reasons and cannot provide an existing PIN value to the cardholder. Cardholders also have the option of using the Key2Benefits website to make a PIN change.

Key places no limitation to the amount of PIN changes for a cardholder and no fee is assessed. The cardholders may change their PIN at any time via the IVR or cardholder web site.

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

Key2Benefits and our processor, FIS, provide data integrity, platform security measures and risk mitigation strategies are critical aspects to a safe and secure program. Trust for data protection is essential to FIS as the largest provider of payments technology to financial services and is a key reason Key uses FIS as our processor. Data privacy and information security controls are established directly within the foundation of FIS' control environment.

FIS has a responsibility to protect and maintain the confidentiality of nonpublic personal information (NPI) in its possession regarding entities, with which it does business with, as well as consumers and employees around the world. This Data Protection Program (DPP) has been developed and implemented to specifically require the adequate protection of NPI from unauthorized access, misuse, or inappropriate disclosure.

The DPP provides for enterprise-wide governance, assessment of controls, and reporting on the posture of data protection controls (logical and physical) and compliance activities regarding the protection of NPI to help ensure that activities meet regulatory requirements and FIS obligations to its clients.

The DPP was developed utilizing key control objectives established in the Gramm-Leach-Bliley Act (GLBA) and the regulations thereunder, Federal Financial Institutions Examination Council (FFIEC) and Federal Trade Commission (FTC) guidance, along with industry security standards such as International Organization for Standardization (ISO) 27001 and Payment Card Industry Data Security Standard (PCI DSS or PCI) requirements (data protection requirements).

FIS has also addressed the requirements of other U.S. federal and state and international laws and regulations, including the Fair Credit Reporting Act and the Drivers Privacy Protection Act, while developing the DPP. Based on the identified guidance and industry best practices, FIS developed and implemented a framework that includes policies, standards, and procedures for safeguarding NPI across the enterprise.

The standardized framework is benchmarked against controls in place to help ensure the security of NPI against reasonably-anticipated threats or hazards. The DPP is adjusted as necessary to include control enhancements for new and emerging threats that are identified through data protection assessments.

The DPP focuses on continued improvement. As technology advances and threats change, the DPP is designed to be agile and responsive. New requirements, guidance, and industry best practices are periodically reviewed and incorporated into the DPP's framework as appropriate. The DPP is formally reviewed and approved by the Chief Information Security Officer (CISO) and Chief Compliance and Privacy Officer (CCPO) and results of the Program are reported to the Audit Committee on an annual basis.

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

A cardholder cannot access account information through the cardholder web site or by phone without first authenticating their identity. For phone-based inquiries, cardholders must enter their 16-digit card number and a security key (which can vary by program, Key recommends the social security number) before account information can be accessed, including available balance, PIN changes, or requesting an update to account information. Similarly, the first time a cardholder registers for the cardholder web site, they must authenticate their identity to establish a user ID and password for log-in.

A dual authentication method is used to prevent unauthorized users from accessing the system. Each time a user attempts to login from a different computer, they will be prompted to answer the security challenge questions that were established as part of their initial logon and user ID set up.

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

Unlike credit cards, prepaid cards can only access the available balance within the card account, therefore eliminating most overdraft issues. Some merchants will put a hold on the account beyond the authorization amount until the final purchase is settled, typically within a few days. The Cardholder will see a "hold" on these funds while the transaction settles.

For example, if a cardholder were to purchase \$20 of gas but has \$50 held against his or her account, the merchant will settle a few days later for \$20, where the additional \$30 held will be made available to the cardholder to spend.

Transaction amounts that exceed the available balance on the card account will be declined, minimizing the possibility of an overdraft scenario. In the event an account is overdrawn Key assumes financial responsibility.

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

Key feels strongly that a cardholder should not be penalized for having insufficient funds in their account, especially benefit programs where every dollar counts.

We are pleased to offer a cost proposal that far exceeds your requirement by never assessing a fee for denied transactions, regardless of denial reason. Please see our Cost Proposal for more information.

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

Having up to date balance information is essential for cardholders to manage their account. To that end, Key will never charge a cardholder for performing a balance inquire at an in-network ATM, via the IVR, requesting balance information from a live Customer Service Representative, or on the Key2Benefits website. Please see our Cost Proposal for more information.

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

All Key2Benefits cards carry the MasterCard logo cardholders will be able to enjoy access to their funds through MasterCard member banks, with a teller-assisted withdrawal. Key will never assess a fee for this transaction and MasterCard prohibits the bank from surcharging the transaction. Please see our Cost Proposal for more information.

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

Key2Benefits cardholders will have the ability to update their addresses by contacting the customer service center, or through the Key2Benefits cardholder website. Address changes are communicated to the Agency via a Daily Refresh file. The Agency has the option of receiving this file via a direct file transmission and/or a secure email.

The ability to allow cardholders to initiate address changes is configurable. Should the Agency wish to prohibit this action at any time in the future, Key can disable this feature.

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

Cards that cannot be delivered to the address on file for the cardholder are sent to our return mail facility, logged as “returned” in our system and securely destroyed. The Agency will have access to the daily Undeliverable Card Report which details the cards that were returned on the prior day. The Agency can use this report to contact the cardholder, verify and update the address on the system as necessary, then instruct the cardholder to contact our toll-free Customer Service number to request a replacement.

3.1.59 The successful vendor must send a daily data automated enrollment return file which informs the Agency that the account is open and deposits can be made on whatever schedule the Agency chooses.

With the Key2Benefits solution, at the time of cardholder enrollment accounts are immediately opened and available to receive deposits. When the Agency receives the automated enrollment return file, or receives the enrollment confirmation via the Key2Benefits Administrator portal, this is the confirmation that the account is opened and deposits can be made on whatever schedule the Agency chooses.

3.1.60 The successful vendor must provide one (1) free new card issuance per cardholder per year to replace lost or stolen cards. The new card must be mailed by no later than the next business day following the vendor's receipt of information required by Federal Law.

Key understands that there are situations where a claimant may have the need to obtain a replacement card at no fault of their own. Claimant will be able to receive one (1) free replacement card per calendar year.

Additional replacement requests or requests for expedited delivery will have fees associated. Please see our Cost Proposal for more information.

3.1.61 The successful vendor must allow no limits on ATM withdrawals per cardholder per month from the vendor's ATM network at no cost.

Our Key2Benefits card offering to the Agency includes more free access to funds and services than many traditional bank account debit cards. Typically, debit cards provided for access to checking and savings accounts only offer access to ATMs branded by the same at no charge--users pay a surcharge to the ATM owner and a withdrawal fee to the card issuer. Your cardholders will have unlimited “surcharge free” in-network access to Key, WesBanco, and Allpoint ATMs.

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

Once a cardholder activates a card they have claimed their funds and established a relationship with Key which affords them various consumer and privacy related protections that prevent financial institutions from sharing information or making financial adjustments to their account.

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

Our disaster support program is designed to comply with the Supervisory Policy of the Federal Financial Institutions Examination Council (FFIEC) Interagency Policy on Contingency Planning for Financial Institutions, the Comptroller of Currency Banking Circulars 177, SEC regulations, IRS Procedure 86-19, the Interagency Statement on Pandemic Planning, and the Consumer Credit Protection Act (CCPA) section 2001 Title IX. Under these provisions, all financial institutions are required to develop, implement, and maintain a Continuity & Recovery Plan.

There are formal disaster recovery plans in place for all our departments. These plans include detailed recovery procedures, off-site resource requirements, and other vital information. Plans are reviewed annually

Key maintains two major data centers that act as recovery sites for each other and executes, at a minimum, one full scale exercise annually at each site. Testing involves execution of all disaster recovery plans including line of business validation of the application failover.

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

Key understands and is pleased to provide the services in this proposal at no- cost to WorkForce WV, and that no fees whatsoever will be assessed to the Agency.

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

Key will not charge the cardholder any fees other than those expressly provided for in our Cost Proposal.

Our program offers cardholders numerous ways to access funds without incurring a fee. Cardholders will only be charged fees if they chose to perform transactions that have a fee associated. These transaction types will be clearly outlined in the fee schedule that will accompany the card.

If a cardholder chooses to use an ATM that is not in-network the ATM owner reserves the right to charge a surcharge.

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

In the rare event that your cardholders were to incur a fee not provided for in this solicitation, Key will credit the cardholder's account within seven (7) calendar days.

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

In the event that a cardholder were to experience an issue with a MasterCard banking institution incorrectly placing a hold on funds or delaying payment, Keywill contact the banking institution to resolve the issue.

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

The ability to establish and maintain a reliable reporting suite is important and Key's ACH and Prepaid solutions offer a multifaceted approach designed to exceed the information needs of the Agency. Program information will be available through a variety of channels including account information transmitted via automated batch files and reports accessible over the internet via KeyNavigator (KTT). These reports will provide the details necessary for the Agency to administer their program on a daily basis.

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

All funding reports will be available via Key's internet-based reporting tool KeyNavigator. The Agency will have the ability to review funding activity from an ACH origination perspective that includes both direct deposits to personal bank accounts and payments to Key2Benefit prepaid cards. Key also creates reports that capture only the Key2Benefit funding activity.

Within the ACH module of KeyNavigator, the Agency will have access to the Customer Activity Report (CAR), which will provide information on all ACH transactions originated from your account. The report is created each day there is ACH activity, such as transactions initiated, adjustments, notifications of change (NOC), etc. The CAR report would include ACH payment information for both direct deposit payments and Key2Benefit prepaid card payments. This report can be retrieved in human-readable formats and/or as downloads: comma separated variable (.CSV) and/or BAI2 formats are available for loading into spreadsheets.

You will also have access to the Funding Detail Report and Funding Summary report, which will provide information regarding payments to Key2Benefit cards. The detail report provides detail level information for each funding transaction initiated by the Agency. The report provides a listing of all accounts funded and provides the deposit amount that was credited to each cardholder.

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

You will have access to the Customer Activity Report (CAR) within the ACH module of KTT. This report will provide information on all ACH transactions originating from your account including direct deposit and Key2Benefit card payments that could not be processed. In addition to identifiable information about the transaction, such as name and transaction amount, the CAR will provide the details as to why an item could not be posted.

While the CAR will be the primary source of information regarding returned ACH deposits, we will closely monitor your deposit activity and will be able to provide notification (via email) on the rare occasion when an ACH cannot be posted to a Key2Benefits account.

3.1.68.3 Monthly Account Statement that lists all debits and credits to the account during the month.

Monthly bank statements will be provided to the Agency online via the Information Reporting module of KeyNavigator on the 1st business day after the statement cut-off date. The statement cycle date is typically month end; however, Key has the ability to establish cutoff dates predetermined by the Agency. Statements are available online for a rolling 24-month period and information includes: statement date; account number; summary of account activity for the statement period, including total additions, total subtractions, and ending balance; a list of all additions (deposits, etc.) to account, including totals; and a list of all subtractions (withdrawals, etc.) from account, including totals.

3.1.68.4 Monthly Balance Return Report that lists all cardholders' names and amounts of benefits that have been returned to the Agency via deposit into the Agency's account.

Key will return funds to the Agency if the claimant does not activate their card within a predetermined amount of time. The Cardholder Balance Reversal Detail Report will provide the Agency with the detail, at the cardholder level, supporting the return of funds. The report includes each the reversal amount, and the demographic information associated with the account.

You will also receive the Cardholder Balance Reversal Summary Report which provides summary information regarding the Balance Reversal process. This report provides the total number of cardholders impacted and the total dollar amount returned to the Agency.

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

As the partner for technology and core processing of the Key2Benefits program, Key will provide FIS annual SSAE 16 Report. This report, available in September, will be prepared in accordance to the guidelines in the American Institute of Certified Public Accountants (AICPA) Statement on Standards for Attestation Engagements No. 16 (Reporting on Controls at a Service Organization). Key understands that the Agency will provide these reports to their outside accounting forms for the Single Audit and Financial Statements.

3.1.69 The successful vendor must ensure that any website, web portal, browser plug-ins, or provided software for all transactions and functions (e.g. file transfers, reporting, status review, etc.) are compatible with Microsoft Windows 10 builds 1709 and newer, Internet Explorer 11, Microsoft Edge and newer, and Google Chrome version 74.0.3729.131 and newer. Additionally, any required third-party software including, but not limited to, Adobe Flash, Adobe Acrobat, Java, Microsoft .NET Framework, Microsoft Silverlight, etc., and the minimum version of this software must be specified in the vendor response to ensure that it can be supported on state computers.

Both KeyNavigator and the Key2Benefits Administrative Portal can be used with any browser and operating system as long as it is updated with the latest patches and supported by the manufacturer.

3.1.70 The successful vendor must provide the agency a Web Portal that allows access to various on-demand and scheduled reports including but not limited to:

The ability to establish and maintain an accurate and reliable reporting suite is essential for any payment program, and Key’s solution offers an approach designed to exceed the information needs of the Authority. Authorized users will have access to our report suite via the 24-hour internet-based delivery channel, KeyNavigator.

Our standard reporting suite is produced on a daily, weekly, and/or monthly basis and reports are produced every day of the year, including weekends and holidays; however, most reports are only produced if there is activity to report.

Users can retrieve reports in either a PDF format or a “sortable” CSV format and they can be viewed online or downloaded.

The following table provides a detailed description of the prepaid reports that will be available online via KeyNavigator:

Report Name	Description	Frequency	Type	Data Points
Activated Card Status	Displays details of each card in Activated Status within a client profile for the selected calendar day.	Daily Weekly Monthly	Detail Summary	Card Status Account Reference Number Cardholder Number Cardholder Name Account Open Date Last Transaction Date Last Modified Date
Activation Card Status	Displays card counts by Status within a client profile for the selected calendar day	Daily	Detail Summary	Card Status Account Reference Number Cardholder Number Cardholder Name Account Open Date Card Created Date Expiration Date
Cardholder Account Balance Summary	Displays aggregate cardholder account balance amounts by account status within a client profile for the selected calendar day.	Daily	Summary	Account Status Total by Account Status Total Balance

Report Name	Description	Frequency	Type	Data Points
Cardholder Transaction Summary	Displays aggregate transaction counts and total amounts by Transaction Description within a client profile for the selected calendar day.	Daily	Summary	Transaction Description Total Dollar Amount

Report Name	Description	Frequency	Type	Data Points
Client Profile	Displays a listing of each account, the open date and basic demographic information within a client profile as of the selected calendar day.	Daily	Detail Summary	Account Open Date Account Reference Number Cardholder Name Last 4 SSN Date of Birth
Closed Card Status	Displays details of each card in Closed Status within a client profile for the selected calendar day.	Daily Weekly Monthly	Detail Summary	Card Status Account Reference Number Cardholder Number Cardholder Name Account Open Date Last Transaction Date Last Modified Date Closed Date
Consolidated Card Status Detail	Displays details of each card by Status within a client profile for the selected calendar day.	Daily	Detail Summary	Card Status Account Reference Number Cardholder Number Cardholder Name Reason Code Fee Account Open Date Card Created Date Expiration Date Last Transaction Date Last Modified Date Closed Date
Consolidated Card Status Summary	Displays card counts by Status within a client profile for the selected calendar day	Daily	Summary	Card Status Total
Demographics Updates	Displays details of each demographic update performed within a client profile	Daily Weekly Monthly	Detail Summary	Modified Date Account Reference Number Cardholder Number

Report Name	Description	Frequency	Type	Data Points
	for the selected calendar day.			Cardholder Name Address 1 Address 2 City State Zip Country Phone Number Last 4 SSN Date of Birth
Funding Detail	Displays details of each funding transaction along with transaction counts and total amounts by Transaction Description within a client profile for the selected calendar day.	Daily Weekly Monthly	Detail Summary	Transaction Date Transaction Time Account Reference Number Tokenized Cardholder Number Cardholder Name Transaction Amount Transaction Description Terminal Number Terminal Sequence Number Foreign Terminal Indicator
Funding Summary	Displays funding transaction counts and total amounts by Transaction Description within a client profile for the selected calendar day.	Daily Weekly Monthly	Summary	Total Transactions Total Transaction Amount Transaction Descriptions Transaction Type Amount
Hot Card Status	Displays details of each card in Hot Card Status within a client profile for the selected calendar day	Daily Weekly Monthly	Detail Summary	Card Status Account Reference Number Cardholder Number Cardholder Name Reason Code Fee Account Open Date

Report Name	Description	Frequency	Type	Data Points
				Last Transaction Date Last Modified Date
Returned Card	Displays details of each returned card within a client profile for the selected calendar day.	Daily	Detail Summary	Account Reference Number Cardholder Number Cardholder Name Reason Code Card Status

3.1.70.1 Account Closure Report.

As long as the account has a viable plastic associated with the account (i.e., pending activation, activation, replaced, and returned pending replacement), the Agency will be able to make deposits to the claimant's account. Key will provide the agency with the Closed Card Report, which will provide the details of each cardholder account that has a card in a closed status. While cardholders will have the ability to request card replacements, they will not have the ability to request full closures that would prevent the Agency from making payment. An example of when a card closure may occur is if the Agency were to inadvertently establish an account for a claimant and request the card be closed without a replacement.

<u>CLOSED CARD STATUS REPORT</u>							
PROGRAM NAME :		MINERVA WORLDWIDE INC			REPORT FROM :		05/13/2015
PROGRAM PREFIX :		457024590			REPORT TO :		05/13/2015
DIVISION ID :		0000000000			PAGE :		1
CARD STATUS	ACCOUNT REF NUMBER	CARDHOLDER NUMBER	CARDHOLDER NAME	ACCOUNT OPEN DATE	LAST TRANS DATE	LAST MODIFIED DATE	CLOSED DATE
CLOSED	23000000004495809	7075835245245338	YOQQX GMYOQ		04/30/2014	05/13/2015	05/13/2015
CLOSED	23000002020818109	7038615245245171	TUDEMK LKU		04/28/2014	05/13/2015	05/13/2015
TOTAL ACCOUNTS							
68							

3.1.70.2 Aged Inactivated Card Report.

Key understands the agency's desire to monitor claimant accounts where a card has been issued but not activated. To that end, the Activation Card Status Report will provide the details of all cards issued that have yet to be activated. This report provides both detail and summary data regarding cards in an activation status.

ACTIVATION CARD STATUS REPORT

PROGRAM NAME : KEYBANK PROJECT TEAM
 PROGRAM PREFIX : 156511510
 DIVISION ID :

REPORT FROM : 04/06/2015
 REPORT TO : 04/06/2015
 PAGE : 162

CARD STATUS	ACCOUNT REF NUMBER	CARDHOLDER NUMBER	CARDHOLDER NAME	ACCOUNT OPEN DATE	CARD CREATED DATE	EXPIRATION DATE
ACTIVATION	24510003030093051	6549845115115443	GQOFFEO KICYSQOYO		08/09/2014	08/31/2017
ACTIVATION	24510003030378651	6533365115115624	LIUDDO MTEYK		08/09/2014	08/31/2017
ACTIVATION	24510003030808551	6534085115115892	FUQCODO MDOCC		08/09/2014	08/31/2017
ACTIVATION	24510003030623451	6598725115115270	TUQZ RMYIBZU		08/09/2014	08/31/2017
ACTIVATION	24510003030636651	6532305115115062	PKUQCOM PADDEDSKUT		08/09/2014	08/31/2017
ACTIVATION	24510003030755451	6592915115115124	LUPZ GUCZ		08/09/2014	08/31/2017
ACTIVATION	24510003031054151	6532535115115340	GQUDPOM RUCTEMUDI		08/09/2014	08/31/2017
ACTIVATION	24510003031114351	6553345115115406	FOMMUCOSD JOCOZO		08/09/2014	08/31/2017
ACTIVATION	24510003031328651	6548265115115679	TEZO BKIOC		08/09/2014	08/31/2017
ACTIVATION	24510000001392151	6518385115115875	LXPO DOBOCC		08/07/2014	08/31/2017
ACTIVATION	24510001010283151	6518805115115016	PUQC QOOF		07/17/2014	07/31/2017

TOTAL ACCOUNTS
3,123

3.1.70.3 Card Activation Status Detail Report.

Key will provide the Agency with the Activated Card Status Report, which will display, at a detail level, all of the cards in an activated status. The report includes the date the account was created which allows the Agency to develop a process (if desired) to proactively reach out to claimants that have not activated their card.

<u>ACTIVATED CARD STATUS REPORT</u>						
PROGRAM NAME:	KEYBANK PROJECT TEAM			REPORT FROM:	04/06/2015	
PROGRAM PREFIX:	156511510			REPORT TO:	04/06/2015	
VISION ID:				PAGE:	39	
CARD STATUS	ACCOUNT REF NUMBER	CARDHOLDER NUMBER	CARDHOLDER NAME	ACCOUNT OPEN DATE	LAST TRANS DATE	LAST MODIFIED DATE
ACTIVATED	24510003039663151	6547685115115869	Z0000YK JESUD		04/16/2015	04/06/2015
ACTIVATED	24510003039663151	6547685115115869	Z0000YK JESUD			04/06/2015
TOTAL ACCOUNTS						
706						

3.1.70.4 Card Activation Summary Report.

In addition to the detail included on the Activated Card Status Report, as referenced above, this report also provides summary level data regarding the total number of cards with an activated status.

3.1.70.5 Card Issuance Activity Report.

Key understands the importance of the Agency having confirmation that a card has been mailed to claimant. Upon successfully processing of the agency's enrollment actions, the card production process begins. The client Profile Report will also provide confirmation that the claimant's demographic information has been passed to the card producer and a card has been mailed. This report will display the date that the account was opened as well as the claimant's account number and other identifiable demographic information.

CLIENT PROFILE REPORT

PROGRAM NAME : KEYBANK PROJECT TEAM
PROGRAM PREFIX : 156511510
DIVISION ID :

REPORT FROM : 04/06/2015
REPORT TO : 04/06/2015
PAGE : 1

ACCOUNT OPEN DATE	ACCOUNT REF NUMBER	CARDHOLDER NAME	SOC SEC NUMBER	DATE OF BIRTH
04/06/2015	6507885115115814	YKJLUM U CERYUZ	0665	03/31/1963
03/31/2015	6539025115115215	FUJCID C ZDCCX PICOTUD	9350	04/15/1942
03/31/2015	6541585115115845	FUNEF O KASKOM	5629	03/28/1954
03/26/2015	6507435115115385	GHQGY ARKCF	0331	09/10/1970
03/26/2015	6548615115115119	UTUDFU L MYQUMDUMEO	8902	04/20/1971
03/26/2015	6550735115115377	ZUQOD L RIBOCC	9569	10/11/1961
03/23/2015	6590645115115410	ZXCO U HUEQ	3550	07/04/1979
03/23/2015	6597035115115313	FAMYED U WAOOD	2446	05/22/1990
03/20/2015	6507175115115798	UCHOQY TRD	4219	03/30/1962
03/18/2015	6504085115115861	TIDEWAO MYORKOOM	8517	03/13/1980
03/18/2015	6595295115115966	LUTOM C NUFOD	4711	02/04/1942
03/16/2015	6537575115115778	BECCEUT HAYPKOQ	9003	09/30/1988
03/16/2015	6560825115115233	HQUDFX RKECCERM	1174	12/08/1980
03/16/2015	6576545115115416	YKJLUM U SQOOD	8341	04/27/1935
03/16/2015	6598625115115213	FOGQEPZ F TXOQM	0118	01/13/1981
03/12/2015	6590265115115620	ZODDOYK FYMD	2125	05/22/1962
03/06/2015	6526925115115280	HQKUD FOTMZE	7446	11/14/1962
03/06/2015	6526265115115601	BECCEUT MUDFOOM	9356	09/23/1956
03/04/2015	6565215115115108	FUQC B HQBD	4566	03/09/1987
03/03/2015	6518615115115164	LIFE UQPKOQ	6564	04/27/1973
03/03/2015	6517535115115396	CHAQOYU G FEVD	4194	01/27/1954

3.1.70.6 Card Replacement Report.

When claimant contact Key’s Customer Service Center to request a replacement card, after authenticating the caller, the CSR will “Hot Card” the current plastic so that it cannot be used fraudulently, and the claimant cannot be exposed to unauthorized transactions. As part of the Hot Card process, the CSR will submit a replacement request to have a new plastic generated and mailed to the claimant.

The Agency will have access to the Hot Card Status Report, which will provide the details of each Hot Card occurrence for the selected range of dates. This list will represent all of the replacement requests that have been processed. The report will include detailed cardholder information such as date of request, cardholder name and account number, and the reason code associated with the replacement. This report also provides summary level information and the total number of card replacements for the given period of time.

<u>HOT CARD STATUS REPORT</u>									
PROGRAM NAME :			KEYBANK PROJECT TEAM			REPORT FROM :			04/06/2015
PROGRAM PREFIX :			156511510			REPORT TO :			04/06/2015
DIVISION ID :						PAGE :			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	6536075115115782	QISOQ GIGY	Lost				04/06/2015	
TOTAL ACCOUNTS									
22									

3.1.70.7 Cardholder Account Balance Report.

Given that the Workforce WV program is considered a consumer owned funds program, there are very specific privacy regulations that must be adhered to regarding providing detailed transaction or balance information for a card/account that has been activated. As a result, Key will provide the Agency with the Cardholder Account Balance Summary Report, which will provide summary balance totals for all accounts in the program.

PROGRAM NAME :	MINERVA WORLDWIDE INC	REPORT FROM :	08/05/2015
PROGRAM PREFIX :	457024560	REPORT TO :	08/05/2015
DIVISION ID :	0000000000	PAGE :	1

ACCOUNT STATUS	TOTALS BY ACCOUNT STATUS	TOTAL BALANCE
ACTIVATED	3	\$56.90
ACTIVATION	45	\$0.00
CLOSED	6	\$0.82

3.1.70.8 Cardholder Balance Reversal Report.

Key understands that you would like to apply Balance Reversal to any claimant's account that has been activated within 12 months. Each month Key will determine which accounts meet these criteria, and funds will be removed from the claimant's account and returned to the agency. Key will provide the Cardholder Balance Reversal Detail Report and the Cardholder Balance Reversal Summary Report to the Agency to support the reversals being processed. While the detail report provides detail at the claimant account level, the summary report provides the total number of reversals and the total dollar amount for all accounts impacted.

3.1.70.9 Client Account Summary Report.

The Cardholder Profile Report provides a listing of each account, the open date, and basic demographic information within the Agency's program as of the selected report date.

3.1.70.10 Client Transaction Summary Report.

Cardholders will have the ability to update demographic information through Key2Benefits.com or by contacting customer service. There are two methods to notify the Agency of a demographic change made to a prepaid card account, such as a new address provided during a card replacement request. The Demographic Updates Report available provides a listing of any demographic changes made on the report date.

Optionally, the Agency can elect to receive an automated file from Key that is transmitted on a daily basis. By using our file translation capability, the Agency can leverage existing utilities to import this file directly into your systems, mitigating the need for a user to access a report from KTT.

Both methods are available to the Agency for discretionary access and are useful to both monitor the program for trends and to keep state systems in sync with current cardholder information.

TOTAL TRANSACTIONS		6,528
TOTALS BY ACCOUNT STATUS		
ACTIVATED		4,689
ACTIVATION		1,223
CLOSED		10
NOT		323
INACT		89

TOTAL DOLLAR AMOUNT		\$21,341,342.15
TOTALS BY TRANS DESCRIPTION		
ACCT VERIFICATION	37	\$0.00
ACH/DR REMOVE FNSZ	5	\$183,916.00
BALANCE INQUIRY	167	\$0.00
BILL PAYMENT	1	\$12,488.26
MC CASH ADVANCE	87	\$8,951,289.00
MC PURCHASE	2,824	\$11,342,471.00
MC RETURN	26	\$225,766.00
PREAUTH	1,785	\$6,732,957.86
PROVISIONAL CREDIT	3	\$147,285.19
PURCHASE	575	\$2,345,194.94
PURCHASE CASH/CK	47	\$488,174.62
PURCHASE REFUND	2	\$1,883.41
REVERSAL TRANSACTION	2	\$2,683.69
SERVICE CHRG-TRANS	201	\$23,688.30
SVC CHG-INTNATL TRANS	12	\$5,836.29
SVC CHG-NSF ATM	9	\$883.50
SVC CHG-NSF PMPOS	15	\$1,871.00
SVC CHG-NSF SIGNED	145	\$11,885.00
SVC CHG-REVERSAL	17	\$6,883.25
VRU BALANCE INQUIRY	85	\$0.00
VRU CARD ACTIVATION	57	\$0.00
VRU OPT OUT	35	\$0.00
VRU PIN CHANGE	3	\$0.00
VRU TRANS HIST INQ	126	\$0.00
WITHDRAWAL	281	\$6,848,163.48

3.1.70.11 Customer Service Call Metrics Report.

Key will provide the Agency with reporting that reflects the cardholder customer service support activities provided for a given month. The Customer Service Call Type Report will be provided by your Relationship Manager and will reflect the number of calls answered by a Customer Support Representative and the type of assistance the caller required.

3.1.70.12 Customer Service Representative Call Type Report.

Key will provide a monthly Customer Service Call Type Report, which will provide a breakdown of the types of calls received from cardholders. While the majority of calls received by the call center are for account balance, program information, replacement card requests and transaction inquiries, the report captures other types of calls including PIN inquiries, disputes and activation inquiries. This report will be provided via your Relationship Manager.

3.1.70.13 Deposit Reversal Report.

Key currently return funds to the Agency for any cardholder who fails to activate their account within a predetermined period of time. Each month Key determines which accounts meet these criteria, and funds are removed from the claimant's account and returned to the agency. Key will continue to provide the monthly Cardholder Balance Reversal Detail Report and the Cardholder Balance Reversal Summary Report to the Agency to support the reversals being processed. While the detail report provides detail at the claimant account level, the summary report provides the total number of reversals and the exact dollar amount for all accounts impacted.

3.1.70.14 Funding Detail Report, Funding Summary Report.

Key will provide the Agency, via KeyNavigator, a Funding Detail Report and a Funding Summary Report.

The Funding Detail Report provides detail level information for each funding transaction initiated by the Agency. The report is available daily, weekly and monthly, and can be produced in a PDF format or a sortable CSV format. The report provides a listing of all accounts funded and provides the deposit amount that was credited to each cardholder.

The Funding Summary Report is meant to compliment the detail report and provides summary level information about the agency's deposit activity. This report will provide the total number of cardholder credits for a given period of time and the total amount of those credits. Like the detail report, the summary report is available daily, weekly and monthly, and can be produced in a PDF format or a sortable CSV format.

FUNDING SUMMARY REPORT

PROGRAM NAME : KEYBANK PROJECT TEAM
PROGRAM PREFIX : 156511510
DIVISION ID :

REPORT FROM : 04/05/2015
REPORT TO : 04/05/2015
PAGE : 1

TOTAL TRANS	TOTAL TRANS AMOUNT
14	\$343,787.45

TOTALS BY TRANS DESCRIPTION	
ACH DR REMOVE FNDS	\$183,910.00
BILL PAYMENT	\$12,488.26
PROVISIONAL CREDIT	\$147,389.19

FUNDING DETAIL REPORT

PROGRAM NAME : KEYBANK PROJECT TEAM
PROGRAM PREFIX : 156511510
DIVISION ID :

REPORT FROM : 04/05/2015
REPORT TO : 04/05/2015
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
04/05/2015	14:58:51	24010001014019801	6072645115115487	LEOU FO PQZPO	\$112,725.00	ACH DR REMOVE FNDS	000000-01		On-us
04/05/2015	13:08:55	2401000201440201	6032283115115418	OQEP CLUAMNU	\$1,945.00	ACH DR REMOVE FNDS	000000-01		On-us
04/05/2015	11:27:27	24010002022603201	6032665115115413	DUREPU HCHOF AJZNU	\$1,340.00	ACH DR REMOVE FNDS	000000-01		On-us
04/05/2015	11:13:13	24010002020495201	6000365115115471	BUGGOD WZDODOW	\$1,212.42	PROVISIONAL CREDIT		100408111213	On-us
04/05/2015	11:12:51	24010002020495201	6000365115115471	BUGGOD WZDODOW	\$45,125.76	PROVISIONAL CREDIT		100408111251	On-us
04/05/2015	11:12:44	24010002020495201	6000365115115471	BUGGOD WZDODOW	\$42,549.93	PROVISIONAL CREDIT		100408111244	On-us
04/05/2015	11:12:38	24010002020495201	6000365115115471	BUGGOD WZDODOW	\$53,960.94	PROVISIONAL CREDIT		100408111238	On-us
04/05/2015	08:53:10	2401000101520751	6070185115115363	LMORK SODY	\$62,390.00	ACH DR REMOVE FNDS	000000-01		On-us
04/05/2015	08:57:21	24010000000000001	6094135115115340	TUGZ HCUZDZDNR	\$2,137.80	PROVISIONAL CREDIT		100408082721	On-us
04/05/2015	08:57:15	24010000000000001	6094135115115340	TUGZ HCUZDZDNR	\$2,042.74	PROVISIONAL CREDIT		100408082715	On-us
04/05/2015	08:57:09	24010000000000001	6094135115115340	TUGZ HCUZDZDNR	\$2,894.00	PROVISIONAL CREDIT		100408082709	On-us
04/05/2015	08:57:04	24010000000000001	6094135115115340	TUGZ HCUZDZDNR	\$1,743.48	PROVISIONAL CREDIT		100408082704	On-us
04/05/2015	08:56:57	24010000000000001	6094135115115340	TUGZ HCUZDZDNR	\$1,713.42	PROVISIONAL CREDIT		100408082657	On-us
04/05/2015	08:01:29	2401000101110001	6044425115115287	LAUD HGLFUDV	\$12,488.26	BILL PAYMENT		624304277	On-us

TOTAL TRANS	TOTAL TRANS AMOUNT
14	\$343,787.45

TRANS DESCRIPTION	TOTALS BY TRANS DESCRIPTION
ACH DR REMOVE FNDS	\$183,910.00
BILL PAYMENT	\$12,488.26
PROVISIONAL CREDIT	\$147,389.19

3.1.70.15 Negative Accounts Aging Report.

Pursuant to consumer protection and privacy regulations, which restrict financial institutions from sharing certain information for a cardholder, Key is unable to provide the Agency detailed balance or transaction information unless otherwise requested in the form of a subpoena to support a legal investigation. In the event that an investigation were to be opened, we are happy to partner with government oversight entities, prosecutors and other business partners at federal, state, and local law enforcement agencies to prevent financial fraud and abuse across your program and our organization.

The agency will have the ability to view the Cardholder Account Balance Summary Report, which will provide summary balance totals for all accounts in your program.

3.1.70.16 Cards Returned as Undeliverable Report

Cards that are returned to Key by the USPS are logged as undeliverable on the card system and then securely destroyed. WFWV will be notified within 1 business day after the card has been returned to facilitate providing information as quickly as possible.

Information regarding undeliverable cards will be made available to WFWV via our standard Key2Benefits report suite available in the bank's information reporting tool, KeyNavigator. Authorized agency staff will continue to have access to the daily Returned Card report which will list detail and aggregate information about all cards returned to KeyBank the previous day. As is with all of the reports in the Key2Benefits report suite, the Returned Card report is available in PDF or sortable CSV format and can be viewed online, printed or downloaded. A sample of the Return Card report is shown below.

RETURNED CARD REPORT				
PROGRAM NAME: KEYBANK PROJECT TEAM		REPORT FROM:		04/06/2015
PROGRAM PREFIX: 156511510		REPORT TO:		04/06/2015
DIVISION ID:		PAGE:		6
ACCOUNT REF NUMBER	CARDHOLDER NUMBER	CARDHOLDER NAME	REASON CODE	CARD STATUS
24510003035153751	6523185115115872	PUEYCXD MRUQZM	Returned	ACTIVATION
24510003035205551	6588895115115978	NEP TIIQKOUF	Returned	ACTIVATION
24510003035374951	6539135115115320	TEPKUOC F UWAECU	Returned	ACTIVATION
24510003036462151	6567885115115842	YXCOQ HUMEC	Returned	ACTIVATION
2451000007552451	6561545115115468	LAFEYK MATTOQM	Returned	CLOSED
24510002029153551	6563735115115305	YKITUM KISAO	Returned	CLOSED
24510003032604251	6524475115115757	PKUQCOM UQSI	Returned	CLOSED
TOTAL RETURNED CARDS				
112				

3.1.70.17 Report of Card Usage Out of the United States.

3.1.71 The successful vendor must provide agency a Web Portal to view cardholder information including unique ID number assigned, last four digits of card number; cardholder's address and date of birth; date and amount of last payment issued, date card was issued and the date card was mailed, method of mail (regular or expedited mail) ; cardholder account status (open, closed); and EPC card status (active, returned, expired, de-activated, etc.);

You will have access to the secure Key2Benefits Administrative Portal available via the internet. This web site is separate from KeyNavigator, where reporting is housed, allows the agency to only grant access to personnel designated to perform enrollment or maintenance actions for the card program. The following are various functions that can be performed online in the Administrative Portal:

- Enroll a cardholder
- Search for and cardholder/account information View/update cardholder/account information View deposit history
- Via the portal, Agency users will be able to view a cardholders account number, the last 4 digits of the card number, address, date of birth, card/account status, and generate a history of deposits (date and dollar amount) made to the account.

3.1.72 The successful vendor must supply the agency with Monthly Summary Reports on activity of services provided. The summary reports should include at a minimum: Transaction Detail (Total, Type, Network Affiliation, etc.); Card Activations; Card De- activations; Direct Deposit Transactions; Replacement Card Activity (Total, Type, Mailed or Expedited, etc.); Number of Cardholders having an Insufficient Fund Charge (Reason); Customer Service Inquiries (Number, Type, Resolved Code); any other information related to the services provided.

Key will provide the Agency will various monthly reports that provide information about the service provided. Please see the list of reports provided in our previous response.

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

Key acknowledges and understands that the Agency will allow 120 days to obtain in-network ATMs in all 55 counties within West Virginia. Additionally, that functional in-network ATMs in at least 65% of the 55 counties is required within 45 days from contract award.

Key has partnered with Allpoint and WesBanco to provide in-network ATM access in West Virginia since the Workforce program became operational in 2016. This agreement achieves an ATM presence in 95 percent of the state's counties and provides greater than 280 ATM locations for cardholders to access their funds free of charge. Key is committed to maintaining the in-network ATM offering that covers all 55 counties, in addition to a robust number of Mastercard partner branches where over-the-counter cash withdrawals may be conducted without a fee.

Nationally, Key offers over 140,000 no cost cash access locations throughout all of the U.S. This includes nearly 1,300 KeyBank ATMs, greater than 39,000 Allpoint ATMs, approximately 97,000 member bank branches (MasterCard).

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

Key acknowledges and understands that the Agency will assess liquidated damages in the amount of \$1,000 per month for each county in which an in-network ATM is not available within a three (3) month period from contract award.

3.1.75 Vendor will actively assist and cooperate with the agency as well as provide information and documentation needed to investigate and reduce fraud.

Key complies with this request.

2. CONTRACT AWARD

2.1 Contract Award: The Contract is intended to provide Agencies with a purchase price on all Contract Items. The Contract shall be awarded to the Vendor that provides the Contract Items meeting the required specifications for the lowest overall total cost as shown on the Pricing Pages, however, the contract will be awarded for the first year Electronic Payment Card (EPC) services only. Additional years may be added by three (3) Optional annual change orders issued by the Purchasing Division in accordance with the terms and conditions of the original contract.

2.2 Pricing Pages: Vendor should complete the Pricing Pages (Exhibit "A") by inserting the number or dollar amount in the Excel spreadsheet that correlates to their quantities or fees/charges for the specific items mentioned. The areas marked as "No Cost" do not need any vendor information and are only given to provide an estimate to the vendor of approximate workload. In preparing your pricing pages, the agency recommends that you review the attachment from the Department of Labor on best practices for banks providing services to UI claimants. If the item is marked as "No Cost", the item should not have a cost associated for the completing this form, the spreadsheet has highlighted boxes where either a number reflecting quantity or dollar is needed. Upon the entry of the information, the actual data entry item will be shown in "yellow" to help the vendor discern the fields they have completed. The lines which require any data entry are as follows:

Line 6 - Number of counties in West Virginia with at least one In-Network ATM.

Line 10 - Number of counties in West Virginia with at least one Contracted In-Network ATM.

Line 13 - Fee associated with a withdraw from a Contracted In-Network ATM.

Line 14 - Number of counties in West Virginia without an In-Network ATM (Note: The sum of Lines 6, JO, and 14 must equal 55-Tota/ number of counties in West Virginia)

Line 17 - Fee associated with a withdraw at an Out-of-Network ATM.

Line 19-Fee associated with a transaction at an ATM outside of the United States.

Line 20 - Fee associated with Sale as Credit.

Line 21 - Fee associated with Point of Sale as PIN Debit.

- Line 25 - Fee associated with Balance Inquiries using an In-Network ATM.**
- Line 26 - Fee associated with Balance Inquiries using an Out-of-Network ATM.**
- Line 28 - Fee associated for an overdraft on the account.**
- Line 30 - Fee associated with denial for Insufficient Funds if one occurs even though Section 3.1.54 requests overdrafts be prevented.**
- Line 32 - Fee associated with mailing paper statements if claimant requests one.**
- Line 35- Fee associated with additional card replacements after the first free card.**
- Line 36 - Fee associated with Expedited Delivery (overnight) of replacement card if requested by claimant.**
- Line 44 - Fee associated for live customer service representative inquiries after the first two (2) free are provided if applicable.**
- Line 46 - Fee associated with an Account being inactive after 12 months with a Balance.**
- Line 47 - Fee associated with Change in PIN.**
- Line 48 - Fee associated with doing Account Research for a claimant.**
- Line 49 - Fee associated with converting Foreign Currency.**

Vendor's who wish to respond to a Centralized Request for Quotation (CRFQ) online may submit information through the State's wOasis Vendor Self Service (VSS). Vendors should download the Exhibit "A": pricing page that is attached separately to the CRFQ and published to the VSS. Vendors must complete this form with their prices information and include it as an attachment to their online response.

If unable to respond online Vendor must submit the Exhibit "A" Proposal Form/Pricing Pager with their bid prior to the scheduled bid opening date.

Vendor should complete the Pricing Pages in their entirety as failure to do so may result in Vendor's bids being disqualified.

The Pricing Pages contain a list of the Contract Items and estimated purchase volume. The estimated purchase volume for each item represents the approximate volume of anticipated purchases only. No future use of the Contract or any individual item is guaranteed or implied.

Vendor should type or electronically enter the information into the Pricing Pages to prevent errors in the evaluation. The Pricing Pages were created as a Microsoft Excel document and Vendor can request an electronic copy for bid purposes by sending an email request to the following address: Dusty.J.Smith@wv.gov

3. MISCELLANEOUS

- 2.3 **No Substitutions:** Vendor shall supply only Contract Items submitted in response to the Solicitation unless a contract modification is approved in accordance with the provisions contained in this Contract.
- 2.4 **Vendor Supply:** Vendor must carry sufficient inventory of the Contract Items being offered to fulfill its obligations under this Contract. By signing its bid, Vendor certifies that it can supply the Contract Items contained in its bid response.
- 2.5 **Reports:** Vendor shall provide quarterly reports and annual summaries to the Agency showing the Agency's items purchased, quantities of items purchased, and total dollar value of the items purchased. Vendor shall also provide reports, upon request, showing the items purchased during the term of this Contract, the quantity purchased for each of those items, and the total value of purchases for each of those items. Failure to supply such reports may be grounds for cancellation of this Contract.
- 2.6 **Contract Manager:** 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.

Contract Manager: Charles Wise

Telephone Number: 614-460-3479

Fax Number: _____

Email Address: Charles.wise@key.com

Appendix Section

Appendix I

Letter of References



RHODE ISLAND AND PROVIDENCE PLANTATIONS

Department of Labor and Training

Center General Complex
1511 Pontiac Avenue
Cranston, RI 02920-4407

Telephone: (401) 462-8000
TTY: Via RI Relay 711

Gina M. Raimondo
Governor
Scott R. Jensen
Director

November 4, 2019

To Whom It May Concern:

This letter is being sent as a testimony of the work performed by staff within KeyBank with the Rhode Island Department of Labor & Training (DLT). DLT contracted with KeyBank to provide prepaid card services for payment disbursement of unemployment insurance benefits in January 2017.

DLT issued an RFP in 2016 for a vendor to administer an Electronic Payment Card method to pay weekly benefits for the claimants of the following programs: Unemployment Insurance, Temporary Disability Insurance, and Temporary Caregiver Insurance. Key was the successful bidder and awarded the contract through the RFP procurement process. We felt confident that Key could meet both the stated requirements in the RFP and the timelines set forth for the transition. Key's offering was comparable to our prior program, which translated to an easy transition for our benefit recipients and the DLT staff administering the program. All target dates were met and our program has been operational since April of 2017.

I was personally involved with the project from the very beginning to the implementation date and currently. The successful implementation of the project was due to the excellent partnership with KeyBank staff in planning, testing, risk analysis and resolution. KeyBank's experience in the banking industry combined with government electronic payment cards was a tremendous value to the successful outcome of the project.

Since going live, our partnership and outstanding collaboration has fully met all our expectations in providing quality customer services to our customers. The KeyBank account manager continues to be very helpful and always available to assist our staff with both the day-to-day inquiries and out-of-the-ordinary requests.

I highly recommend KeyBank to you for similar banking services which you may be considering at this time. If there are questions about this program or about our experience, please feel free to contact me at 401-462-8543 or by e-mail at Fernanda.Casimiro@dlt.ri.gov.

Sincerely,

Fernanda Casimiro
Assistance Director
Department of Labor & Training



P.O. Box 9046 • Olympia WA 98507-9046

October 28, 2019

To Whom it May Concern:

This letter is being sent as a reference of the work performed by staff within KeyBank with the State of Washington Employment Security Department (ESD). ESD implemented Prepaid Debit Cards as a payment offering for unemployment benefits for the first time in 2018. KeyBank was awarded the contract for Prepaid Debit Cards, Banking and Lockbox services through a Request for Proposal process completed in 2015.

I was personally involved with Prepaid Debit card implementation and continue to work closely with KeyBank. The successful implementation of the project was due to the excellent collaboration/partnership with KeyBank staff in planning, testing, risk analysis and resolution. Since this was ESD's first time offering Prepaid Debit Cards, we took extra care to ensure our customer service representatives were educated on the Card's attributes. Several training sessions hosted by KeyBank personnel, which allowed for a smooth transition. KeyBank's experience with the banking industry combined with government electronic payment cards was a tremendous value to the successful outcome of the project.

Since going live, our partnership and outstanding collaboration has fully met all our expectations in providing quality customer services to our customers. The KeyBank team continues to be very helpful and always available to assist our staff with both the day-to-day inquiries and the out-of-the-ordinary requests.

I highly recommend KeyBank for projects of this nature. If you have any questions, please feel free to contact me directly at 360-902-0022 or KGreen@esd.wa.gov.

Sincerely,

Kimberley Green
Interim Chief Financial Officer
Washington State Employment Security Department



THE STATE
of **ALASKA**
GOVERNOR MICHAEL J. DUNLEAVY

Department of Revenue

TREASURY DIVISION
Cash Management

PO Box 110406
Juneau, Alaska 99811-0406
Main: 907.465.2360
Fax: 907.465-4397

October 28, 2019

To Whom it May Concern:

The Alaska Department of Labor (DOL) previously contracted with JPMorgan Chase (JPM) to provide prepaid card services for the Alaska Unemployment Benefits Program. One of the primary goals of DOL is to collect Labor taxes from businesses in Alaska and to provide Unemployment Benefits to unemployed workers. In an effort to move to a more efficient paperless process, in 2015 DOL only offered paper checks on an exception basis. Unemployment Benefit recipients have the option of direct deposit or prepaid debit card.

When JPM announced that they would no longer provide prepaid card services, DOL was challenged with finding another provider in a relatively short period of time. We made the decision to add an addendum to our existing contract with KeyBank to add prepaid card services. The KeyBank card offering was a cost effective solution comparable to the JPM solution for our program.

KeyBank has been our prepaid card program provider since July 2015. The implementation team was professional and assisted our State every step of way.

We have found the products and services provided by KeyBank to be excellent. If there are questions about this program or about our experience, please feel free to contact me at (907) 465-3699 or email jesse.blackwell@alaska.gov.

Sincerely,

A handwritten signature in black ink, appearing to read "Jesse Blackwell".

Jesse Blackwell, CTP, AAP
State Investment Officer
Department of Revenue, Treasury Division

Appendix II

Administrator User Guide



Key2Benefits[®]

Administrator User Guide

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1. Overview

The Key2Benefits card is a prepaid debit card designed to offer state agency programs and public entities a secure, low-cost and convenient method of issuing recurring payments such as unemployment insurance, child support, retirement/pensions, workers compensation, and utility subsidies electronically.

Key2Benefits enables you to issue payments to your recipients via a prepaid debit card, as an alternative to paper checks or direct deposit. The cards can be loaded with multiple deposits and can be used like any other debit card for point-of-sale purchases or cash withdrawals at ATMs or via a branch.

Secure websites are available for your program administrators to enroll and maintain card accounts, and for cardholders to view their Key2Benefits card account information such as transaction history and statements.

The Key2Benefits administrator portal is available at:
<https://idp.paycardsolutions.com/main/key2benefits/Login>

This portal allows you to:

- Search for cardholders
- Add new cardholders
- Update cardholder information, including addresses
- Review deposit history and card status information

1.1 About this Guide

This document should be provided to any program administrator that can enroll cardholders, view or update cardholder information, or access Key2Benefits reports on KeyNavigatorSM. You will find detailed information regarding the Key2Benefits administrator portal as well as detailed Administrator procedures. The procedures explain how to enroll, update, and search for cardholders. For existing cardholders, procedures explain how to update cardholder information, review deposit history, and troubleshoot common issues.

2. Key2Benefits Administrator Portal

The Key2Benefits Administrator Portal is a secure, advanced website for you to use to manage your Key2Benefits program. User IDs and passwords are required to access the administrator portal. KeyBank's Security Administrator will provide a user name and initial password to all users that require access to the system.

For all Prepaid Card client questions and issues, including User ID or password resets, card adjustments and card replacements:

Call Prepaid Support at 1-800-539-9039, Option 3 or email Prepaid_Call_Support@KeyBank.com.

For all other inquiries related to your Key2Benefits program, please contact your Payments Advisor or email to ECP_Prepaid_Product@KeyBank.com.

2.1 Password Requirements

Passwords must adhere to the following requirements:

- Must be eight characters (no blanks).
- Must use one alphabetic and one numeric character.
- Must use at least one of the following three characters from the National Character Set. They are @ # \$.
- The three national characters cannot appear at the beginning or end of the password.
- Passwords must be changed at your normal password change interval.
- Passwords cannot be changed within one day of the last change.
- Do not reuse a password that you have used in the previous 16 password iterations.
- Do not use your user ID as part of your password.
- Do not use three repeating characters in your password. Example = abc@1222

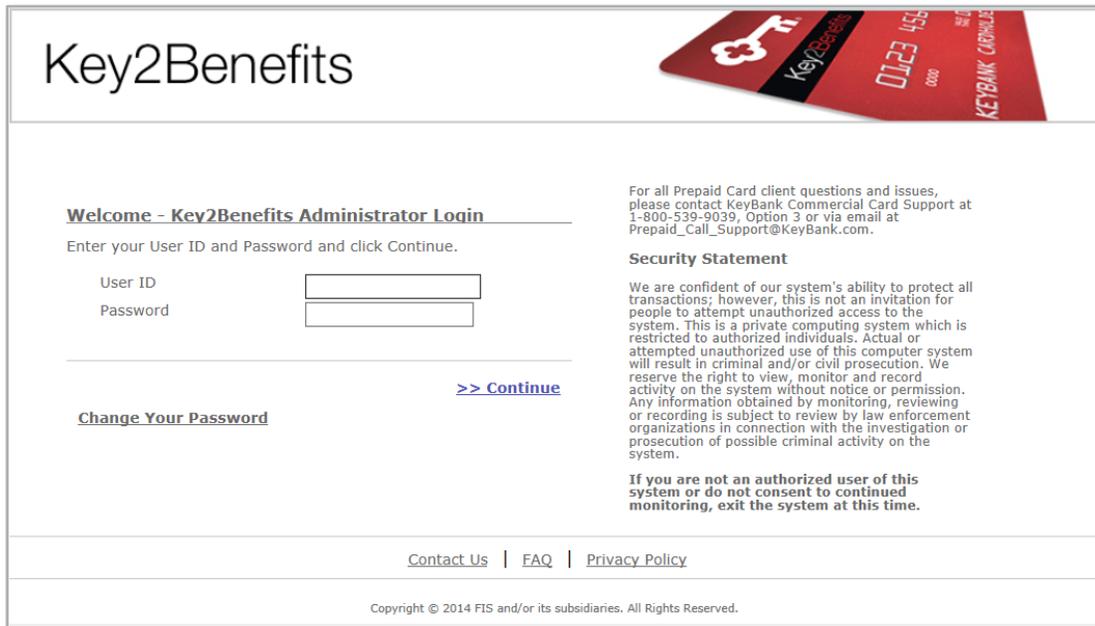
To further safeguard your password, follow these industry best practices:

- Passwords must not be shared, available, or known to others (including administrators).
- Passwords must not be displayed on input, reports, or other media.
- Passwords should not be written down, printed, or stored in the clear.
- Passwords should not be transmitted in the clear over an unsecured channel.
- Do not choose passwords that could easily be guessed.
- Never use a dictionary word or common name as part of a password.

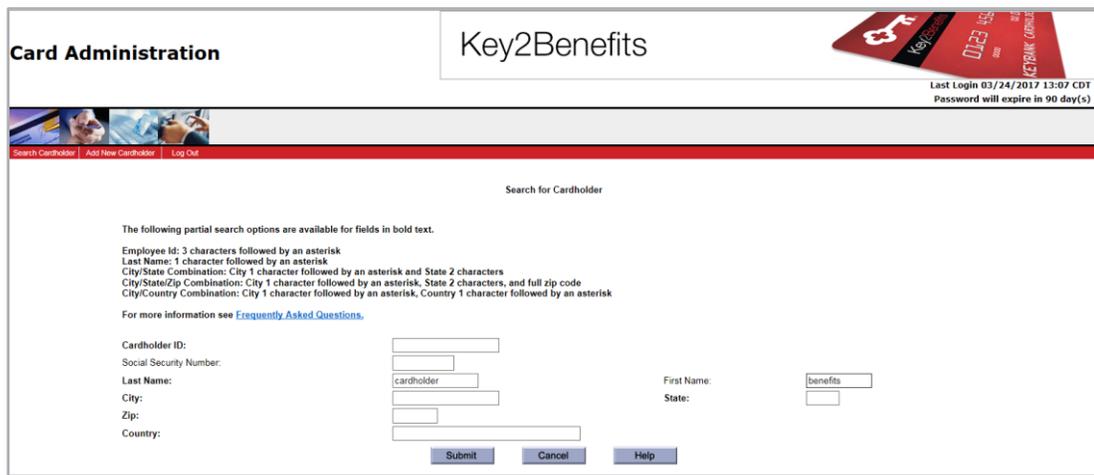
2.2 Logging on to the Key2Benefits Administrator Portal

To access the Key2Benefits Administrator Portal, follow the steps below:

1. Launch a web browser (e.g. Internet Explorer®, Google Chrome®)
2. Visit the website <https://idp.paycardsolutions.com/main/key2benefits/Login>
3. Bookmark the login page for easy access for return visits.
4. Enter your **User ID** and **Password**. Click **Continue**.



- The **Search for Cardholder** page will display immediately after you login. Use this page to locate a record for any cardholder that is already enrolled. You can also navigate to other functions by selecting the appropriate menu link.



3. Adding a New Cardholder

Follow these steps to enroll a new cardholder in your program. Once a cardholder is added through the Key2Benefits portal, a Key2Benefits card package will be mailed to the cardholder at the address on file.

Note: cardholders cannot access the Key2Benefits cardholder website until after a card account is created for them using the administrator portal.

Add a New Cardholder:

- From the **Menu**, click **Add New Cardholder**.
- The Add New Cardholder page appears. Required fields appear in red.
 - If the cardholder does not live within the United States, check the box above the Mailing Address field before entering the cardholder information. The Country field will also need to be completed in order to enroll a cardholder with a foreign address.

As a program administrator, you may choose to collect additional information from your cardholders for identification purposes. This information is only for your reference and is not reported anywhere.

3. Fill in the mandatory fields below to enroll a cardholder.

Field Name	Valid Values
First Name	Cardholder first name
Last Name	Cardholder last name
Mailing Address	Cardholder home street address
City	Cardholder city
State	Cardholder state
ZIP Code	Cardholder ZIP (+4 extension optional)
Home Phone Number	Cardholder valid 10-digit telephone number
Cardholder SSN	Cardholder Social Security or Tax Identification Number
Date of Birth	Cardholder date of birth

4. Click **Submit** at the bottom of the page.
5. A confirmation message appears to indicate the cardholder was enrolled; and will provide the 17-digit cardholder ID:
 - a. Make note of the cardholder ID number to use for card funding
 - b. If the cardholder ID number does not display, **do not press Submit again.** Instead, **Search** for the cardholder.
6. Click **OK** to view the cardholder information.



7. If you want to add another cardholder, click **Next** and go to Step 3.

4. Working with Existing Cardholders

These procedures are used when you need to search for a cardholder, review deposit history, and update cardholder information through the Key2Benefits Administrator portal.

In order to **Search** for a cardholder's information:

1. Use the **Search Cardholder** page to locate the cardholder record. Click on the cardholder record you are looking for.

Card Administration Key2Benefits

Last Login 03/24/2017 13:07 CDT
Password will expire in 90 day(s)

[Search Cardholder](#) | [Add New Cardholder](#) | [Log Out](#)

Search for Cardholder

The following partial search options are available for fields in bold text.

Employee ID: 3 characters followed by an asterisk
 Last Name: 1 character followed by an asterisk
 City/State Combination: City 1 character followed by an asterisk and State 2 characters
 City/State/Zip Combination: City 1 character followed by an asterisk, State 2 characters, and full zip code
 City/Country Combination: City 1 character followed by an asterisk, Country 1 character followed by an asterisk

For more information see [Frequently Asked Questions](#).

Cardholder ID:
 Social Security Number:
 Last Name: First Name:
 City: State:
 Zip:
 Country:

Card Administration Key2Benefits

Last Login 03/24/2017 13:07 CDT
Password will expire in 90 day(s)

[Search Cardholder](#) | [Add New Cardholder](#) | [Log Out](#)

Cardholder Search Results

Cardholder ID	Cardholder Name	Social Security Number	Cardholder Address	Cardholder Card Status
07342453400020209	CARDHOLDER_BENEFITS	*** - ** - 1235	123 ANYWHERE ST CLEVELAND, OH 44114	ACTIVATION
07342453400118680	CARDHOLDER_BENEFITS	*** - ** - 7766	123 ANYWHERE ST CLEVELAND, OH 44114	CLOSED

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KeyBank

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- Click on the Cardholder you are looking for. The Cardholder record will appear. It contains the basic cardholder information required, including their name, address, phone, social security number, and date of birth.

Card Administration Key2Benefits

Last Login 03/24/2017 13:07 CDT
Password will expire in 90 day(s)

[Search Cardholder](#) | [Add New Cardholder](#) | [Log Out](#)

Update Cardholder - Update cardholder ID, name, address, telephone numbers, social security number, date of birth, and Mother's maiden name.

[Update](#) | [Refresh](#) | [History](#)

Name:	BENEFITS CARDHOLDER		
Status:	ACTIVATION		
Cardholder ID:	07342453400020209		
Expiration Date:	12/31/2017	Last Change:	09/04/2017
Administrator ID:	00G4X		

Cardholder Information

Cardholder ID:	07342453400020209	Customer Number:	
First Name:	BENEFITS	Last Name:	CARDHOLDER
Emboss Name:	BENEFITS CARDHOLDER		
Mailing Address:	123 ANYWHERE ST		
City:	CLEVELAND	State:	OH
Country:	USA	Zip+4:	44114 -
Home Phone Number:	216-555-5555	Business Phone Number:	000-000-0000
Cardholder SSN:	*** - ** - 1235	Date of Birth:	01/01/1970
Mother's Maiden Name:	*****		
E-mail:			
AMLICIF Indicator:	Y		

4.1 Reviewing Funding History

1. On the **Search for Cardholder** page, enter cardholder information to locate the account. If multiple cardholders are returned, select the appropriate cardholder. The Search Results page appears.
2. Once you have the cardholder's profile on the page, hover over the **Search Cardholder Menu** in the top left-hand corner of your screen.
3. Select **Review History**.

Review History - Review deposit and DCR adjustment transaction history by cardholder. The date, description, and amount of each transaction are displayed.

Search Cardholder | Add New Cardholder | Log Out

UPPER
 Home History
 Cardholder ID: 07342453400020209

BENEFITS CARDHOLDER
 ACTIVATION
 07342453400020209

Expiration Date: 12/31/2017
 Last Change: 09/04/2017
 Administrator ID: 00G4X

Cardholder Information

Cardholder ID: 07342453400020209
 First Name: BENEFITS
 Emboss Name: BENEFITS CARDHOLDER
 Mailing Address: 123 ANYWHERE ST
 City: CLEVELAND
 Country: USA
 Home Phone Number: 216-555-5555
 Cardholder SSN: ***-**-1235
 Mother's Maiden Name: *****
 E-mail:
 AMLCIF Indicator: Y

Customer Number:
 Last Name: CARDHOLDER

Business Phone Number: 000-000-0000
 Date of Birth: 01/01/1970

State: OH
 Zip4: 44114

Identification Information
 Identification Type:
 Identification Number:
 Identification Issue Date:
 Identification Expiration Date:
 Issuing Entity of Identification:
 Issuing Location of Identification:

Overdraft Services
 Overdraft Service Opt-In Ind: N
 Overdraft Service Opt-In Date: 00/00/0000
 Overdraft Service Opt-In Method:
 Cardholder Request Paper Statement: No

Date	Description	Amount	Report Reason
05-13-14	ACH DR REMOVE FUNDS	76.75	
03-26-14	ADD FUNDS- BATCH	200.00	
03-17-14	ADD FUNDS- BATCH	200.00	
03-07-14	ADD FUNDS- BATCH	200.00	

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4. The **Key2Benefits History** page appears.

Card Administration

Key2Benefits

Last Login 03/24/2017 13:07 CDT
 Password will expire in 90 day(s)

Search Cardholder | Add New Cardholder | Log Out

Card Name: BENEFITS CARDHOLDER
 Card Status: ACTIVATION
 Cardholder ID: 07342453400020209

Expiration Date: 12/31/2017
 Last Change: 09/04/2017
 Administrator ID: 00G4X

Date	Description	Amount	Report Reason
05-13-14	ACH DR REMOVE FUNDS	76.75	
03-26-14	ADD FUNDS- BATCH	200.00	
03-17-14	ADD FUNDS- BATCH	200.00	
03-07-14	ADD FUNDS- BATCH	200.00	

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5. To view additional pages, click **Next**. To view the previous page, click **Previous**.

4.2 Updating Cardholder Information

1. On the **Search for Cardholder** page, search for the cardholder. If multiple cardholders are found, select the appropriate item. The **Cardholder Search Results** page appears.

Card Administration | Key2Benefits | Last Login 03/24/2017 13:07 CDT | Password will expire in 90 day(s)

Search Cardholder | Add New Cardholder | Log Out

Search for Cardholder

The following partial search options are available for fields in bold text.

Employee Id: 3 characters followed by an asterisk
 Last Name: 1 character followed by an asterisk
 City/State Combination: City 1 character followed by an asterisk and State 2 characters
 City/State/Zip Combination: City 1 character followed by an asterisk, State 2 characters, and full zip code
 City/Country Combination: City 1 character followed by an asterisk, Country 1 character followed by an asterisk

For more information see [Frequently Asked Questions](#).

Cardholder ID:
 Social Security Number:
 Last Name:
 City:
 Zip:
 Country:

First Name:
 State:

Card Administration | Key2Benefits | Last Login 03/24/2017 13:07 CDT | Password will expire in 90 day(s)

Search Cardholder | Add New Cardholder | Log Out

Cardholder Search Results

Cardholder ID	Cardholder Name	Social Security Number	Cardholder Address	Cardholder Card Status
07342453400020209	CARDHOLDER_BENEFITS	*** - ** - 1235	123 ANYWHERE ST CLEVELAND, OH 44114	ACTIVATION
07342453400118680	CARDHOLDER_BENEFITS	*** - ** - 7766	123 ANYWHERE ST CLEVELAND, OH 44114	CLOSED

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2. On the **Search Cardholder** menu, select **Update**. The Update Cardholder Information page appears.

Card Administration | Key2Benefits | Last Login 03/24/2017 13:07 CDT | Password will expire in 90 day(s)

Search Cardholder | Add New Cardholder | Log Out

Update Cardholder - Update cardholder ID, name, address, telephone numbers, social security number, date of birth, and Mother's maiden name.

Update | Review History

Name:	BENEFITS CARDHOLDER	Expiration Date:	12/31/2017
Status:	ACTIVATION	Last Change:	09/04/2017
Cardholder ID:	07342453400020209	Administrator ID:	00G4X

Cardholder Information

Cardholder ID:	07342453400020209	Customer Number:	
First Name:	BENEFITS	Last Name:	CARDHOLDER
Emboss Name:	BENEFITS CARDHOLDER		
Mailing Address:	123 ANYWHERE ST		
City:	CLEVELAND	State:	OH
Country:	USA	Zip+4:	44114 -
Home Phone Number:	216-555-5555	Business Phone Number:	000-000-0000
Cardholder SSN:	*** - ** - 1235	Date of Birth:	01/01/1970
Mother's Maiden Name:	*****		
E-mail:			
AML/CIF Indicator:	Y		

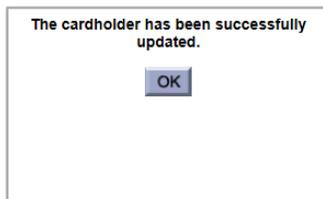
3. Make changes to the appropriate information and click **Submit**. A pop-up window with a confirmation message appears.

You can use the **Update Cardholder** Information page to update the following information:

- Name
- Address, city, state, ZIP+4, country
- Home and business telephone number
- Social Security Number
- Date of birth
- Mother's maiden name
- Opt cardholder into paper statements (**do not** elect paper statements unless requested by the cardholder as fees may apply).

 **Note:** If you change a cardholder's name, it will not automatically submit a request for a new card. Please instruct your cardholder to contact customer service at 866-295-2955 in order to request a new card. The customer service center contact information is the same phone number they will find on the back of their card.

4. Click **Submit** to complete your changes. A confirmation box will appear.



4.3 Working with Cardholder Information

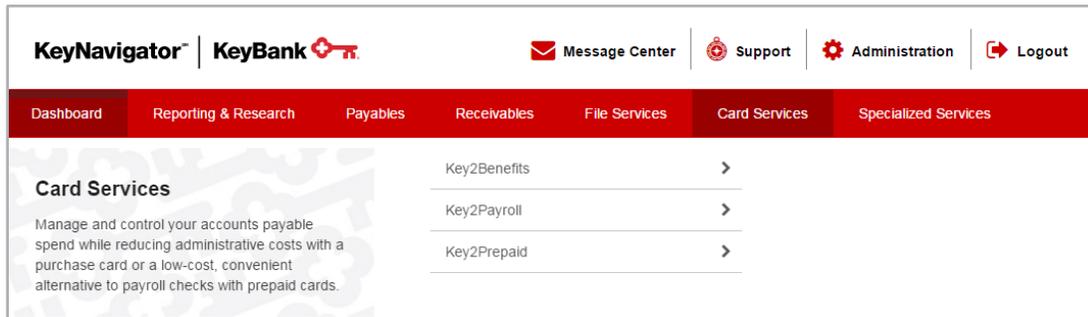
There are various pieces of information available in the Card Information Toolbar within Key2Benefits. This section describes some of these items in detail to help respond to cardholder inquiries or research other aspects of the card account History.

Search Cardholder	Add New Cardholder	Log Out	
Card Name:	BENEFITS CARDHOLDER	Expiration Date:	12/31/2017
Card Status:	ACTIVATION	Last Change:	09/04/2017
Cardholder ID:	07342453400020209	Administrator ID:	00G4X

1. **Card Name:** name embossed on the card
2. **Card Status:** this field describes one of many
 - a. Active – the card has been activated by the cardholder and can be used to make purchases and access cash.
 - b. Hot Card – the card has been reported as lost, stolen, or damaged, and placed into a hot card status, no transactions can be performed in this status.
 - c. Warm Card – the card can be used for limited transaction types such as accepting deposits, account transfers, and inquiries. Debits cannot be performed in this status. Typically this status is used for cards that are being monitored for suspicious activity. Cardholder's should contact customer service to verify recent account activity in these cases.
 - d. Activation – the card has not been activated by the cardholder.
 - e. Compromise – the card may have been impacted by a compromise event. The cardholder should contact customer service to determine whether a new card should be issued.
 - f. Closed – the card has been closed, no transactions can be performed.
3. **Cardholder ID:** unique identifier for the card account on the prepaid system. This is the number used to fund the card account via ACH. This value is critical to the funding process and should never be modified by a user.
4. **Expiration Date:** this is the date the card will expire. The cardholder will need to receive a new card and activate it prior to their expiration date. Cards are set to expire based on your program's specifications.
5. **Last Change:** represents the last date a change was made to the card account, such as enrollment, demographic update, or replacement card issuance.
6. **Administrator ID:** internal system identifier not used by program administrators.

5. Viewing your Key2Benefits Reports

Your Key2Benefits reports can be accessed via KeyNavigatorSM. This requires different logon credentials than the Key2Benefits Administrator site. Select **Card Services** from the top Navigation and then select Key2Benefits.



Multiple reports are available for Key2Benefits programs, which include:

- New Account
- Cards Never Activated
- Card Funding
- Returned Cards

There are a variety of reports available for your program on a daily, weekly and monthly basis. The report description can be found by selecting the information “i” within the blue circle. Please spend some time familiarizing yourself with which reports meet your needs.

Key2Benefits
Administrator Sign On

To enroll new cardholders, and to search and view existing cardholder information, click **Administrator Sign On**.

Choose Program

Card Prefix No./Division No.

511565900
▼

Report Frequency

Daily
 Weekly
 Monthly

Show Reports

Reports

Portfolio

Client Profile Report ⓘ view filter

Audit

Demographic Updates Report ⓘ view filter

Cardholder Transaction Summary Report ⓘ view filter

Financial

Funding Detail Report ⓘ view filter

Funding Summary Report ⓘ view filter

Cardholder Account Balance Summary Report ⓘ view filter

Status

Consolidated Card Status Detail Report ⓘ view filter

Consolidated Card Status Summary Report ⓘ view filter

Activation Card Status Report ⓘ view filter

Activated Card Status Report ⓘ view filter

Hot Card Status Report ⓘ view filter

Closed Card Status Report ⓘ view filter

Returned Card Report ⓘ view filter

6. Key2Benefits Cardholder Website

Please remind your cardholders that they can access the Key2Benefits cardholder website at www.key2benefits.com to:

- View balance and transaction information
- Update their address and telephone number, if allowed by the agency
- Sign up for email and/or text alerts
- View and print statements
- Change their PIN

There is no fee for accessing the cardholder website. Additionally, your cardholders can also access customer support 24/7 at 1-866-295-2955. This customer support number is also found on the back of their Key2Benefits card.

7. Card Funding

Funding your Key2Benefits cards follows the same general process as sending funds to a direct deposit account.

You simply add a record for each Key2Benefits cardholder account which contains four additional data fields:

- 17 digit account number (the leading zero (0) is mandatory)
- KeyBank prepaid routing number (125200947)
- Checking Account Designation
- Funding Amount

Funding for all of your Key2Benefits cards is processed as a normal ACH file.



Note: Prepaid ACH rejected records are typically handled like any other ACH rejected item. If your ACH entry is rejected, you will be notified by Prepaid Card Operations.

Appendix III

Batch Maintenance Guide

Key2Payroll, Key2Prepaid and Key2Benefits Batch Maintenance Guide



Version 2.8

Apr 5, 2017

Purpose

This document is intended to be a guide for Clients to setup and transmit batch maintenance files to KeyBank for Prepaid Card processing.

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Revision History

S.No	Date	Version	Changed By	Version Description
1	9/10/2014	1.00	Jayant Raghuram	Initial Verwsion
2	3/04/2015	1.1	Jayant Raghuram	Document made Generic for all 3 product lines.
3	6/17/2015	2.1	Jayant Raghuram	Corrected Field positions on E/U record
4	10/12/2015	2.2	Jayant Raghuram	Added info for new record type "A"
5	1/13/2016	2.4	Jayant Raghuram	Added info for new record type "F"
6	10/26/2016	2.5	Jayant Raghuram	Added additional Record types (L/M/R). Additional detail on E/U record.
7	11/01/2016	2.6	Vinay Kondalkar	Updated info for Refresh file.
8	02/28/2017	2.7	Vinay Kondalkar	Added additional Record type ("S")
9	04/05/2017	2.8	Vinay Kondalkar	Reviewed all the sections and updated as required.

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1. Batch Maintenance (Cardholder enrollment, Demographic information update, Replace and Reissue Card)

a. Overview

KeyBank provides Clients with the capability of enrolling payment recipients through the use of a batch enrollment file. The batch enrollment file process can be utilized for new enrollments, updating cardholder demographics, enroll an additional cardholder or funding the cardholder accounts. It can also be used for replacing or reissuing the card.

KeyBank will provide return files with successfully processed and rejected records submitted through the Batch Enrollment process.

b. Pre-requisites to Batch Maintenance Process

Ability for a new client to the Batch maintenance process involves Client's completion of all necessary testing and paper work (File Transmission CSO) with KeyBank. During this processes, file naming conventions, security access, user IDs and file locations are established between KeyBank and the customer.

- ⊕ Notify KeyBank Representative of interest in File transmissions
- ⊕ Receive Batch File Guide (this document)
- ⊕ Complete and submit File Transmission CSO with Secure File Transmission Form.
- ⊕ Submit test batch file(s)
- ⊕ Receive notification from GXS / KeyBank that all necessary Batch File setup procedures have been completed

c. Batch File Transmission (Connectivity and Security)

KeyBank ECP Prepaid Card Batch Maintenance process transmission is through OpenText (GXS). The clients will be transmitting / receiving the files from / to KeyBank through GXS.

GXS offers various transmission modes and supports a variety of encryption methods which can be selected as required. GXS will set up a MAILBOX ID for every Client.

d. File Name Convention

The inbound batch maintenance file from the client to Keybank must be named as below:-

<CustProvidedFileName>.KBPPD.PPD

Please note that the file name must end with “.KBPPD.PPD”.

The input file must be uploaded to the appropriate directory on the FTP server,

Unencrypted files must be uploaded to the folder “KEYBKAIIN/KEYBKPPDIFF”. Encrypted files must be FTP’d to “KEYBKGGPG/KEYBKPPDIFF” directory.

Each batch file transmitted must have a header and trailer record in addition to the individual detail records.

The echo/Summary file from Keybank will be available in the folder below on the FTP server:-
 <MAILBOX ID>/KEYBKGGPG/**GPGENCRYPTED**/POLLABLE

The echo/summary file will be named **PrePaidCardResponseFromKeybank.<DATE><TIME>**

Retrieved and un-retrieved files will both show under the POLLABLE and root directory on the FTP Server.

Only files that have not been downloaded will be under the POLLABLE directory. After a file has been downloaded, it will be moved to ACCEPTED, so it is recommended to download files from POLLABLE directory.

Un-retrieved files show under:

<MAILBOX ID>/KEYBKGGPG/KEYBKPPDIFF/POLLABLE

Retrieved files show under:

<MAILBOX ID>/KEYBKGGPG/KEYBKPPDIFF/ACCEPTED

Each batch file transmitted must have a header and trailer record in addition to the individual detail records.

Please note that the timestamp on the file is always in GMT.

e. Record Types

The detail record type must be populated with one of the option from below table:

Field	Description	Usage
E	New Enrollment	Create a new account
U	Update Cardholder	Update an existing account
A	Additional Cardholder	Add additional cardholder to primary account

F	Financial Transaction	Credit /Debit cardholder account
L	Replacement Card - Lost	Issue a Replacement Card, (Reason : Lost)
M	Replacement Card – Damaged	Issue a Replacement Card, (Reason Damaged)
R	Replacement Card - Stolen	Issue a Replacement Card, (Reason Stolen)
S	Reissue Card	Card Reissue with new Emboss Name (Reason: Name changes)

i. New Enrollment

The Enrollment function in the batch process is used to create a new cardholder account. Once the record is processed Keybank will create a new cardholder account and a card is mailed to the cardholder.

ii. Update Cardholder

The Update function in the batch process is used to update demographic information for an existing cardholder. The process updates/overwrites all the demographic fields.

iii. Additional Cardholder

The Additional Cardholder function in the batch process enrolls an Additional Cardholder linked to a Primary Cardholder’s Account. If used with a New Enrollment(“E” record) for the Primary cardholder the “A” record must follow the Primary’s “E” record (Account number field must be blank).

In case of delayed enrollment of the Additional cardholder the “A” record must contain the Account Reference Number of the Primary Cardholder. Keybank will issue a new account reference number on the return record for the Additional Cardholder but will link the Transaction accounts for the Primary and Additional Cardholder. Each of these Additional Cardholders will receive their own card linked to the Primary Cardholder's account and will have access to all funds available in the account.

iv. Financial Transaction/ Funding Record

The Financial Transaction function in the batch process is used to Add / Remove funds from the cardholders account or post Credit/Debit Adjustments. The Credits / Debits to Cardholder accounts on the batch will cause corresponding Debits /Credits to the client’s DDA at Keybank.

v. Replacement Card

The Replacement Card function in the batch process is used to “HOT” card the existing card and issue a new replacement card. A new card number will be issued. This function does not include demographic changes to the cardholders account. Demographic changes to the cardholder’s account must be included with an “Update Cardholder” record (“U”). To issue the replacement card to a new address, the Update record must precede the Replacement record.

vi. Reissue Card

The Reissue Card function in the batch process is used to reissue the card with new Embossed Name whenever there are changes to the name of card holder. The Name and Demographic changes to the cardholder’s account must be included with an “Update Cardholder” record (“U”). To reissue the card with new name, the Update record must precede the Reissue record.

f. Duplicate Enrollments

The issuing platforms enrollment process will reject duplicate enrollments. A cardholder will not be allowed to be enrolled twice within the same Program Prefix for Key2Benefits.

Duplicate enrollments are prevented via batch and the Key2Benefits admin portal. A duplicate enrollment via batch will reject with appropriate code as in the table in Appendix B.

The card issuing platform validates the cardholders SSN to identify duplicates and thus reject the second enrollment for the same SSN.

2. Daily Refresh File

Keybank can send out a daily refresh file if required.

The full file contains 3 record types:-

DT01 – Closed Accounts: Lists all accounts with the current card in closed Status.

DT02 – Card/Account Status : Lists all accounts with the status of the most recent card.

DT03 – Demographic Change : Lists cardholder information on accounts for which the contact information was updated during the previous business day.

The daily file will be transmitted around 7 AM every morning.

The refresh file will be sent everyday including days there is no data to report. On such days the file will only have a Header and Trailer and Zero detail records. File specs are mentioned in Appendix C.

a. File Name Convention

The daily refresh file Key will be named as below:-

<FILENAME TBD>.<DATE> <TIME>

Please note that the timestamp on the file is always in GMT.

Appendix A: KeyBank Batch Maintenance File Specifications

Each Batch Enrollment File sent to KeyBank ECP must conform to the following layout specifications. The file is a fixed length ASCII file. Each file will consist of a header, detail and footer records. The first record (row) is the header record, followed by one or more detail records (card activation, demographic update information, replace or reissue records) and a footer record at the end of the file. Each record will have a length of 1100 bytes. All fields are left justified and should be padded with spaces at the end. Any optional fields transmitted without data and “filler” fields must be filled with spaces.

KeyBank ECP Prepaid Card Program–Header Record:

Field	Position	Field Name	Length	Type Description	Type	Description / Data Value	R/O/C
1	1-15	File Program Indicator	15	ALPHANUMERIC LEFT JUSTIFIED SPACE FILLED	PIC X	This value must be set to “HDRK2BENRLUPDT”.	R
2	16-31	File Date and time	16	ALPHANUMERIC LEFT JUSTIFIED SPACE FILLED	PIC X	File Creation Date and time “YYYYMMDDHHMMSSHH” format. (In response/ACK/Echo file this will be the date/time that Keybank processes the file)	R
3	32-40	Program Prefix Number	9	NUMERIC RIGHT JUSTIFIED SPACE FILLED	PIC 9	This Value Must be hard coded to the one provided during program setup. Eg. “511565XXX”. (Please check with your Implementation Coordinator)	R
4	41-44	Reason Code	4	NUMERIC RIGHT JUSTIFIED ZERO FILLED	PIC 9	Default to zeroes. This field will be populated in return file.	R on the reply
5	45-54	Version Number	10	ALPHANUMERIC LEFT JUSTIFIED SPACE FILLED DEFAULT SPACES	PIC X	Keybank Reserved	O
6	55-64	FIS Bank No	10	ALPHANUMERIC LEFT JUSTIFIED SPACE FILLED DEFAULT SPACES	PIC X	Must be Set to "00G4X" or "00G2W" depending on your program. (Please check with your Implementation Coordinator)	R
7	65-75	Division ID	11	ALPHANUMERIC LEFT JUSTIFIED SPACE FILLED DEFAULT SPACES	PIC X	FIS Division ID. Required for Key2Payroll and Key2Prepaid. (Please check with your Implementation Coordinator)	C

						<i>Coordinator)</i>	
8	76-1100	Filler	1025	ALPHANUMERIC LEFT JUSTIFIED SPACE FILLED DEFAULT SPACES	PIC X	Reserved for future use.	O

KeyBank ECP Prepaid Card Program–Detail Record layout for record type “E/U/A”:

Field	Position	Field Name	Length	Type Description	Type	Description / Data Value	E	U/A
1	1-1	Record Type	1	ALPHANUMERIC LEFT JUSTIFIED SPACE FILLED	PIC X	Record Type “E” = New enrollment “U” = Update Cardholder “A” = Additional Cardholder	R	R
2	2-10	Prefix Number	9	NUMERIC RIGHT JUSTIFIED ZERO FILLED DEFAULT ZEROES	PIC 9	This Value Must be hard coded to the one provided during program setup. Eg. “511565XXX” Must be same as in Header record. <i>(Please check with your Implementation Coordinator)</i>	R	R
3	11-11	Reserved for Keybank	1	ALPHANUMERIC LEFT JUSTIFIED SPACE FILLED	PIC X		R	R
4	12-28	Account Number	17	NUMERIC RIGHT JUSTIFIED ZERO FILLED DEFAULT ZEROES	PIC 9		O	R on “U”/ Delayed “A”
5	29-42	Reserved	14	ALPHANUMERIC LEFT JUSTIFIED SPACE FILLED	PIC X	Reserved for Keybank	O	O

6	43-43	Reserved for Keybank	1	ALPHANUMERIC LEFT JUSTIFIED SPACE FILLED DEFAULT SPACES	PIC X	Reserved for Keybank	O	O
7	44-73	Cardholder Last Name	30	ALPHANUMERIC LEFT JUSTIFIED SPACE FILLED	PIC X	Cardholder last name Only the following characters will be accepted in last/first/middle name field(s) 1. UPPERCASE A-Z 2. Allow spaces to be within name. 3. Numerics 0-9 4. "-" 5. "'" - Apostrophe Truncated to 15 Characters on Card Processing System.	R	R
8	74-103	Cardholder First Name	30	ALPHANUMERIC LEFT JUSTIFIED SPACE FILLED	PIC X	Only the following characters will be accepted in last/first/middle name field(s) 1. UPPERCASE A-Z 2. Allow spaces to be within name. 3. Numerics 0-9 4. "-" 5. "'" - Apostrophe Cardholder first name. Can be an initial. Truncated to 10 Characters on Card Processing System.	R	R
9	104-104	Cardholder Middle Initial	1	ALPHANUMERIC LEFT JUSTIFIED SPACE FILLED DEFAULT SPACES	PIC X	Cardholder Middle Initial. Not Stored on Card Processing System.	O	O
10	105-112	Cardholder DOB	8	ALPHANUMERIC LEFT JUSTIFIED	PIC X	Cardholder date of birth (YYYYMMDD).	R	R

				SPACE FILLED				
11	113-152	Cardholder Address 1	40	ALPHANUMERIC LEFT JUSTIFIED SPACE FILLED	PIC X	Cardholder address- field 1 Truncated to 30 chars Card Processing System. (US and non-US)	R	R
12	153-192	Cardholder Address 2	40	ALPHANUMERIC LEFT JUSTIFIED SPACE FILLED DEFAULT SPACES	PIC X	Cardholder address- field 2. Truncated to 30 Chars Card Processing System. (US and Non-US addresses)	O	O
13	193-232	Cardholder City	40	ALPHANUMERIC LEFT JUSTIFIED SPACE FILLED	PIC X	Cardholder city (US Only). Truncated to 20 chars Card Processing System. For update records, this field is optional. Spaces means no changes.	R	O for "U"/ R for "A"
14	233-234	Cardholder State	2	ALPHANUMERIC LEFT JUSTIFIED SPACE FILLED	PIC X	Cardholder state code. Must be populated for US states and territories (Do not populate for Non-US addresses). For update records, this field is optional. Spaces means no changes.	R	O for "U"/ R for "A"
15	235-237	Cardholder Country Code	3	ALPHANUMERIC LEFT JUSTIFIED SPACE FILLED	PIC X	Cardholder country code (ISO Alpha-3 /Numeric-3 country codes) Blank Defaults to USA.	R	R
16	238-246	Cardholder Zip Code	9	ALPHANUMERIC LEFT JUSTIFIED SPACE FILLED	PIC X	Cardholder zip code- can be either zip OR zip+4 for US. For other countries the zip is not required. Include Postal code with Province field if needed. For update records, this field is optional. Spaces means no changes.	R	O for "U"/ R for "A"
17	247-286	Province/Address line 3	40	ALPHANUMERIC LEFT JUSTIFIED SPACE FILLED	PIC X	City and Province/Region / Address line 3 for International Addresses	O	O

18	287-311	Cardholder Phone	25	ALPHANUMERIC LEFT JUSTIFIED SPACE FILLED DEFAULT SPACES	PIC X	Format: NPANXXXXXX. Only First 10 digits are stored on file as Home phone.	O	O
19	312-336	Cardholder Phone 2	25	ALPHANUMERIC LEFT JUSTIFIED SPACE FILLED DEFAULT SPACES	PIC X	Format: NPANXXXXXX. Only first 10 digits are stored on file as Business Phone.	O	O
20	337-386	Email	50	ALPHANUMERIC LEFT JUSTIFIED SPACE FILLED DEFAULT SPACES	PIC X	Cardholder Email address	O	O
21	387-411	Reserved for Keybank	25	ALPHANUMERIC LEFT JUSTIFIED SPACE FILLED DEFAULT SPACES	PIC X	Reserved for Keybank	O	O
22	412-420	Cardholder SSN	9	NUMERIC RIGHT JUSTIFIED ZERO FILLED	PIC 9	Cardholder Social Security or Taxpayer Identification Number- no dashes or spaces.	R	R
23	421-445	Mothers Maiden Name	25	ALPHANUMERIC LEFT JUSTIFIED SPACE FILLED DEFAULT SPACES	PIC X	Mothers Maiden Name Default setting is optional; however, may be required for certain profile configurations when used as a security key.	O	O
24	446-502	Reserved for Keybank	57	ALPHANUMERIC LEFT JUSTIFIED SPACE FILLED DEFAULT SPACES	PIC X	Reserved for Keybank	O	O
25	503-523	Customer Number	21	ALPHANUMERIC LEFT JUSTIFIED SPACE FILLED	PIC X	Cardholder identifier on customer system / User specific Data.	O	O

				DEFAULT SPACES				
26	524-974	Reserved Field	451	ALPHANUMERIC LEFT JUSTIFIED SPACE FILLED DEFAULT SPACES	PIC X	Reserved for Keybank	O	O
27	975-978	Reason code	4	NUMERIC RIGHT JUSTIFIED ZERO FILLED	PIC 9	Required on reply from Keybank	R on the reply	R on the reply
28	979-984	Expiration date	6	NUMERIC RIGHT JUSTIFIED ZERO FILLED	PIC 9	Card expiration date YYYYMM	C	C
29	985-994	Reserved field	10	ALPHANUMERIC LEFT JUSTIFIED SPACE FILLED DEFAULT SPACES	PIC X	Reserved for keybank	O	O
30	995-1100	Filler	106	ALPHANUMERIC LEFT JUSTIFIED SPACE FILLED DEFAULT SPACES	PIC X	Fill with spaces.	O	O

KeyBank ECP Prepaid Card Program–Detail Record layout for record type “L/M/R/S”:

Field	Position	Field Name	Length	Type Description	Type	Description / Data Value	Required/ Optional
1	1-1	Record Type	1	ALPHANUMERIC LEFT JUSTIFIED SPACE FILLED	PIC X	Record Type “L” = Replace Lost Card “M” = Replace Damaged Card “R” = Replace Stolen Card “S” = Reissue Card	R
2	2-10	Prefix Number	9	NUMERIC RIGHT JUSTIFIED ZERO	PIC 9	This Value Must be hard coded to the one provided during program	R

				FILLED DEFAULT ZEROES		setup. Eg. "511565XXX" Must be same as in Header record. <i>(Please check with your Implementation Coordinator)</i>	
3	11-11	Reserved for Keybank	1	ALPHANUMERI C LEFT JUSTIFIED SPACE FILLED	PIC X		R
4	12-28	Account Number	17	NUMERIC RIGHT JUSTIFIED ZERO FILLED DEFAULT ZEROES	PIC 9	17 digit Account number	R
5	29-42	Reserved	14	ALPHANUMERI C LEFT JUSTIFIED SPACE FILLED	PIC X	SPACES	O
6	43-974	Filler / Reserved for Keybank	932	ALPHANUMERI C LEFT JUSTIFIED SPACE FILLED DEFAULT SPACES	PIC X	SPACES	O
27	975-978	Reason code	4	NUMERIC RIGHT JUSTIFIED ZERO FILLED	PIC 9	Required on reply from Keybank	R on the reply
30	979- 1100	Filler	122	ALPHANUMERI C LEFT JUSTIFIED SPACE FILLED DEFAULT SPACES	PIC X	Fill with spaces.	O

KeyBank ECP Prepaid Card Program –Detail Record layout for record type “F”:

Field #	Position	Field Name	Length	Type Description	Type	Description / Data Value	R/O
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1	1-1	Record Type	1	ALPHANUMERIC LEFT JUSTIFIED SPACE FILLED	PIC X	Record Type "F" = Funding	R
2	2-2	Reserved Field	1	ALPHANUMERIC LEFT JUSTIFIED DEFAULT SPACES	PIC X	Reserved for Keybank	O
3	3-19	Account Reference Number	17	NUMERIC RIGHT JUSTIFIED ZERO FILLED DEFAULT ZEROES	PIC 9	Account Reference Number	R
4	20-42	Reserved Field	23	ALPHANUMERIC LEFT JUSTIFIED DEFAULT SPACES	PIC X	Reserved for Keybank	O
5	43-51	Prefix Number	9	NUMERIC RIGHT JUSTIFIED ZERO FILLED DEFAULT ZEROES	PIC 9	This Value Must be hard coded to the one provided during program setup. Eg. "511565XXX" Must be same as in Header record. (Please check with your Implementation Coordinator)	R
6	52-81	Cardholder Last Name	30	ALPHANUMERIC LEFT JUSTIFIED SPACE FILLED	PIC X	Cardholder last name Only the following characters will be accepted in last/first/middle name field(s) 1. UPPERCASE A-Z 2. Allow spaces to be within name. 3. Numerics 0-9 4. "-" Truncated to 15 Characters on Card Processing System.	O
7	82-111	Cardholder First Name	30	ALPHANUMERIC LEFT JUSTIFIED SPACE FILLED	PIC X	Cardholder first name. Can be an initial. Truncated to 10 Characters on Card Processing System.	O
8	112-119	Cardholder Date of Birth	8	ALPHANUMERIC LEFT JUSTIFIED SPACE FILLED	PIC X	Cardholder date of birth (YYYYMMDD).	O
9	120-127	Transaction Date	8	ALPHANUMERIC LEFT JUSTIFIED SPACE FILLED	PIC X	Transaction Date (YYYYMMDD)	R

10	128-128	Transaction Type	1	ALPHANUMERIC LEFT JUSTIFIED SPACE FILLED	PIC X	"C" = Credit Adjustment "D" = Debit Adjustment "L" = Add Funds "R" = Remove Funds	R
11	129-143	Transaction Amount	15	NUMERIC RIGHT JUSTIFIED ZERO FILLED DEFAULT ZEROES	PIC 9	Decimal Implied(No Decimal) ex: 12345670 = 123456.70 The Last 2 bytes are considered decimal.	R
12	144-146	Currency Code	3	ALPHANUMERIC LEFT JUSTIFIED SPACE FILLED	PIC X	"USD" or SPACES	O
13	147-150	Reason Code	4	NUMERIC RIGHT JUSTIFIED ZERO FILLED DEFAULT ZEROES	PIC 9	Returned on reply message. 0000 = Success	R on Reply
14	151-151	Status Code	1	ALPHANUMERIC LEFT JUSTIFIED SPACE FILLED	PIC X	Returned on Reply message "R"=Posted "E" = Error	R on Reply
15	152-153	Adjustment Reason	2	ALPHANUMERIC LEFT JUSTIFIED SPACE FILLED	PIC X	Check Table	O
16	154-159	Filler	6	ALPHANUMERIC LEFT JUSTIFIED SPACE FILLED	PIC X	SPACES	O
17	160-174	Amount Posted	15	NUMERIC RIGHT JUSTIFIED ZERO FILLED DEFAULT ZEROES	PIC 9	Decimal Implied(No Decimal) ex: 12345670 = 123456.70 The Last 2 bytes are considered decimal.	R on reply
18	175-1100	Filler	926	ALPHANUMERIC LEFT JUSTIFIED SPACE FILLED	PIC X	SPACES	O

KeyBank ECP Prepaid Card Program-Trailer Record:

Field #	Position	Field Name	Length	Type Description	Type	Description / Data Value	R/O
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1	1-15	File Program Indicator	15	ALPHANUMERIC LEFT JUSTIFIED SPACE FILLED	PIC X	This format supports only one client so this value must be set to "TRRK2BENRLUPDT".	R
2	16-23	File Date	8	ALPHANUMERIC LEFT JUSTIFIED SPACE FILLED	PIC X	File Creation Date in "YYYYMMDD" format.	R
3	24-32	Number of Detail Records	9	NUMERIC RIGHT JUSTIFIED ZERO FILLED	PIC 9	Total number of detail records in file.	R
4	33-39	Total # account successful	7	NUMERIC RIGHT JUSTIFIED ZERO FILLED DEFAULT ZEROES	PIC 9		R on reply
5	40-46	Total # account rejected	7	NUMERIC RIGHT JUSTIFIED ZERO FILLED DEFAULT ZEROES	PIC 9		R on reply
6	47-53	Total # of Debits	7	NUMERIC RIGHT JUSTIFIED ZERO FILLED DEFAULT ZEROES	PIC 9		R
7	54-60	Total # of Credits	7	NUMERIC RIGHT JUSTIFIED ZERO FILLED DEFAULT ZEROES	PIC 9		R
8	61-78	Total Amt of Debits	18	NUMERIC RIGHT JUSTIFIED ZERO FILLED	PIC 9		R
9	79-96	Total Amt of Credits	18	NUMERIC RIGHT JUSTIFIED ZERO FILLED	PIC 9		R
10	97-103	Total # of Debits Rejected	7	NUMERIC RIGHT JUSTIFIED ZERO FILLED DEFAULT ZEROES	PIC 9		R on Reply
11	104-110	Total # of Credits Rejected	7	NUMERIC RIGHT JUSTIFIED ZERO FILLED DEFAULT ZEROES	PIC 9		R on reply
12	111-128	Total Amount of Debits Rejected	18	NUMERIC RIGHT JUSTIFIED ZERO FILLED	PIC 9		R on reply
13	129-146	Total Amt of Credits Rejected	18	NUMERIC RIGHT JUSTIFIED ZERO FILLED	PIC 9		R on reply

14	147-153	Total # of updates successful	7	NUMERIC RIGHT JUSTIFIED ZERO FILLED DEFAULT ZEROES	PIC 9		R on reply
15	154-160	Total # of updates rejected	7	NUMERIC RIGHT JUSTIFIED ZERO FILLED DEFAULT ZEROES	PIC 9		R on reply
16	161-167	Total # of close account successful	7	NUMERIC RIGHT JUSTIFIED ZERO FILLED	PIC 9	Not Used by Key	R on reply
17	168-174	Total # of close account rejected	7	NUMERIC RIGHT JUSTIFIED ZERO FILLED	PIC 9	Not used by Key	R on reply
18	175-181	Total # of Replacements Successful	7	NUMERIC RIGHT JUSTIFIED ZERO FILLED DEFAULT ZEROES	PIC 9		R on reply
19	182-188	Total # of Replacements rejected	7	NUMERIC RIGHT JUSTIFIED ZERO FILLED DEFAULT ZEROES	PIC 9		R on reply
20	189-195	Number of unidentifiable records	7	NUMERIC RIGHT JUSTIFIED ZERO FILLED DEFAULT ZEROES	PIC 9	Number of records that were not processed because the record type was unidentifiable.	R on reply
21	196-202	Total # of Reissue Successful	7	NUMERIC RIGHT JUSTIFIED ZERO FILLED DEFAULT ZEROES	PIC 9		R on reply
22	203-209	Total # of Reissue Rejected	7	NUMERIC RIGHT JUSTIFIED ZERO FILLED DEFAULT ZEROES	PIC 9		R on reply
23	210-1100	Filler	891	ALPHANUMERIC LEFT JUSTIFIED SPACE FILLED	PIC X	SPACES	O

Note:

1. Name and Address field lengths will be truncated on the Card processing system as specified in the layout during enrollment/Update. Keybank accepts the last name longer than 15 characters, to accommodate the last name for embossing it on the card.

2. The Embossed name on the card can only be 26 characters long. If cardholder's last name is greater than 15 chars then card is embossed with first character of First Name followed by a space and subsequently followed by the Last name (upto 24 chars).
3. The echo/response file will have the First and Last name as provided (without any truncation) on the initial enrollment file.

Appendix B: Return File Errors

The Return file is an echo file with all the records and the rejected reason code. It uses the same layout as the Enrollment/Update file.

The header and every detail record has a 4 digit reject reason code that will be populated with the appropriate error code. Successful records will have Zeroes.

Presence of a non-zero reject reason on the header indicates that the entire file was rejected.

The following is a listing of all the possible error descriptions that might be returned in the Return File.

Return File Error Message Descriptions (Table E.1)

Error Code	Description
0000	NO ERROR
0001	CARD NUMBER NOT FOUND ON FILE
0002	DATABASE ERROR. CONTACT SUPPORT.
0003	FINANCIAL INSTITUTION NOT FOUND ON FILE
0004	PREISSUE CARDS MAY NOT HAVE HOT CARD STATUS.
0005	CARD REASON CODE IS INVALID.
0006	THIS PREFIX IS NOT SETUP FOR CARD ACTIVATION.
0007	NOT A VALID CARD STATUS.
0008	OPERATOR NOT PERMITTED TO ADD TO NEGATIVE FILE.
0009	OPERATOR NOT PERMITTED TO DELETE FROM NEGATIVE FILE.
0010	OPERATOR NOT PERMITTED TO CHANGE NEGATIVE FILE STATUS.
0011	A REASON CODE IS REQUIRED FOR A HOT CARD STATUS.
0012	FUNCTIONS AND LIMITS ARE NOT ON FOR THIS PREFIX.
0013	REQUEST PROCESSED. SWITCH FILE ADD PENDING.
0014	REQUEST PROCESSED. SWITCH FILE DELETE PENDING.
0015	REQUEST PROCESSED. SWITCH FILE CHANGE PENDING.
0016	PLASTIC CARDS ARE NOT PRODUCED FOR THIS PREFIX.
0017	THE CARDHOLDER ONLY HAS ONE NAME. CANNOT REISSUE CARD 2 OR BOTH CARD
0018	ACCOUNT ON NEG FILE. CANNOT BE REISSUED.
0019	FOR THIS PREFIX, EFFECTIVE DATE PARMS NOT FOUND.
0020	NO AUTHORIZATION PARMS IN EFFECT ON THE FIN INST FILE.

0021	REISSUE CARD VALUE MUST BE 1, 2, OR B FOR BOTH CARDS.
0022	OPERATOR NOT FOUND ON SECURITY DATABASE.
0023	OPERATOR NOT AUTHORIZED TO REISSUE CARD/PIN.
0024	PIN REMINDERS ARE NOT GENERATED FOR THIS PIN METHOD.
0025	PIN REMINDERS ARE NOT PRODUCED FOR THIS PREFIX.
0026	REQUESTED ACCOUNT NOT ON FILE.
0027	DDA ACCOUNT NUMBER MUST BE NUMERIC.
0028	FLOAT AVAILABLE MUST BE EITHER Y OR N.
0029	DDA REQUIRED FOR VISA DEBIT CARD.
0030	AT LEAST ONE DDA, SAV, CRC, OR LOC MUST BE ENTERED.
0031	OPTIONAL PERSONAL LIMITS MUST BE Y OR N.
0032	OPERATOR NOT PERMITTED TO UPDATE PERSONAL LIMITS.
0033	OFFICER CODE MUST BE 5 DIGITS LONG.
0034	CARD STATUS IS INVALID. MUST BE 1, 2, 4, 7, 8, or 9.
0035	CARD REASON CODE IS INVALID.
0036	EXPIRATION DATE MUST BE NUMERIC.
0037	PIN OFFSET FOR THIS PREFIX IS LONGER THAN THE REQUIRED LENGTH.
0038	NOT ABLE TO ADD CARD TO NEG FILE WITH THIS FUNCTION.
0039	BRANCH MUST BE NUMERIC.
0040	SHORT NAME IS REQUIRED.
0041	NAME 1 IS REQUIRED.
0042	ADDRESS IS REQUIRED.
0043	CITY IS REQUIRED.
0044	INVALID COUNTRY CODE.
0045	STATE CODE IS REQUIRED. SEE LIST OF VALID CODES.
0046	ZIP IS REQUIRED. IF USA, THEN MUST BE NUMERIC.
0047	ZIP AREA IS OPTIONAL. IF KEYED, AND USA, THEN MUST BE NUMERIC.
0048	DEPOSIT CASH BACK LIMIT MUST BE NUMERIC.
0049	CREDIT LIMIT FOR PURCHASE TRANSACTIONS MUST BE NUMERIC.
0050	CREDIT LIMIT FOR PURCHASE AMOUNT MUST BE NUMERIC.
0051	CREDIT LIMIT FOR CASH TRANSACTIONS MUST BE NUMERIC.
0052	CREDIT LIMIT FOR CASH OUT AMOUNT MUST BE NUMERIC.

0053	DEBIT LIMIT FOR PURCHASE TRANSACTIONS MUST BE NUMERIC.
0054	DEBIT LIMIT FOR PURCHASE AMOUNT MUST BE NUMERIC.
0055	DEBIT LIMIT FOR CASH OUT TRANSACTIONS MUST BE NUMERIC.
0056	DEBIT LIMIT FOR CASH OUT AMOUNT MUST BE NUMERIC.
0057	SAV ACCOUNT NUMBER NOT FOUND OR NEEDS TO BE NUMERIC.
0058	DDA ACCOUNT NUMBER NOT FOUND OR NEEDS TO BE NUMERIC.
0059	PIN/OFFSET ENTERED IS TOO SHORT FOR THIS PREFIX OR IS NOT NUMERIC.
0060	EXPIRATION DATE FORMAT IS MMDDYY. MONTH MUST BE BETWEEN 1 AND 12.
0061	EXPIRATION DATE DAY MUST BE VALID FOR THE MONTH.
0062	INVALID DATE FORMAT, MUST BE MMDDYY.
0063	INVALID DATE. MONTH MUST BE BETWEEN 1 AND 12.
0064	INVALID DATE. DAYS MUST BE BETWEEN 1 AND THE NUMBER OF DAYS IN THE M
0065	LIMITS RESET DATE CANNOT BE LESS THAN TODAY'S DATE.
0066	NEXT SERVICE CHARGE DATE MUST BE NUMERIC.
0067	FUNCTIONS/LIMITS ARE NOT IN EFFECT FOR THIS PREFIX.
0068	FOR THIS PREFIX, PROCESSING PARMS ARE NOT FOUND AS OF EFFECTIVE DATE
0069	PAD INDICATOR MUST BE "Y" OR "N".
0070	PAD AMOUNT MUST BE NUMERIC.
0071	PAD TYPE MUST BE "N", "P", "F", "X", OR "Y"
0072	SERVICE CHARGE WAIVE FLAG MUST BE SPACE, A, W OR S.
0073	SC NOT ENTERED. NEXT SVC DATE MUST BE ZEROES.
0074	SC ENTERED. NEXT SVC DATE MUST BE ENTERED.
0075	NEXT SVC CHARGE DATE IS NOT FORMATTED CORRECTLY.
0076	WHEN DDA ROLL UP IS Y, WAIVE FLAG MUST BE SPACE OR S.
0077	NEXT SERVICE CHARGE DATE MUST BE GREATER THAN TODAY'S DATE.
0078	ACCOUNT ALREADY ON ACCOUNT DATABASE.
0079	PIN GENERATION IS NOT TURNED ON FOR THIS PREFIX.
0080	PIN OFFSET ENTERED CANNOT BE ZEROES.
0081	ELEMENT DATA LENGTH NOT NUMERIC
0082	KEY FIELDS NOT FOUND
0083	FIN INST NUMBER ENTERED NOT FOUND ON THE FIN INST FILE.
0084	ACCOUNT INVALID, CORRESPONDING PREFIX DOES NOT EXIST FOR THIS FIN IN

0085	ACCOUNT INVALID, ACCOUNT FORMAT PARMS NOT IN EFFECT FOR THIS FIN INS
0086	NEW ACCOUNT MAY BE ADDED.
0087	PIN/OFFSET MUST NOT BE ENTERED FOR SPECIFIED PIN METHOD.
0088	PREISSUED ACCOUNT MAY NOT BE UPDATED.
0089	FOR THIS PREFIX, PROCESSING PARMS NOT FOUND AS OF EFFECTIVE DATE.
0090	STATUS MAY NOT BE ENTERED WITHOUT A CORRESPONDING ACCT NUMBER.
0091	ACCOUNT STATUS MUST BE 0 OR 1.
0092	ACCOUNT SET UP FOR CREDIT CARD NOT LINE OF CREDIT.
0093	NUMBER OF MULTIPLE ACCOUNTS EXCEEDS LIMIT.
0094	ACCOUNT TYPE MUST BE DDA, SAV, CRC, OR LOC.
0095	MULTIPLE ACCOUNTS NOT ALLOWED FOR THIS CARD PREFIX
0096	PRIMARY ACCOUNTS MUST EXIST BEFORE MULTIPLES.
0097	THIS ACCOUNT ALREADY SET UP FOR CARDHOLDER.
0098	ACCOUNT NUMBER NEEDED TO ADD AN ACCOUNT.
0099	DDA ACCOUNT NUMBER WAS NOT FOUND ON THE TELLER FILE
0100	SAV ACCOUNT NUMBER WAS NOT FOUND ON THE TELLER FILE
0101	CARD CAN NOT ACCESS BOTH CREDIT CARD AND LOC.
0102	BOTH ACCOUNT NUMBER AND NOTE NUMBER ARE REQUIRED FOR LOAN ACCTS.
0103	NOTE NUMBER MUST BE NUMERIC.
0104	DEPOSITS ALLOWED INDICATOR MUST BE Y OR N.
0105	FLOAT AVAILABLE INDICATOR MUST BE Y OR N.
0106	RESET CONSECUTIVE TRANSACTIONS MUST BE Y OR N.
0107	RESET CONSECUTIVE PIN FAILURES MUST BE Y OR N.
0108	SERVICE CHARGE PLAN WAS NOT VALID.
0109	THE PIN LENGTH FOR THE FIID MUST BE SET TO 4.
0110	OFFSET REQUIRED FOR MANUAL OFFSET METHOD.
0111	PIN/OFFSET REQUIRED FOR THIS PREFIX PIN METHOD.
0112	OFFSET MUST NOT BE ENTERED FOR THE SPECIFIED PIN METHOD.
0113	INITIAL PIN GEN METHOD HAS NOT BEEN SET UP ON CARDBASE.
0114	UNABLE TO DELETE IF ON NEG FILE.
0115	CUSTOMER SELECTED PINS NOT ALLOWED.
0116	DELETE FAILED IN CIS.

0117	ACCOUNT-WAS DELETED.
0118	CUSTOMER SELECTED PINS ARE NOT SUPPORTED AT THIS TIME.
0119	OPERATOR NOT DEFINED TO CMS SECURITY SUBSYSTEM.
0120	OPTIONAL PERSONAL LIMITS CANNOT BE SET AT THE ACCOUNT LEVEL.
0121	DOLLAR AMOUNT OF LIMIT EXCEEDS AUTHORIZED SECURITY.
0122	NUMBER OF TRANSACTIONS LIMIT EXCEEDS AUTHORIZED SECURITY.
0123	DEPOSIT CASH BACK LIMIT MUST BE NUMERIC.
0124	DEBIT LIMIT FOR CASH OUT AMOUNT MUST BE NUMERIC.
0125	DEBIT LIMIT FOR CASH OUT TRANSACTIONS MUST BE NUMERIC.
0126	DEBIT LIMIT FOR PURCHASE AMOUNT MUST BE NUMERIC.
0127	DEBIT LIMIT FOR PURCHASE TRANSACTIONS MUST BE NUMERIC.
0128	CREDIT LIMIT FOR CASH OUT AMOUNT MUST BE NUMERIC.
0129	CREDIT LIMIT FOR CASH OUT TRANSACTIONS MUST BE NUMERIC.
0130	CREDIT LIMIT FOR PURCHASE AMOUNT MUST BE NUMERIC.
0131	CREDIT LIMIT FOR PURCHASE TRANSACTIONS MUST BE NUMERIC
0132	INVALID TRANSACTION NUMBER READ ON INPUT FILE.
0133	INVALID PRIMARY ACCOUNT TYPE.
0134	INVALID BOTH REISSUE CARD 1 AND REISSUE CARD 2 WERE INVALID OR SET T
0135	NAME LINE 1 NOT ADDED/CHANGED. THIS MUST BE DONE THROUGH THE CIS SYS
0136	NAME LINE 2 NOT ADDED/CHANGED. THIS MUST BE DONE THROUGH THE CIS SYS
0137	ADDRESS LINE 1 NOT ADDED/CHANGED. THIS MUST BE DONE THROUGH THE CIS
0138	ADDRESS LINE 2 NOT ADDED/CHANGED. THIS MUST BE DONE THROUGH THE CIS
0139	CITY IS NOT ADDED/CHANGED. THIS MUST BE DONE THROUGH THE CIS SYSTEM.
0140	COUNTRY IS NOT ADDED/CHANGED. THIS MUST BE DONE THROUGH THE CIS SYST
0141	STATE IS NOT ADDED/CHANGED. THIS MUST BE DONE THROUGH THE CIS SYSTEM
0142	ZIP CODE IS NOT ADDED/CHANGED. THIS MUST BE DONE THROUGH THE CIS SYS
0143	ZIP CODE (AREA 2) IS NOT ADDED/CHANGED. THIS MUST BE DONE THROUGH CI
0144	INSTITUTION NUMBER WAS NOT FOUND.
0145	PIN OFFSET WAS NOT NUMERIC.
0146	PRIMARY ACCOUNT TYPE MUST BE DDA, SAV, LOC, OR CCD.
0147	OFFICER CODE MUST BE NUMERIC.
0148	EITHER OR BOTH BRANCH CODE AND OFFICER CODE NEEDS TO BE NUMERIC.

0149	DATABASE ERROR OCCURRED WHILE SAVING ACCOUNT RECORD.
0150	DATABASE ERROR OCCURRED WHILE RETRIEVING ACCOUNT RECORD.
0151	DATABASE ERROR OCCURRED WHILE RETRIEVING FIN INST RECORD.
0152	DATABASE ERROR OCCURRED WHILE RETRIEVING MULT/ACCT RECORD.
0153	DATABASE ERROR OCCURRED WHILE DELETING MULT/ACCT RECORD.
0154	INVALID DDA/CRC/SAV ACCOUNT TYPE ON 210/215 TRANSACTION.
0155	ACCOUNT ON TRANSACTION DOES NOT MATCH ACCOUNT ON CARDBASE.
0156	CUSTOMER INFO MAINTENANCE MUST BE DONE THROUGH CIS FOR CIS BANKS.
0157	PRIMARY HOME PHONE NUMBER MUST BE NUMERIC.
0158	PRIMARY BUSINESS PHONE NUMBER MUST BE NUMERIC.
0159	PRIMARY SOCIAL SECURITY NUMBER MUST BE NUMERIC.
0160	PRIMARY DATE OF BIRTH MUST BE NUMERIC.
0161	DATABASE ERROR OCCURRED WHILE RETRIEVING FOREIGN ACCOUNT SEGMENT.
0162	PREVIOUS CARD NUMBER ASSIGNED TO THIS PREFIX IS BLANK.
0163	THIS DDA (SEQUENCE NUMBER) IS ALREADY ON THE SYSTEM.
0164	FOR THIS PREFIX, NO STOCK CODE FOUND.
0165	INITIAL CARD AMOUNT OVER LIMIT.
0166	INSUFFICIENT FUNDS TO CREATE THIS CARD.
0167	CARD AMOUNT FIELD IS INVALID.
0168	ISSUER ID FIELD IS INVALID.
0169	INVALID CARD TYPE.
0170	INVALID TRAN TYPE.
0171	PERSONAL LIMITS AVAILABLE ON 560 SCREEN MUST BE N
0172	UNABLE TO ASSIGN VALID DDA ACCOUNT FOR INSTANT ISSUE.
0173	ALLOW TRANS ACCT TO BE LINKED ON 560 SCREEN MUST BE N.
0174	PIN VENDOR NOT VALID FOR INSTANT ISSUE
0175	PRODUCE CARDS ON THE 570 SCREEN MUST BE W
0176	CARD VENDOR NOT VALID FOR INSTANT ISSUE
0177	CARD MAILED DIRECT ON THE 570 SCREEN MUST BE N
0178	INITIAL GENERATION METHOD ON 550 SCREEN MUST BE D, T, OR Z
0179	FOR THIS PREFIX, STORED VALUE DATA NOT FOUND
0180	PIN LENGTH ON THE 550 SCREEN MUST BE 04

0181	DES KEY INDICATOR ON THE 550 SCREEN MUST BE C OR H
0182	DEMAND DEPOSIT ON THE 550 SCREEN MUST BE: POS = Y, FILE = R
0183	MAILING DATE MUST BE PRIOR TO PROCESSING DATE
0184	INVALID PROCESSING DATE
0185	FUNDING OR ACTIVITY ACCOUNT NOT NUMERIC
0186	LOAD/RELOAD OR ADJUSTMENT AMOUNT IS NOT NUMERIC
0187	CANNOT FIND ACTIVITY ACCOUNT
0188	CANNOT FIND FUNDING ACCOUNT
0189	ADJUSTMENT OR LOAD AMT EXCEEDS AVAILABLE FUNDING BALANCE.
0190	ERROR REPLACING FUNDING TELLER RECORD
0191	ERROR GETTING ACTIVITY TELLER RECORD
0192	ERROR REPLACING ACTIVITY TELLER RECORD
0193	LOAD OR ADJUSTMENT EXCEEDS MAX CARD VALUE
0194	LOAD AMOUNT LESS THAN MINIMUM LOAD ALLOWED
0195	TRANSACTION EXCEEDS DAILY LOAD COUNT
0196	TRANSACTION EXCEEDS DAILY LOAD AMOUNT
0197	PLAN START DATE IS REQUIRED-YYYYMMDD
0198	UNABLE TO RETRIEVE TRAN ACCT FROM DB
0199	UNABLE TO TRANSFER FUNDS TO ACTIVITY ACCT
0200	DATABASE ERROR OCCURRED WHILE DELETING BALANCE RECORD.
0201	PARTICIPANT-ID OR CARD-NUMBER REQUIRED
0202	NO CHANGES REQUESTED. RECORD NOT PROCESSED.
0203	UNABLE TO FIND IN TABLE CBCRD0T
0204	UNABLE TO UPDATE IN TABLE CBEMPET
0205	UNABLE TO FIND IN TABLE CBEMPET
0206	PARTICIPANT ID ALREADY EXISTS
0207	UNABLE TO UPDATE TABLE CBCRD0T
0208	NEW ORG ID IS INVALID
0209	NEW ORG ID MUST MATCH VALUE ON 540 SCREEN
0210	DATABASE ERROR IN TABLE CBCRD0T
0211	PARTICIPANT ID REQUIRED FOR THIS PREFIX
0212	ORGANIZATION & DIVISION REQ FOR THIS PREFIX

0213	UNABLE TO INSERT INTO TABLE CBEMPET
0214	UNABLE TO INSERT INTO TABLE CBEMPDT
0215	INVALID ORGANIZATION/DIVISION
0216	UNABLE TO INSERT INTO TABLE CBCRDOT
0217	INVALID ORGANIZATION ID
0218	INVALID DIVISION ID
0219	UNABLE TO DELETE ROW FROM TABLE CBEMPET
0220	UNABLE TO DELETE FROM TABLE CBEMPDT
0221	UNABLE TO DELETE FROM TABLE CBCRDOT
0222	UNABLE TO UPDATE TABLE CBEMPDT
0223	DUPLICATE CARD NUMBER GENERATED
0224	UNABLE TO FIND IN TABLE CBEMPDT
0225	NEW DIVISION IS INVALID
0226	MUST ENTER BOTH ORG AND DIVISION FOR CHANGE
0227	ORG ID EQUAL TO 000 ON 540 MEANS ORG ID NOT USED
0228	CARD NUMBER & PART ID DO NOT MATCH IN INPUT RECORD
0229	PART ID NOT IN TABLES AND PREFIX NOT PROVIDED
0230	CAF UPDATE-UNABLE TO NOTIFY TANDEM
0231	REFERENCE NUMBER NOT FOUND
0232	CARD EXPEDITE INDICATOR NOT VALID
0233	PREFIX IS REQUIRED.
0234	CONTACT NAME IS REQUIRED.
0235	STATE IS REQUIRED.
0236	ZIP CODE IS REQUIRED.
0237	CARD VENDOR MUST EQUAL MWB.
0238	FI BLI SCREEN NEEDS TO BE FILLED OUT.
0239	COUNT IN TRAILER 099 RECORD DOES NOT MATCH NEW CARDS.
0240	CANNOT PROCESS CARD IF BULK HEADER 098 REJECTED.
0241	ADDRESS CANNOT BE P.O. BOX.
0242	INVALID SHIPPING SERVICE.
0243	SERVICE DOES NOT MATCH SHIPPER.
0244	REWARD ID INDICATOR MUST BE SPACES OR NUMERIC, 0-999999999

0245	CARD NUMBER MUST BE SPACES
0246	INVALID EMPLOYEE ID SENT IN FOR CARD NUMBER
0247	MUST CONTAIN AT LEAST ONE PRIMARY DDA SAV OR CRC ACCOUNT
0248	LIFE CYCLE IS Y0 ON 570 AND THIS IS NOT AN ATM PREFIX
0249	CARD NOT FOUND FOR TRAN ACCT
0250	NUMBER OF CARDS ON 570 SCREEN EQUAL TO 1
0251	INVALID CHARACTER FOUND IN EMBOSS FIELDS
0252	DDA PROVIDED DOES NOT MATCH CARD DDA
0253	1ST EXPIRATION DATE MUST BE IN THE FUTURE AND YYYY/MM/DD
0254	THE INCORP ON DATE MUST BE BETWEEN TODAY AND 1/1/1800 & MM/DD/YYYY
0255	THE BUS SINCE DATE MUST BE BETWEEN TODAY AND 1/1/1800 & MM/DD/YYYY
0256	TAX INDICATOR VALID VALUES ARE F, N, S, T, OR SPACE
0257	TIN APPLIED FOR VALID VALUES ARE Y, N, OR SPACE
0258	1ST ISSUE DATE MUST BE BETWEEN TODAY AND 1/1/1800 AND YYYY/MM/DD
0259	2ND EXPIRATION DATE MUST BE IN THE FUTURE AND MM/DD/YYYY
0260	2ND ISSUE DATE MUST BE BETWEEN TODAY AND 1/1/1800 AND MM/DD/YYYY
0261	PREFIX MUST BE A STORED VALUE PREFIX
0262	PIN EXPEDITE IND VALID VALUES ARE X OR SPACE
0263	FI PIN VENDOR MUST BE WP1 WHEN PIN EXPEDITE IND = X
0264	PRFX PIN PROD IND MUST BE Y WHEN PIN EXPEDITE IND = X
0265	EXPEDITED ADDRESS AND COUNTRY REQUIRED
0266	DISPOSABLE CARD ALREADY FUNDED- MULTIPLE LOADS NOT ALLOWED
0267	THE CARDHOLDER ONLY HAS ONE NAME. CANNOT LINK IMAGE(S) TO CARDHOLDER
0268	IMAGE REFERENCE NUMBER REQUIRED
0269	INVALID REFERENCE NUMBER ENTERED
0270	PREFIX NOT SET UP FOR MERCHANT PROCESSING
0271	MERCHANT STATUS MUST BE B, T OR U FOR MCC
0272	ERROR RETRIEVING MERCHANT CODE
0273	ERROR UPDATING MERCHANT CODE
0274	MERCHANT STATUS MUST BE B, T OR E FOR MERCHANT ID
0275	PREFIX NOT SET UP FOR MERCHANT DOLLAR VALIDATION
0276	TRANSACTION LIMIT MUST BE NUMERIC

0277	MERCHANT CODE MUST EXIST BEFORE ADDING TRANSACTION LIMITS
0278	ERROR UPDATING TRANSACTION LIMIT
0279	CO-PAY AMOUNT MUST BE NUMERIC
0280	CO-PAY ALREADY SET UP ON TABLE
0281	ERROR UPDATING CO-PAY AMOUNT
0282	MERCHANT CODE MUST EXIST BEFORE ADDING CO-PAY AMOUNTS
0283	ERROR DELETING MERCHANT CODE
0284	MERCHANT CODE NOT FOUND, UNABLE TO DELETE
0285	ERROR DELETING TRANSACTION LIMIT
0286	NO TRANSACTION LIMITS DEFINED
0287	CO-PAY AMOUNT NOT FOUND, UNABLE TO DELETE
0288	ERROR DELETING CO-PAY AMOUNT
0289	MERCHANT IND VALID VALUES ARE I, C OR SPACE
0290	WHEN MERCHANT IND IS SPACE MERCHANT CODE MUST BE SPACES
0291	MCC MUST BE NUMERIC AND FOUR DIGITS
0292	PREFIX DEFINITION NOT FOUND
0293	ACCT STATUS INDICATOR VALID VALUES ARE B, C, P, Z, OR SPACE
0294	POSTING STATUS INDICATOR VALID VALUES ARE C, T, Y, OR SPACE
0295	DATABASE ERROR OCCURRED WHILE UPDATING BALANCE RECORD
0296	DATABASE ERROR OCCURRED WHILE ADDING BALANCE RECORD
0297	ACCOUNT TYPE VALID VALUES ARE D, S, OR L
0298	UNABLE TO FIND LINKED RECORD TO GENERATE CARD NUMBER
0299	DUPLICATE KEY VALUE FOUND ON 101 RECORD
0300	VALID PAPER STATEMENT VALUES ARE Y AND N
0301	VALID CYCLE NUMBERS ARE 03 THRU 28
0302	PAYMENT RECEIVED DATE (YYYYMMDD) IS INVALID
0303	PAYMENT DUE DATE (YYYYMMDD) IS INVALID
0304	INVALID CARD STATUS FOR THIS TRANSACTION
0305	CBDLYCHG CALL FAILURE
0306	SERVICE CHARGE PLAN-2 WAS NOT VALID.
0307	NEXT SVC CHARGE DATE-2 IS NOT FORMATTED CORRECTLY.
0308	NEXT SERVICE CHARGE DATE-2 MUST BE GREATER THAN TODAYS DATE.

0309	NEXT SERVICE CHARGE DATE-2 MUST BE NUMERIC.
0310	SC-2 NOT ENTERED. NEXT SVC DATE MUST BE ZEROES.
0311	SC-2 ENTERED. NEXT SVC DATE MUST BE ENTERED.
0312	DUPLICATE SERVICE CHARGE PLANS ENTERED. CHANGE ONE OF THE PLANS.
0313	SERV CHRГ PLN1 MUST BE VALID BEFORE ENTERING SERV CHRГ PLN-2.
0314	REISSUE TO NEW PREFIX MUST BE Y OR N
0315	OPERATOR NOT PERMITTED TO OPEN NEW CARD ACCOUNTS
0316	OPERATOR NOT PERMITTED TO PERFORM FUNDING TRANSACTIONS.
0317	OPERATOR NOT PERMITTED TO PERFORM CARDHOLDER MAINTENANCE.
0318	OPERATOR NOT PERMITTED TO ORDER INSTANT ISSUE CARDS.
0319	OPERATOR NOT PERMITTED TO DELETE CARDHOLDER ACCOUNTS.
0320	OPERATOR NOT PERMITTED TO SEND PIN REMINDER.
0321	OPERATOR NOT PERMITTED TO PERFORM MERCHANT PROCESSING MAINTENANCE.
0322	OPERATOR NOT AUTHORIZED TO PERFORM FILE UPLOAD.
0323	OPERATOR NOT AUTHORIZED TO PREFIX.
0324	OPERATOR NOT DEFINED FOR INSTITUTION.
0325	SPECIAL CHAR FOUND
0326	CUSTOMER NUMBER GENERATION FAILURE
0327	CANNOT INSERT/UPDATE CUST NUMBER WHEN SYSTEM GENERATED
0328	CUSTOMER NUMBER IS REQUIRED
0329	SAV REQUIRED FOR DEBIT CARD
0330	DDA INVALID ON SAV-ONLY CARD
0331	ACCOUNT COMPROMISED CANNOT BE REISSUED
0332	PIN MAILER ORDERED IND MUST BE SPACE, Y, OR N
0333	CARD STOCK CODE NOT FOUND
0334	UNABLE TO UPDATE NOTE FILE
0335	INVALID ACTION CODE FOR ADD OR CHG
0336	STAND-IN REASON CD NEEDED FOR ADD
0337	INVALID WARNING BULLETIN UPDATE CODE
0338	INVALID STAND-IN REASON CODE
0339	PURGE DT FOR COUNTERFEIT < 60 DAYS IN FUTURE
0340	PURGE DT MUST BE 10 DAYS > THAN TODAY

0341	ACCOUNT HAS ALREADY BEEN REISSUED TO NEW PREFIX
0342	ADDRESS 1 OR ADDRESS 2 TRUNCATION ERROR
0343	BULK SHIP CONTACT PHONE NUMBER MUST BE NUMERIC
0344	CARD NUMBER DOES NOT PASS MOD CHECK TEST
0345	A2A LIMIT FOR TRANSFER AMOUNT MUST BE NUMERIC
0346	A2A LIMIT FOR TRANSFER NUMBER MUST BE NUMERIC
0347	A2A LIMIT FOR PAYMENT AMOUNT MUST BE NUMERIC
0348	A2A LIMIT FOR PAYMENT NUMBER MUST BE NUMERIC
0349	CUSTOMER SINCE DATE MUST BE NUMERIC
0350	INVALID CUSTOMER SINCE DATE
0351	ADD FUNDS LIMIT EXCEEDED
0352	EXP DATE MUST BE FUTURE DATE IN YYYYMMDD FORMAT. YYYY MAY NOT EXCEED
0353	RETURN E-MAIL ADDRESS NOT SET UP
0354	E-MAIL SUBJECT NOT SET UP
0355	E-MAIL TEXT NOT SET UP
0356	MAIN URL NOT SET UP
0357	SECRET PASSWORD REQUIRED FOR VIRTUAL CARD
0358	CARDHOLDER E-MAIL REQUIRED FOR VIRTUAL CARD
0359	CARD MUST BE FUNDED FOR VIRTUAL CARD
0360	NO MORE SYSTEM ASSIGNED PAN NUMBERS CAN BE GENERATED
0361	SITE NAME REQUIRED FOR VIRTUAL CARD
0362	UNABLE TO ACCESS TABLE CBEMLTN IN PGM CBEMLTAO
0363	WELCOME E-MAIL TEMPLATE NOT SET UP FOR VIRTUAL CARD
0364	E-MAIL TEMPLATE INACTIVE
0365	CLOSE OLD CARD IND MUST BE SPACE, Y, OR N
0366	LEDGER BALANCE MUST BE NUMERIC
0367	UNUSED PRA MUST BE NUMERIC
0368	USE-LAST-11-FOR-DDA AND USE-LAST-11-FOR-SAV = "Y"
0369	USE-LAST-11-FOR-DDA AND PRIMARY-DDA CONFLICT
0370	USE-LAST-11-FOR-SAV AND PRIMARY-DDA CONFLICT
0371	VDC NEW CARD, BAL LOC NOT EQ A, O OR R
0372	REJECTED BY FI

0373	AGGREGATE LIMIT AMOUNT MUST BE NUMERIC
0374	AGGREGATE LIMIT NUMBER MUST BE NUMERIC
0375	BAD READ ON BALANCE DATABASE
0376	MAX # OF TRIES TO CALC RANDOM ACCT EXCEEDED
0377	POINTS AMOUNT MUST BE NUMERIC AND GREATER THAN ZERO
0378	INVALID DEBIT/CREDIT INDICATOR
0379	INVALID BONUS ADJUSTMENT REASON
0380	AML/CIF IND MUST BE Y OR N
0381	UNDEFINED ABANDONED PROPERTY PLAN
0382	INVALID LAST CONTACT DATE
0383	REWARD PLAN MUST BE ALPHA-NUMERIC AND NOT EQUAL TO SPACES
0384	REWARD ID MUST BE NUMERIC FOR THE REWARD PLAN
0385	REWARD PLAN MUST = PLAN1 OR PLAN2 IF PLAN2 IS NOT = CRD
0386	AP REWARD PLAN1 OR PLAN2 MUST BE DEFINED FOR THE PREFIX
0387	REWARD PLAN MUST = PLAN1 FOR PREFIX IF PLAN2 = CRD
0388	UNABLE TO UPDATE IN TABLE CBPRF2T
0389	METHOD OR DB ERR CALLING CBPRF2AO
0390	LOAD OR UNLOAD THRESHOLD AMT MUST BE NUMERIC
0391	VALID VALUES ARE Y, N OR BLANK
0392	REWARD PLAN REQUIRED WITH REWARD ID
0393	REWARD ID REQUIRED WITH REWARD PLAN
0394	ALERT CONTACT INFORMATION NOT FOUND
0395	ALERT MOBILE PHONE NUMBER MUST BE NUMERIC
0396	MOBILE PHONE STATUS IS INVALID - MUST BE U OR I
0397	NOT REGISTERED TO RECEIVE ALERTS
0398	NOT REGISTERED FOR ADD FUNDS ALERTS
0399	NOT REGISTERED FOR REMOVE FUNDS ALERTS
0400	PAN GEN FAILURE; PAN CONTAINS EMBEDDED BLANKS
0401	REWARD ID MUST BE ALPHA-NUMERIC WITHOUT SPECIAL CHARACTER
0402	INVALID LENGTH FOR MEMBER ID
0403	MEMBER ID MUST BE ALPHA-NUMERIC WITHOUT SPECIAL CHARACTER
0404	UNABLE TO GENERATE ADDITIONAL MEMBER IDS FOR THIS FIN INST TODAY

0405	FATAL ERROR CALLING ROUTINE IBSDATE
0406	FATAL ERROR PROCESSING CARDHOLDER REWARDS
0407	ENROLLMENT DATE FORMAT IS MMDDYYYY AND MUST BE VALID OR ZEROS
0408	LOAD AMOUNT GREATER THAN MAXIMUM LOAD ALLOWED
0409	TRANSACTION EXCEEDS MONTHLY LOAD COUNT
0410	TRANSACTION EXCEEDS MONTHLY LOAD AMOUNT
0411	INVALID LENGTH FOR REWARDS ID
0412	BUSINESS IS REQUIRED
0413	NO COLL AUTH CHANGE DATA SUPPLIED
0414	NO COLL AUTH ACCOUNT TO COPY FROM
0415	NO COLL AUTH DETAIL TO COPY FROM
0416	COLL AUTH ADDITIONAL AUTH CODE NOT Y OR N
0417	COLL AUTH THRESHOLD AMT NOT VALID
0418	COLL AUTH CARD NUMER NOT VALID
0419	COLL AUTH EXPIRATION DATE INVALID
0420	COLL AUTH ZIP CODE MISSING OR INVALID
0421	COLL AUTH FIRST NAME NOT SUPPLIED
0422	COLL AUTH LAST NAME NOT SUPPLIED
0423	COLL AUTH ADDRESS 1 NOT SUPPLIED
0424	COLL AUTH STATE CODE NOT SUPPLIED OR INVALID
0425	COLL AUTH DATA FOUND FOR COPY - NOT VALID
0426	COLL AUTH DATA NOT FOUND FOR DELETE - NOT VALID
0427	COLL AUTH DATA NOT COMPLETE FOR NEW AUTH
0428	COLL AUTH DATA NOT FOUND FOR UPDATE - NOT VALID
0429	LOC ACCOUNT NUMBER NOT FOUND OR NEEDS TO BE NUMERIC
0430	EVENT ID DOES NOT EXIST IN TABLE
0431	PREFIX TABLE DID NOT UPDATE
0432	CARD TABLE DID NOT UPDATE
0433	LAST TRANSACTION DATE (YYYYMMDD) IS INVALID
0434	FINANCIAL ACCOUNT FORMAT RECORD NOT SET UP FOR ACCOUNT GENERATION
0435	MOBILE PHONE ALIAS IS REQUIRED
0436	TRANSACTION AMT IS UNDER THRESHOLD

0437	CREDIT OPEN DATE TIME IS INVALID
0438	CREDIT CASH ADV DATE TIME IS INVALID
0439	SURVIVING CARD DDA ACCOUNT NUMBER NOT FOUND
0440	SURVIVING CARD PFX INVALID OR NOT A STORED VALUE PFX
0441	INVALID SURVIVING CARD STATUS FOR THIS TRANSACTION
0442	SURVIVING CARD NUMBER NOT FOUND ON FILE
0443	INSTITUTION IDENTIFIER OF SOURCE CARD DOES NOT MATCH SURVIVING CARD
0444	SURVIVING CARD OVERRIDE LIMITS ERROR. TRY USING L4
0445	UNABLE TO UPDATE SURVIVING CARD NOTE FILE.
0446	EMAIL ADDR1 REQUIRED
0447	EMAIL ADDR2 REQUIRED
0448	MOBILE REQUIRED
0449	TOTAL PYMT AMT NOT FOUND ON FILE
0450	TOTAL PYMT MUST BE GREATER THAN ZERO
0451	MERCHANT NAME NOT FOUND ON FILE
0452	MERCHANT ID NOT FOUND ON FILE
0453	ISSUING BANK ID NOT FOUND ON FILE
0454	REF NO FOR DDA NOT FOUND ON FILE
0455	REF NO FOR SAV NOT FOUND ON FILE
0456	CRC NOT FOUND ON FILE
0457	SAV NOT FOUND ON FILE
0458	CRC DOES NOT MATCH CRC ON FILE
0459	INSTITUTION NUMBER IS REQUIRED ON A COMPROMISED CARD EVENT
0460	EVENT ID REQUIRED ON A COMPROMISED CARD
0461	COMMUNICATION DATE IS REQUIRED ON A COMPROMISED CARD EVENT
0462	COMMUNICATION DATE ERROR ON COMPROMISED CARD
0463	INVALID REASON CODE ON A COMPROMISED CARD EVENT
0464	INVALID START DATE ON A COMPROMISED CARD EVENT
0465	INVALID END DATE ON A COMPROMISED CARD EVENT
0466	FOLLOW UP INDICATOR IS NOT Y OR N ON A COMPROMISED CARD EVENT
0467	COMPROMISED CARD EVENT ALREADY EXISTS ON THE EVENT TABLE
0468	COMPROMISED CARD EVENT INSERT FAILED

0469	TEXT DESCRIPTION REQUIRED ON A COMPROMISED CARD
0470	CARD NBR INDICATOR IS NOT Y OR N ON A COMPROMISED CARD EVENT
0471	MAGSTRIPE INDICATOR IS NOT Y OR N ON A COMPROMISED CARD EVENT
0472	EXP DATE INDICATOR IS NOT Y OR N ON A COMPROMISED CARD EVENT
0473	CSC INDICATOR IS NOT Y OR N ON A COMPROMISED CARD EVENT
0474	CARD NAME INDICATOR IS NOT Y OR N ON A COMPROMISED CARD EVENT
0475	CARD ADDR INDICATOR IS NOT Y OR N ON A COMPROMISED CARD EVENT
0476	CARD PIN INDICATOR IS NOT Y OR N ON A COMPROMISED CARD EVENT
0477	CARD PHONE INDICATOR IS NOT Y OR N ON A COMPROMISED CARD EVENT
0478	CARD DOB INDICATOR IS NOT Y OR N ON A COMPROMISED CARD EVENT
0479	COMPROMISED CARD EVENT UPDATE FAILED
0480	COMPROMISED CARD ALREADY EXISTS ON THE CARD TABLE
0481	COMPROMISED CARD DELETE FAILED
0482	COMPROMISED CARD DOES NOT EXIST ON THE CARD TABLE
0483	SUM OF SWEEP AMTS MORE THAN TOT PYMT
0484	PAYMENT TRANSACTION REJECTED
0485	WRONG APPL IND OR TRAN ACCT NUM
0486	COMPROMISED CARD EVENT STATUS NOT NEW
0487	EVENT MAINT IS AFTER CUTOFF
0488	NOT REGISTERED FOR LOW BALANCE ALERTS
0489	NOT REGISTERED FOR NEG BALANCE ALERTS
0490	COMP CARD REISSUE BLOCKED. ALREADY REISSUED VIA A COMP CARD EVENT.
0491	MUST BE NUMERIC 1-7.
0492	INVALID PRODUCT ID.
0493	THIS PREFIX DOES NOT ALLOW A PRODUCT ID.
0494	PRODUCT ID IS REQUIRED.
0495	UPDATE CODE MUST BE "D" (FOR DELETE) OR SPACE (FOR ADD/CHANGE)
0496	TRANSACTION NOT PROCESSED. COULD NOT CALCULATE AVAILABLE BALANCE.
0497	TRANSACTION CANNOT BE PROCESSED. AVAILABLE BALANCE IS \$0 OR LESS.
0498	BALANCE WITHDRAWAL MUST BE Y, N, OR SPACE.
0499	IF BALANCE WITHDRAWAL = Y, INITIAL TRANSACTION AMOUNT MUST BE 0.
0500	IF BALANCE WITHDRAWAL = Y, TRANSACTION AMOUNT MUST BE 0.

0501	IF BALANCE WITHDRAWAL = Y, TRANSACTION TYPE MUST BE D OR R.
0502	UPDATE CODE IS MISSING; REQUIRED.
0503	SI REASON IS REQUIRED FOR ADD.
0504	STAND IN FILE UPDATE CODE IS REQUIRED.
0505	UPDATE CODE IS NOT VALID, MUST BE 1, 2, OR 3.
0506	ACTION CODE IS NOT ENTERED
0507	PURGE DATE IS NOT GREATER THAN TODAYS DATE
0508	PURGE DATE IS NOT NUMERIC
0509	PURGE DATE IS NOT VALID
0510	ACTION CODE NOT VALID; VALID VALUES ARE 04, 05, 07, 41 OR 43
0511	REGION CODE VALUE IS INVALID, VALID VALUE IS "S"
0512	CARD PREFIX MUST BE VISA
0513	PURGE DATE IS REQUIRED FOR AN ADD OR CHANGE.
0514	CARD PREFIX MUST BE MASTERCARD
0515	WB REASON CODE IS REQUIRED FOR WARNING BULLETIN ADD
0516	SI UPDATE CODE IS NOT VALID, MUST BE 1, 3 OR 4
0517	SI REASON CODE IS NOT VALID, MUST BE L, S, X, F, P, C, O OR U
0518	WB UPDATE CODE IS NOT VALID, MUST BE 1, 3 OR 4
0519	WB REASON CODE IS NOT VALID, MUST BE C, F, X OR O
0520	AT LEAST ONE PURGE DATE MUST BE FILLED IN FOR A WB ADD
0521	PURGE DATE FOR COUNTERFEIT MUST BE AT LEAST 60 DAYS IN FUTURE
0522	PURGE DATE MUST BE AT LEAST 10 DAYS IN FUTURE FOR NON-US REGIONS
0523	WAIVE REPLACEMENT CARD FEE MUST BE Y OR N OR BLANK
0524	WARNING BULLETIN UPDATE CODE IS REQUIRED
0525	THE RETAIL CARD AMOUNT ENTERED DOES NOT MATCH DOLLAR VALUE ON CARD
0526	THE CARD HAS ALREADY BEEN SOLD AND FUNDED
0527	THE RETAIL CARD AMOUNT MUST BE > 0 AND < \$100,000
0528	THE PAYMENT TYPE IS INVALID OR HAS NOT BEEN ENTERED
0529	THE PAYMENT ACCOUNT TYPE IS INVALID
0530	THE PURCHASER DATE OF BIRTH IS REQUIRED
0531	THE PURCHASER SOCIAL SECURITY NUMBER/TAX PAYER ID IS REQUIRED
0532	THE PURCHASER NAME IS REQUIRED

0533	THE PURCHASER ADDRESS IS REQUIRED
0534	THE PURCHASER PHONE NUMBER IS REQUIRED
0535	THE PREFIX IS NOT SET UP FOR RETAIL CARDS
0536	PAYMENT TYPE IS NOT VALID FOR THIS PREFIX
0537	THE ACTIVATE RETAIL CARD VALUE MUST BE Y OR N
0538	MEMBER IDENTIFIER CANNOT BE UPDATED FOR THIS CARD.
0539	CAN NOT DELETE CARD - FUNDS STILL AVAILABLE
0540	NO BULK HEADER 098 BEFORE BULK TRAILER 099
0541	INVALID AUTHENTICATION PROCESSING VENDOR
0542	INVALID AUTHENTICATION TYPE CODE
0543	DUPLICATE CARD FOUND
0544	CUSTOMER NUMBER NOT FOUND ON FILE
0545	NOT ALLOWED AT CUSTOMER LEVEL WHEN MORE THAN 85 CUSTOMERS
0546	ERROR RETRIEVING CUSTOMER NUMBER
0547	NOT REGISTERED FOR FRAUD ALERTS
0548	NO SERVICE CHARGE PLANS SELECTED. WAIVE FLAG MUST BE SPACE OR S.
0549	OPT-IN IND MUST BE Y OR N
0550	OPT-IN DATE IS INVALID MUST BE CURRENT OR FUTURE DATE
0551	OPT-IN METHOD VALUES ARE R, M, P, F, V, E, OR O
0552	OPT-IN NOT ALLOWED FOR PREFIX
0553	IMAGE KEY INVALID FOR EDGE TO EDGE CARD
0554	IMAGE TYPE IS NOT FOR EDGE TO EDGE CARD
0555	IMAGE KEY NOT ALLOWED
0556	EDGE TO EDGE CARD CANNOT BE INSTANT ISSUE
0557	EDGE TO EDGE WAIVE FEE INVALID
0558	OPT-IN DATE ENTERED WITHOUT VALID OPT-IN INDICATOR
0559	OPT-IN METHOD ENTERED WITHOUT VALID OPT-IN INDICATOR
0560	WAIVE SERVICE CHARGE PLAN WAS NOT VALID
0561	DUPLICATE WAIVE SVC CHARGE PLANS ENTERED. CHANGE ONE OF THE PLANS.
0562	WAIVE SERVICE CHARGE PLAN-2 WAS NOT VALID
0563	WAIVE PLAN REQUIRES A CHARGE PLAN
0564	NO MORE CARD NUMBERS AVAILABLE FOR PREFIX

0571	CELL PHONE NUMBER MUST BE NUMERIC
0573	BAD ADDRESS IND MUST BE Y OR N OR SPACES
0574	LAST ADDRESS CHANGE DATE FORMAT IS YYYYMMDD
0575	ADD FUNDS THRESHOLD AMT WAS LESS THAN THE INSTITUTION MINIMUM
0576	REMOVE FUNDS THRESHOLD AMT WAS LESS THAN THE INSTITUTION MINIMUM
0577	SIG TRAN THRESHOLD AMT WAS LESS THAN THE INSTITUTION MINIMUM
0578	LOW BAL THRESHOLD AMT WAS LESS THAN THE INSTITUTION MINIMUM
0579	ALERT STATUS MUST BE Y IN ORDER TO SPECIFY THE MOBILE NUMBER
0580	SMS ALERT STATUS MUST BE Y IN ORDER TO SPECIDFY THE MOBILE NUMBER
0581	UNIQUE FILE ID ALREADY PROCESSED. DUPLICATE FILE.
0589	CARDHOLDER COUNTRY MUST BE UNITED STATES TO ENABLE INTERNATIONAL ALE
0590	CARDHOLDER COUNTRY MUST BE UNITED STATES TO ENABLE OUT OF STATE ALER
0594	CUSTOMER NUMBER REQUIRED BEFORE SETTING PARENT NUMBER
0595	CRC ACCOUNT NUMBER NOT FOUND OR NEEDS TO BE NUMERIC.
0598	INVALID WAIVE REISSUE CARD FEE VALUE ENTERED.
0600	GENERATE PAYMENT INDICATOR MUST BE Y/N/SPACE.
0601	NEW PREFIX SELECTIONNOT AVAILABLE FOR PREFIX.
0602	INVALID NEW PREFIX.
0603	NEW PREFIX INVALID. DOES NOT ALLOW IMAGES.
0604	INVALID PRODUCT ID
0605	NEW PREFIX INVALID DUE TO CARD TYPE RESTRICTIONS.
0606	NEW PREFIX ENTERED NOT VALID. MUST BE A DEBIT PREFIX.
0607	NEW PREFIX ENTERED NOT VALID. MUST BE A PREPAID PREFIX.
0608	CANNOT PROCESS REQUEST IF BAD ADDRESS INDICATOR IS SET TO Y
0609	USER NOT ABLE TO UPDATE RELATED ACCOUNT INFORMATION
0610	USER SECURITY VALIDATION FAILED
0611	AVAILABLE BALANCE NOT LESS THAN ZERO
0612	USER UNABLE TO UPDATE PERSONAL INFORMATION
9001	Record count mismatch
9002	Client onboarding status not Active
9003	Invalid User Id, Prefix and Division combination
9004	Invalid User Id, Prefix combination

9005	Insufficient funds in DDA
9006	Card Holder Participant ID not matching with Prefix
9007	Card Holder Participant ID not matching with Prefix and Division combination
9901	TP XREF PROFILE NOT FOUND
9902	INVALID OR MISSING FILE HDR PROGRAM INDICATOR
9903	INVALID OR MISSING FILE DATE
9904	INVALID OR MISSING FILE TIME
9905	INVALID PROGRAM PREFIX NUMBER
9906	MISSING DETAIL RECORD
9907	INVALID OR MISSING FILE TRL PROGRAM INDICATOR

Appendix C: KeyBank Daily Refresh File Specifications

Each refresh file sent to the client will conform to the following layout specifications. The file is a fixed length ASCII file (Record length = 512 chars).

Header Record

Field	Field Position	Field Name	Length	Type	Business Rules/Edit Criteria
1	01-02	Record Type	2	PIC X	Will always contain the value "HD" indicating a header record
2	03-10	Transaction Name	8	PIC X	Spaces
3	11-16	File Control Number	6	PIC 9	KeyBank assigned unique File Control Number. Incremented by 1 for each new file created.
4	17-24	File Create Date	8	PIC X	File Create Date formatted YYYYMMDD
5	25-32	File Create Time	8	PIC X	File Create Time formatted HHMMSSCC
6	33-62	File Description	30	PIC X	KeyBank internal use only
7	63-512	FILLER	450	PIC X	Space Filled

Detail Record

Field#	Description	Length	Field Position	Type	Business Rules/Edit Criteria	Notes / Remarks
1	Record Type	2	01-02	PIC X	Will always contain the value "DT" indicating a detail record	"DT"
2	Detail Description	2	03-04	PIC X	"01" Account Closed "02" Card Status "03" Card Demographic Change	
3	Prefix	9	05-13	PIC X	Prefix Number	9 digit Prefix
4	Card Number	16	14-29	PIC X	16 Digit Card Number	Tokenized Card number
5	Card Status	2	30-31	PIC X	01 – Active 02 – Hot 04 – Warm 07 – Activation 08 - Compromised 09 - Closed 11 – Card Returned	

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6	Card Status Change Date	8	32-39	PIC X	Formatted YYYYMMDD	Last change date.
7	Account Number	17	40-56	PIC X		
8	Account Status	2	57-58	PIC X		Default "01" "02" when card status is Closed.
9	Account Status Change Date	8	59-66	PIC X	Formatted YYYYMMDD	Status change date.
10	Account Closed Date	8	67-74	PIC X	Formatted YYYYMMDD	Default Spaces. Closed date only on DT01.
11	Filler	8	75-82	PIC X	Spaces	
12	Filler	16	83-98	PIC X	Spaces	
13	Filler	15	99-113	PIC X	Spaces	
14	Filler	26	114-139	PIC X	Spaces	
15	Last Name	30	140-169	PIC X	Cardholder Last Name	15 chars + Spacefilled
16	First Name	30	170-190	PIC X	Cardholder First Name	10 Chars + Spacefilled
17	Filler	1	200-200	PIC X	Space	NA
18	Address Line 1	40	201-240	PIC X	Cardholder Address field1	30 chars + space filled
19	Address Line 2	40	241-280	PIC X	Cardholder Address field2 if needed	30 chars + space filled
20	City	40	281-320	PIC X	Cardholder City	20 chars + space filled
21	State	3	321-323	PIC X	Cardholder State	2 byte State code + space
22	Zip Code	9	324-332	PIC X	Cardholder Zip or Zip+4	
23	Country Code	3	333-335	PIC X	Cardholder Country Code	
24	Phone Number	10	336-345	PIC X	Cardholder Phone Number NPANXXXXXX Formatted: AAAPPPPPP NPA = AREA CODE NXXXXXX = Phone number	10 digit Home phone
25	Date Of Birth	8	346-353	PIC X	Cardholder date of birth formatted YYYYMMDD	
26	Social Security Number	9	354-362	PIC X	Cardholder Social Security Number	
27	Demographic Change Date	8	363-370	PIC X	Formatted YYYYMMDD	Update Date
28	FILLER	142	371-512	PIC X	Space Filled	

Trailer Record

Field#	Description	Length	Position	Type	Business Rules/Edit Criteria
1	Record Type	2	1-2	A	Will always contain the value "TR" indicating a trailer record
2	Transaction Name	8	03-10	A	KeyBank internal use only

3	File Control Number	6	11-16	N	KeyBank assigned unique File Control Number. Incremented by 1 for each new file created.
4	File Create Date	8	17-24	A	File Create Date formatted YYYYMMDD
5	File Create Time	8	25-32	A	File Create Time formatted HHMMSSCC
6	Detail Record Count	7	33-39	N	Total count of detail records in the file
7	FILLER	473	40-512	A	Space Filled

Appendix IV

Statement of Recoverability



Key

Statement of

Recoverability

This document contains excerpts from the Enterprise Business Resiliency Policy approved by
the Audit Committee of the KeyCorp Board
and KeyBank N.A. Board

Enterprise Business Resiliency

Key maintains comprehensive processes to effectively respond to an incident to achieve and sustain continuous business operations, with limited impact to the business while being consistent with industry standards and meeting regulatory expectations. This is known as Enterprise Business Resiliency which includes Incident Management and Business Continuity. Business Continuity also includes Disaster Recovery.

It is Key's policy that lines of business develop, maintain, and test viable and comprehensive business continuity plans. Business continuity standards include requirements that ensure lines of business, for their respective areas of operation, develop recovery and business continuance procedures to minimize the impact of a disruption on business operations.

Organizational Structure

Key's Enterprise Business Resiliency Manager has overall authority for direction and governance of the processes and services to support business resiliency activities, including the authority to establish business resiliency policies, standards, procedures, guidelines and processes. Adherence to approved business resiliency policies and standards is required for all lines of business within Key and third party providers.

Enterprise Business Resiliency establishes and maintains business continuity requirements and processes to recover and resume business operations after a business interruption or an information processing center disaster. These processes include Business Impact Analysis (BIA), Business Continuity Plan (BCP including Disaster Recovery Planning (DRP)) development and testing.

Additionally, Enterprise Business Resiliency establishes and maintains incident management processes to respond to hazards, incidents, or threats (including cyber events) that affect the people, assets, business operations, and reputation of Key to ensure a recovery posture within Key's risk appetite. The process includes incident management plan development and testing.

Board of Directors Involvement

Key's Board of Directors, acting through its Audit Committee, is responsible for overseeing the Corporation's business resiliency and ensuring appropriate resources are dedicated to this effort. This is accomplished through approval of policy and oversight of the program effectiveness through periodic updates.

Risk Assessment and Business Impact Analysis

Risk assessments are performed on Key facilities to determine levels of threats & risks facing a site and to identify opportunities for mitigation.

In addition, Key uses a centralized Business Impact Analysis (BIA) to evaluate the potential impacts to the corporation in the event of business disruption. Annually, at a minimum, lines of business complete a BIA survey to document business processes and evaluate potential

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financial, operational, regulatory, and client impact at their respective locations. The data obtained through this process is used to generate a recovery time objective (RTO) for each business process (the time the business process may be inoperable before negative impact to the line of business becomes significant). RTOs are used for business recovery and technology disaster recovery plan development and prioritization.

The data from the BIA is reviewed together with site data to obtain a complete picture of potential exposure. If there is major exposure, the opportunities for improvement are explored and implemented as appropriate.

Risk Management and Monitoring

Design

Business resiliency is managed within Key's overall risk appetite of "Moderate" as indicated in Key's Enterprise Risk Management Policy. Enterprise Business Resiliency is managed under Key's Information and Technology risks and is designed to achieve the proper balance between risk and investments of technologies while supporting business objectives.

Key's business continuity processes are designed to holistically examine Key's operations and plan against loss of people (including pandemic planning), sites, and technology that support Key's business operations. Recoverability of technology is driven by impacts to the business it supports as identified through the BIA process. Risks are managed through the development of business continuity and disaster recovery plans. These plans are written and distributed to appropriate personnel to assist with timely recovery of business operations. Frequency of plan maintenance and testing is based on criticality to the organization.

Control Testing

Key regularly and independently tests business resiliency controls and procedures across the corporation using both internal and external means. The results of testing are used to identify missing or ineffective controls and to improve the overall process.

Internal and external audits, as well as regulatory reviews of Enterprise Business Resiliency, are performed and the results used to improve Key's recoverability.

Plans that contain components requiring recovery within 24 hours or less are reviewed annually; and include tests of applicable business continuity alternate work solutions, disaster recovery methodologies and call lists. Plans with components that are less critical are tested and reviewed less frequently. Testing methods vary depending upon type of plan and range from plan walk-throughs to full-scale testing exercises. Appropriate testing is used based upon risk, nature of business, complexity, and historic results; and is designed to gradually increase in complexity and involvement. Testing demonstrates response proficiencies and uncovers improvement opportunities. Testing is conducted in manners that do not jeopardize normal business operations. Testing also helps train staff by exposing them to potential scenarios they may need to respond to in the future.

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Plan updates and testing results are driven by the lines of business and are reviewed by Enterprise Business Resiliency. The lines of business are responsible for incorporating required improvements and recommendations into the appropriate plans and subsequently testing updated plans.

Third Party Oversight

Contract Provisions - Enterprise Business Resiliency provides Corporate Procurement specific language that requires third parties to comply with applicable business continuity requirements. Corporate Procurement includes this standard language in contracts for appropriate engagement types between KeyCorp (including all affiliates) and third party providers.

Monitoring of Third Party Provider - Business continuity compliance is performed by Enterprise Business Resiliency. Results are provided to lines of business third party engagement managers and recorded within the Corporate Procurement third party management tool. Additionally, functional testing is conducted between KeyCorp and the third party. Lines of business third party engagement managers are responsible to manage the mitigation of any non-compliance.

Program Adjustment

Key's Enterprise Business Resiliency Policy and Standards are reviewed on a periodic basis to ensure continued appropriateness and effectiveness, including trending of:

- Risk assessments and impact analysis processes to ensure the most critical functions are properly identified and prioritized
- Program feedback from both internal and regulatory sources
- New regulatory requirements
- Risk management issues and other security-related events
- Peer benchmarking and industry best practices
- Alignment with Key's Risk Appetite and Tolerance levels

RFQ WWV- (Electronic Payment Card and Direct Deposit Services) Cost Sheet

Rev. 8/19

Line No.	Type of Service	Monthly Estimated Quantities*	Claimant's Unit Fee	Claimant's Total Cost
1	Direct Deposit		NA	
2	Set Up Fee - Initial Card	5,000	No Cost	
3	Monthly Account Services for Active Accounts	20,000	No Cost	
4	Transactions	112,000	NA	
5	Total ATM Withdraws	13,000	NA	
ATM In-Network				
6	Number of Counties with at least one ATM	55		
7	Divided by Total Counties in West Virginia	55		
8	Percent	100.00%		
9	% in 8 multiplied by ATM Withdrawals (line 4)	13,000	No Cost	
Contracted ATM In-Network with Fee				
10	Number of Counties with at least one ATM	55		
11	Divided by Total Counties in West Virginia	55		
12	Percent	100.00%		
13	% in 12 multiplied by ATM Withdrawals (line 4)	13,000	\$0.00	\$0.00
ATM Out-of-Network				
14	Number of Counties without an In-Network ATM	0		
15	Divided by Total Counties in West Virginia	55		
16	Percent	0.00%		
17	% in 17 multiplied by ATM Withdrawals (line 5)	0	\$2.00	\$0.00
18	Potential Additional Charge by Bank where Out-of-Network ATM is located (Use Same Quantity from 17)	0	\$2.00	\$0.00
<p>**Bidding vendor cannot predict the cost per transaction being charged by a bank that is not one of the vendor's banks. For Line 18, the important factor is the number of transactions. Therefore, the standard rate of \$2.00 is being used for the purpose of calculating and allowing equal comparison of costs.</p>				
19	ATM Transactions outside of the US	100	\$2.00	\$200.00
20	Point of Sale as Credit	50,000	\$0.00	\$0.00
21	Point of Sale as PIN Debit	50,000	\$0.00	\$0.00
22	Teller assisted Withdraw at debit card in-network bank	2,100	No Cost	
23	Total Transaction Cost (13+17+18+19+20+21)			\$200.00

No.	Type of Service	Monthly Estimated Quantities	Claimant's Unit Fee	Claimant's Total Cost
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	ATM Balance Inquiries	70,000	NA	
24	ATM Balance Inquiries for In-Network 70,000 multiplied by % from 7 plus 11	140,000	No Cost	
25	Chargable ATM Balance Inquiries for In-Network (10% multiplied by 25) equals monthly estimated total	14,000	\$0.00	\$0.00
26	ATM Balance Inquiries for Out-of-Network (70,000 multiplied by % in 16) equals monthly estimated total	0	\$0.50	\$0.00
27	Total Cost (25+26)			\$0.00

	Other Fees			
28	Account Overdraft	10,000	\$0.00	\$0.00
	Insufficient Funds			
29	Minimum of two (2) denials for Insufficient Funds per month	10,000	No Cost	
30	Additional denials for Insufficient Funds	5,000	\$0.00	\$0.00
31	Free On-Line Statements	20,000	No Cost	
32	Account Statements Mailed to Claimants	1,000	\$0.00	\$0.00
33	Total Other Fees (28+30+32)			\$0.00

	Card Issuance Services			
34	One Card replacement per year (includes postage)	500	No Cost	
35	Additional Card Replacements	100	\$5.00	\$500.00
36	Overnight delivery requested by cardholder	50	\$12.50	\$625.00
37	Expired card replacement	2,000	No Cost	
38	Card Deactivation	500	No Cost	
39	Card Reactivation	300	No Cost	
40	Total Card Services Cost			\$1,125.00

	Cardholder Inquiry	180,000		
41	Free telephone automated inquiries through toll-free line	80,000	No Cost	
42	Free Web inquiries	30,000	No Cost	
43	2 Free Live Customer Service Inquiries per Month	40,000	No Cost	
44	Additional Live Customer Service Inquiries per Month	30,000	\$0.00	\$0.00
45	Total Inquiry Cost			\$0.00

	Miscellaneous			
46	Account Inactivity with a balance after 12 Months	100	\$0.00	\$0.00
47	Change in PIN	500	\$0.00	\$0.00
48	Account Research	100	\$0.00	\$0.00
49	Conversion of Foreign currency	200	\$0.31	\$62.00
50	Total Miscellaneous Cost			\$62.00

Line No.	Type of Service	Monthly Estimated Quantities	Claimant's Unit Fee	Claimant's Total Cost
	ACH Origination and Routing			
51	ACH Monthly Maintenance	2	No cost	
52	ACH Credit Originated	20,000	No cost	
53	ACH Debit Originated	55	No cost	
54	ACH Transmission	27	No cost	
55	ACH Return	10	No cost	
56	ACH Notification of Change	10	No cost	
57	Total ACH Cost			
59	Grand Total			\$1,387.00