



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

## Header 4

List View

### General Information

Contact

Default Values

Discount

Document Information

**Procurement Folder:** 694713


**Procurement Type:** Central Master Agreement

**Vendor ID:**  

**Legal Name:** US BANK NA

**Alias/DBA:** US BANK

**Total Bid:** \$0.00

**Response Date:**  

**Response Time:**

**SO Doc Code:** CRFQ

**SO Dept:** 0323



**SO Doc ID:** WWW200000015

**Published Date:** 4/13/20

**Close Date:** 5/15/20

**Close Time:** 13:30

**Status:** Closed

**Solicitation Description:**   

**Total of Header Attachments:** 4

**Total of All Attachments:** 4



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

**State of West Virginia  
 Solicitation Response**

**Proc Folder :** 694713

**Solicitation Description :** ADDENDUM 4-Electronic Payment Card Services & Direct Deposit

**Proc Type :** Central Master Agreement

Date issued	Solicitation Closes	Solicitation Response	Version
	2020-05-15 13:30:00	SR 0323 ESR05142000000006697	1

VENDOR
000000172239 US BANK NA US BANK

**Solicitation Number:** CRFQ 0323 WWV2000000015

**Total Bid :** \$0.00

**Response Date:** 2020-05-14

**Response Time:** 18:52:01

**Comments:** U.S. Bank is excited for the opportunity to extend our relationship with the state of West Virginia. Please feel free to reach out with any questions.  
 Tyler Vickery  
 tyler.vickery@usbank.com  
 904-470-1990

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

**Signature on File** **FEIN #** **DATE**

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

Line	Comm Ln Desc	Qty	Unit Issue	Unit Price	Ln Total Or Contract Amount
1	Electronic Payment and Direct Deposit Services	0.00000	EA	\$500.000000	\$0.00

Comm Code	Manufacturer	Specification	Model #
84120000			

<b>Extended Description :</b>	Electronic Payment Card (EPC) and direct deposit services for the delivery of unemployment benefits per the specifications attached
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**Comments:** Unit Price: U.S. Bank is not charging a fee to Workforce WV. \$500 is the price calculation from the agencies excel template (Cost Proposal).  
 Delivery Days: With full support from the agency, U.S. Bank can implement our EPC program in 90 days but will work with the agencies timeline of by December 2020.



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

State of West Virginia  
 Request for Quotation  
 14 – Financial

Proc Folder: 694713

Doc Description: ADDENDUM 1-Electronic Payment Card Services & Direct Deposit

Proc Type: Central Master Agreement

Date Issued	Solicitation Closes	Solicitation No	Version
2020-03-19	2020-04-15 13:30:00	CRFQ 0323 WWV2000000015	2

**BID RECEIVING LOCATION**

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

**VENDOR**

Vendor Name, Address and Telephone Number:

U.S. Bank National Association  
 200 South 6th Street, Minneapolis, Minnesota 55402  
 612.973.1089

**FOR INFORMATION CONTACT THE BUYER**

Dusty J Smith  
 (304) 558-2063  
 dusty.j.smith@wv.gov

Signature X

FEIN #

#31-0841368

DATE May 15, 2020

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

**ADDITIONAL INFORMATION:**

ADDENDUM 1 IS ISSUED FOR THE FOLLOWING REASONS:

1. CHANGING TECHNICAL QUESTION DEADLINE FROM 03/25/2020 TO 04/08/2020
2. BID OPENING IS CHANGING FROM 04/01/2020 TO 04/15/2020 1:30PM

NO OTHER CHANGES

INVOICE TO		SHIP TO	
FISCAL AND ADMINISTRATIVE MANAGEMENT - 5301		OFFICE OF ADMIN SUPPORT - 5302	
WORKFORCE WEST VIRGINIA		WORKFORCE WEST VIRGINIA	
1900 KANAWHA BLVD, EAST		1900 KANAWHA BLVD, EAST	
BLDG 3, 3RD FLOOR, SUITE 300		BLDG 3, 3RD FLOOR, SUITE 300	
CHARLESTON	WV25305	CHARLESTON	WV 25305
US		US	

Line	Comm Ln Desc	Qty	Unit Issue	Unit Price	Total Price
1	Electronic Payment and Direct Deposit Services	0.00000	EA		

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

**SCHEDULE OF EVENTS**

<u>Line</u>	<u>Event</u>	<u>Event Date</u>
1	TECHNICAL QUESTIONS DUE AT 10AM	2020-04-08

SOLICITATION NUMBER: WWW2000000015

Addendum Number: 1

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

**Applicable Addendum Category:**

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

**Description of Modification to Solicitation:**

ADDENDUM 1 IS ISSUED FOR THE FOLLOWING REASONS:

1. CHANGING TECHNICAL QUESTION DEADLINE FROM 03/25/2020 TO 04/08/2020
2. BID OPENING IS CHANGING FROM 04/01/2020 TO 04/15/2020 1:30PM

NO OTHER CHANGES

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

**Terms and Conditions:**

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

# ATTACHMENT A



**ADDENDUM ACKNOWLEDGEMENT FORM**  
**SOLICITATION NO.: WWW200000015**

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

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

**Addendum Numbers Received:**

(Check the box next to each addendum received)

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

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

U.S. Bank National Association

\_\_\_\_\_  
Company  


Authorized Signature

\_\_\_\_\_  
May 15, 2020

Date

**NOTE:** This addendum acknowledgement should be submitted with the bid to expedite document processing.  
Revised 6/8/2012



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

State of West Virginia  
 Request for Quotation  
 14 – Financial

Proc Folder: 694713

Doc Description: ADDENDUM 2-Electronic Payment Card Services & Direct Deposit

Proc Type: Central Master Agreement

Date Issued	Solicitation Closes	Solicitation No	Version
2020-03-27	2020-04-15 13:30:00	CRFQ 0323 WWW2000000015	3

**BID RECEIVING LOCATION**

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

**VENDOR**

Vendor Name, Address and Telephone Number:

U.S. Bank National Association  
 200 South 6th Street, Minneapolis, Minnesota 55402  
 612.973.1089

**FOR INFORMATION CONTACT THE BUYER**

Dusty J Smith  
 (304) 558-2063  
 dusty.j.smith@wv.gov

Signature X

FEIN # #31-0841368

DATE May 15, 2020

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

**ADDITIONAL INFORMATION:**

ADDENDUM 2 IS ISSUED FOR THE FOLLOWING REASONS:

1. AGENCY RESPONSES TO VENDORS QUESTIONS

NO OTHER CHANGES

INVOICE TO		SHIP TO	
FISCAL AND ADMINISTRATIVE MANAGEMENT - 5301 WORKFORCE WEST VIRGINIA 1900 KANAWHA BLVD, EAST BLDG 3, 3RD FLOOR, SUITE 300 CHARLESTON WV25305 US		OFFICE OF ADMIN SUPPORT - 5302 WORKFORCE WEST VIRGINIA 1900 KANAWHA BLVD, EAST BLDG 3, 3RD FLOOR, SUITE 300 CHARLESTON WV 25305 US	

Line	Comm Ln Desc	Qty	Unit Issue	Unit Price	Total Price
1	Electronic Payment and Direct Deposit Services	0.00000	EA		

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

**SCHEDULE OF EVENTS**

Line	Event	Event Date
1	TECHNICAL QUESTIONS DUE AT 10AM	2020-04-08

SOLICITATION NUMBER: WWW2000000015

Addendum Number: 2

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

**Applicable Addendum Category:**

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

**Description of Modification to Solicitation:**

ADDENDUM 2 IS ISSUED FOR THE FOLLOWING REASONS:

1. AGENCY RESPONSES TO VENDORS QUESTIONS

Bid opening and time will remain the same.

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

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# ATTACHMENT A

Questions for CRFQ: WWV2000000015

### **Question**

1. In regards to solicitation CRFQ 0323 WWV2000000015, Electronic Payment Card Services and Direct Deposit Services, in the scope of work, requirement 3.1.1.32 states the following:

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

To allow the State to be offered all possible solutions, will the State please confirm the vendor must be FDIC insured? Or would it be satisfactory for the electronic payment card for the solution to be FDIC insured by the issuing bank?

### **Answer**

1. The vendor must be FDIC insured.

### **Question**

2. How does this RFP differ from RFP CRFQ 0323 WWV2000000004 issued last year?

### **Answer**

2. The RFP was revised in various areas to provide more in-depth explanations, a specified project timeline, updated statistics, and a more detailed and explanatory Cost Sheet.

### **Question**

3. When submitting proposal responses through wvOASIS, could the Agency confirm there are no file limitations and / or if there are, what are the file size limitations?

### **Answer**

3. According to information received from WVOASIS, there is a file maximum file size limit, but multiple files may be attached. The file size limit is 50.0MB

## Question

4. For each of the last 12 months, could you please provide the dollar amount and number of loads to EPC cards?

## Answer

4. March 2019 – (\$8,212,817) – April 2019 – (\$7,166,070) – May 2019 – (\$5,829,521) – June 2019 – (\$4,961,130) - July 2019 – (\$6,047,922) - August 2019 – (\$4,513,214) - September 2019 – (\$4,398,531) - October 2019 – (\$6,116,403) - November 2019 – (\$6,142,358) - December 2019 – (\$9,411,150) - January 2020 – (\$11,307,497) - February 2020 – (\$10,461,782)

**ADDENDUM ACKNOWLEDGEMENT FORM**  
**SOLICITATION NO.: WWW200000015**

**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.

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(Check the box next to each addendum received)

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

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

U.S. Bank National Association

\_\_\_\_\_  
Company



\_\_\_\_\_  
Authorized Signature

April 15, 2020

\_\_\_\_\_  
Date

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

Revised 6/8/2012





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

State of West Virginia  
 Request for Quotation  
 14 – Financial

Proc Folder: 694713

Doc Description: ADDENDUM 3-Electronic Payment Card Services & Direct Deposit

Proc Type: Central Master Agreement

Date Issued	Solicitation Closes	Solicitation No	Version
2020-04-10	2020-05-15 13:30:00	CRFQ 0323 WWV2000000015	4

**BID RECEIVING LOCATION**

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

**VENDOR**

Vendor Name, Address and Telephone Number:

U.S. Bank National Association  
 200 South 6th Street, Minneapolis, Minnesota 55402  
 612.973.1089

**FOR INFORMATION CONTACT THE BUYER**

Dusty J Smith  
 (304) 558-2063  
 dusty.j.smith@wv.gov

Signature X  #31-0841368  
 DATE May 15, 2020

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

**ADDITIONAL INFORMATION:**

ADDENDUM 3 IS ISSUED FOR THE FOLLOWING REASONS:

1. EXTEND THE BID OPENING FROM 04/15/2020 TO 05/15/2020 AT 1:30PM

NO OTHER CHANGES AT THIS TIME.

INVOICE TO		SHIP TO	
FISCAL AND ADMINISTRATIVE MANAGEMENT - 5301 WORKFORCE WEST VIRGINIA 1900 KANAWHA BLVD, EAST BLDG 3, 3RD FLOOR, SUITE 300 CHARLESTON WV25305 US		OFFICE OF ADMIN SUPPORT - 5302 WORKFORCE WEST VIRGINIA 1900 KANAWHA BLVD, EAST BLDG 3, 3RD FLOOR, SUITE 300 CHARLESTON WV 25305 US	

Line	Comm Ln Desc	Qty	Unit Issue	Unit Price	Total Price
1	Electronic Payment and Direct Deposit Services	0.00000	EA		

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

**SCHEDULE OF EVENTS**

<u>Line</u>	<u>Event</u>	<u>Event Date</u>
1	TECHNICAL QUESTIONS DUE AT 10AM	2020-04-08

SOLICITATION NUMBER: WWW2000000015

Addendum Number: 3

---

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

**Applicable Addendum Category:**

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

**Description of Modification to Solicitation:**

ADDENDUM 3 IS ISSUED FOR THE FOLLOWING REASONS:

1. EXTEND THE BID OPENING FROM 04/15/2020 TO 05/15/2020 AT 1:30PM

NO OTHER CHANGES AT THIS TIME.

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

**Terms and Conditions:**

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# ATTACHMENT A

**ADDENDUM ACKNOWLEDGEMENT FORM**  
**SOLICITATION NO.: WWW2000000015**

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

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

**Addendum Numbers Received:**

(Check the box next to each addendum received)

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

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

U.S. Bank National Association

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Authorized Signature

May 15, 2020

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Date

**NOTE:** This addendum acknowledgement should be submitted with the bid to expedite document processing.  
Revised 6/8/2012



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

State of West Virginia  
 Request for Quotation  
 14 – Financial

Proc Folder: 694713

Doc Description: ADDENDUM 4-Electronic Payment Card Services & Direct Deposit

Proc Type: Central Master Agreement

Date Issued	Solicitation Closes	Solicitation No	Version
2020-04-13	2020-05-15 13:30:00	CRFQ 0323 WWW2000000015	5

**BID RECEIVING LOCATION**

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

**VENDOR**

Vendor Name, Address and Telephone Number:

U.S. Bank National Association  
 200 South 6th Street, Minneapolis, Minnesota 55402  
 612.973.1089

**FOR INFORMATION CONTACT THE BUYER**

Dusty J Smith  
 (304) 558-2063  
 dusty.j.smith@wv.gov

Signature X

FEIN # #31-0841368

DATE May 15, 2020

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

**ADDITIONAL INFORMATION:**

ADDENDUM 3 IS ISSUED FOR THE FOLLOWING REASONS:

1. AGENCY RESPONSES TO VENDORS QUESTIONS

NO OTHER CHANGES AT THIS TIME.

INVOICE TO		SHIP TO	
FISCAL AND ADMINISTRATIVE MANAGEMENT - 5301 WORKFORCE WEST VIRGINIA 1900 KANAWHA BLVD, EAST BLDG 3, 3RD FLOOR, SUITE 300 CHARLESTON WV25305 US		OFFICE OF ADMIN SUPPORT - 5302 WORKFORCE WEST VIRGINIA 1900 KANAWHA BLVD, EAST BLDG 3, 3RD FLOOR, SUITE 300 CHARLESTON WV 25305 US	

Line	Comm Ln Desc	Qty	Unit Issue	Unit Price	Total Price
1	Electronic Payment and Direct Deposit Services	0.00000	EA		

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

**SCHEDULE OF EVENTS**

<u>Line</u>	<u>Event</u>	<u>Event Date</u>
1	TECHNICAL QUESTIONS DUE AT 10AM	2020-04-08

SOLICITATION NUMBER: WWW2000000015

Addendum Number: 4

---

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

**Applicable Addendum Category:**

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

**Description of Modification to Solicitation:**

ADDENDUM 4 IS ISSUED FOR THE FOLLOWING REASONS:

1. AGENCY RESPONSES TO VENDORS QUESTIONS.

NO OTHER CHANGES AT THIS TIME.

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

**Terms and Conditions:**

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# ATTACHMENT A

Questions for CRQF WWV2000000015

**Question 5**

To configure this program there will be some development and integration charges.  
Can we pass these charges on to the agency?

**Response 5**

**The agency cannot advise a vendor as what charges can be passed to the agency. However, the bids will follow the purchasing guidelines and if all mandatories are met the lowest bid will be chosen for the award.**

**Question 6**

There is roughly a \$3.50 cost for setting up an accountholder and sending them a debit card. Can we pass this charge on to the agency?

**Response 6**

**The agency cannot advise a vendor as what charges can be passed to the agency. However, the bids will follow the purchasing guidelines and if all mandatories are met the lowest bid will be chosen for the award.**

**Question 7**

Will the Purchasing Division grant a 1-2 week extension on the due date to provide ample time to respond to the proposal? Currently, bidders will only have one (1) week to respond to the RFP following the release of answers.

**Response 7**

**Bid has already been extending to May 15 per Addendum 3.**

**Question 8**

Will the Purchasing Division permit the bidder to submit a Cover Letter and/or Executive Summary with our bid?

**Response 8**

**Cover letters or executive summary may be submitted but will not replace the requirements of reference letters or other specific mandated documents within the RFQ.**

**Question 9**

**3.1.1.13**

Please clarify this requirement. Are you asking for three letters of reference at the time of bid submission or prior to issuance of contract award?

**Response 9**

**The three letters of reference should be submitted with the bid.**

**Question 10**

**3.1.1.13**

Will the Purchasing Division be providing a template to supply to references for all bidders?

**Response 10**

**No.**

**Question 11**

**3.1.1.13**

Can the Purchasing Division modify the reference requirement to solely providing the contact information and scope of services rather than three (3) letters?

**Response 11**

**No, this is a requirement of the agency as mandated and shown in 3.1.1.13**

**Question 12**

**3.1.1.2**

We regard to the following question: 3.1.1.2. The EPC must be accepted by any participating merchant that accepts VISA or Equal, MasterCard or Equal.

Does it meet the requirement if we accept one or the other, meaning Visa or Mastercard or do we have to accept both?

**Response 12**

**This refers to either VISA or MasterCard.**

**Question 13**

**PAGE 4**

Please confirm that the bidder can submit either electronically through wvOASIS or via hard copy.

**Response 13**

**Yes, the vendor may submit bids either electronically through wvOASIS or via hard copy as long as all responses are received by closing date and time verified by State Purchasing.**

**Question 14**

**PAGE 4**

If the bidder submits a response electronically via wvOASIS, please confirm that the Purchasing Division will accept a signed and scanned copies of all required forms from the bidder's authorized signer.

**Response 14**

**Yes, signed and scanned copies are acceptable from the authorized signer.**

**Question 15**

**PAGE 7**

Please confirm that the bidder cannot redact or mark proprietary/confidential information in our submission as it would be made available for public viewing?

**Response 15**

**Please review General Terms and Conditions Section 31 for this information.**

**Question 16**

**Page 24**

Please confirm that the only section requiring a response from the bidder is Section 3. General requirements and no other section.

**Response 16**

**Yes, section three requires a response from the vendor at the time of bid submission to confirm the vendor has met mandatory requirements. If there are documents required by State Purchasing they must be submitted to State Purchasing prior to award.**

**Question 17**

**PAGE 38**

Should the bidder interpret this section as general information and that we are not required to complete Section 8.4 Contract Manager?

**Response 17**

**Section 8.4 Contract Manager should be filled out and submitted with the bid.**

**Question 18**

**Page 44**

Is it the expectation of the Purchasing Division that the Disclosure of Interested Parties to contracts form be completed at the time of bid submission?

**Response 18**

**The Disclosure of Interested Parties to contracts form should be submitted with the bid but must be submitted to award Per the instructions, page 1 of the Disclosures of Interested Parties to Contracts form.**

**Question 19**

When do you anticipate to go-live with this program?

**Response 19**

**WorkForce West Virginia anticipates go-live by December 31, 2020.**

**ADDENDUM ACKNOWLEDGEMENT FORM**  
**SOLICITATION NO.: WWW200000015**

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

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

**Addendum Numbers Received:**

(Check the box next to each addendum received)

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

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

U.S. Bank National Association

\_\_\_\_\_  
Company



\_\_\_\_\_  
Authorized Signature

\_\_\_\_\_  
May 15, 2020

\_\_\_\_\_  
Date

**NOTE:** This addendum acknowledgement should be submitted with the bid to expedite document processing.  
Revised 6/8/2012

STATE OF WEST VIRGINIA  
Purchasing Division

# PURCHASING AFFIDAVIT

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

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

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

**DEFINITIONS:**

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

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

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

**AFFIRMATION:** By signing this form, the vendor's authorized signer affirms and acknowledges under penalty of law for false swearing (W. Va. Code §61-5-3) that: (1) for construction contracts, the vendor is not in default on any monetary obligation owed to the state or a political subdivision of the state, and (2) for all other contracts, that neither vendor nor any related party owe a debt as defined above and that neither vendor nor any related party are in employer default as defined above, unless the debt or employer default is permitted under the exception above.

**WITNESS THE FOLLOWING SIGNATURE:**

Vendor's Name: U.S. Bank

Authorized Signature: *[Signature]* Date: 2-13-19

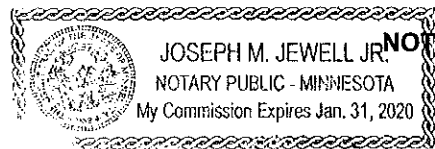
State of Minnesota

County of Dakota, to-wit:

Taken, subscribed, and sworn to before me this 13 day of February, 2019.

My Commission expires 1-31-2020, 2020.

**AFFIX SEAL HERE**



*[Signature]*  
Purchasing Affidavit (Revised 01/19/2018)

# West Virginia Ethics Commission



## Disclosure of Interested Parties to Contracts

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

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

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

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

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

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

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

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



West Virginia Ethics Commission  
**Disclosure of Interested Parties to Contracts**

(Required by *W. Va. Code* § 6D-1-2)

**Name of Contracting Business Entity:**

U.S. Bank National Association

**Address:**

200 South Sixth Street, Minneapolis, Minnesota 55402

**Name of Authorized Agent:** \_\_\_\_\_ **Address:** \_\_\_\_\_

**Contract Number:** \_\_\_\_\_ **Contract Description:** \_\_\_\_\_

**Governmental agency awarding contract:** \_\_\_\_\_

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

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

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

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

- Alorica, Inc. – Call center support provider
- DialAmerica – Call center support provider
- Enacomm, Inc. – IVR provider
- Fiserv Output Solutions – Card fulfillment provider

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

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

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

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

Signature: 

Date Signed: May 14, 2020

**Notary Verification**

State of \_\_\_\_\_, County of \_\_\_\_\_:

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

Taken, sworn to and subscribed before me this \_\_\_\_\_ day of \_\_\_\_\_, \_\_\_\_\_.

\_\_\_\_\_  
Notary Public's Signature

**To be completed by State Agency:**

Date Received by State Agency: \_\_\_\_\_

Date submitted to Ethics Commission: \_\_\_\_\_

Governmental agency submitting Disclosure: \_\_\_\_\_

Appendix A

# Complete Solicitation - Insurance Review

ReliaCard

## **GENERAL TERMS AND CONDITIONS:**

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

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

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

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

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

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

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

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

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

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

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

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

**0 Term Contract**

**Initial Contract Term:** This Contract becomes effective on upon award and extends for a period of one(1) year(s).

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

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

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

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

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

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

**D Other:** See attached.

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

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

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

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

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

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

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

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

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

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

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

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

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

**O LICENSE(S) / CERTIFICATIONS / PERMITS:** In addition to anything required under the Section of the General Terms and Conditions entitled Licensing, the apparent successful Vendor shall furnish proof of the following licenses, certifications, and/or permits prior to Contract award, in a form acceptable to the State. The request may be prior to or after contract award at the State's sole discretion.

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

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

Vendor must maintain:

**Commercial General Liability Insurance** in at least an amount of: \$1,000,000.00 per occurrence.

**Automobile Liability Insurance** in at least an amount of: \$100,000.00 per occurrence.

**Professional/Malpractice/Errors and Omission Insurance** in at least an amount of: \_\_\_\_\_ per occurrence. Notwithstanding the forgoing, Vendor's are not required to list the State as an additional insured for this type of policy.

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

**Cyber Liability Insurance** in an amount of: \_\_\_\_\_ per occurrence.

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

**Pollution Insurance** in an amount of: \_\_\_\_\_ per occurrence.

**Aircraft Liability** in an amount of: \_\_\_\_\_ per occurrence.

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

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

**10. [Reserved]**

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

**D N/A** for **N/A**

**D** Liquidated Damages Contained in the Specifications

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

**13. PRICING:** The pricing set forth herein is firm for the life of the Contract, unless specified elsewhere within this Solicitation/Contract by the State. A Vendor's inclusion of price adjustment provisions in its bid, without an express authorization from the State in the Solicitation to do so, may result in bid disqualification. Notwithstanding the foregoing, Vendor must extend any publicly advertised sale price to the State and invoice at the lower of the contract price or the publicly advertised sale price.

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

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



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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Quarterly reports detailing the total quantity of purchases in units and dollars, along with a listing of purchases by agency. Quarterly reports should be delivered to the Purchasing Division via email at [purchasing.regquisitions@wv.gov](mailto:purchasing.regquisitions@wv.gov).

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

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

Revised 01/09/2020

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

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

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

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

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

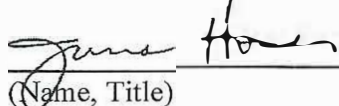
“substantial labor surplus area”, as defined by the United States Department of Labor, the cost of domestic aluminum, glass, or steel products may be unreasonable if the cost is more than thirty percent (30%) of the bid or offered price for foreign made aluminum, glass, or steel products. This preference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

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

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

**45. PROHIBITION AGAINST USED OR REFURBISHED:** Unless expressly permitted in the solicitation published by the State, Vendor must provide new, unused commodities, and is prohibited from supplying used or refurbished commodities, in fulfilling its responsibilities under this Contract.

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

 \_\_\_\_\_ National Sales Manager, Government Prepaid  
(Name, Title)

James Homer, National Sales Manager, Government Prepaid  
\_\_\_\_\_  
(Printed Name and Title)

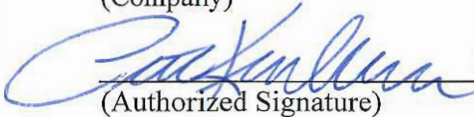
Florida Home Based  
\_\_\_\_\_  
(Address)

651.435.7663                      612.973.2918  
\_\_\_\_\_  
(Phone Number) / (Fax Number)

james.homer@usbank.com  
\_\_\_\_\_  
(Email address)

**CERTIFICATION AND SIGNATURE:** By signing below, or submitting documentation through wvOASIS, I certify that I have reviewed this Solicitation in its entirety; that I understand the requirements, terms and conditions, and other information contained herein; that this bid, offer or proposal constitutes an offer to the State that cannot be unilaterally withdrawn; that the product or service proposed meets the mandatory requirements contained in the Solicitation for that product or service, unless otherwise stated herein; that the Vendor accepts the terms and conditions contained in the Solicitation, unless otherwise stated herein; that I am submitting this bid, offer or proposal for review and consideration; that I am authorized by the vendor to execute and submit this bid, offer, or proposal, or any documents related thereto on vendor's behalf; that I am authorized to bind the vendor in a contractual relationship; and that to the best of my knowledge, the vendor has properly registered with any State agency that may require registration.

U.S. Bank National Association  
\_\_\_\_\_  
(Company)

 \_\_\_\_\_ Peter Klukken, Senior Vice President, General Manager  
(Authorized Signature)                      (Representative Name, Title)

Peter Klukken, Senior Vice President, General Manager  
\_\_\_\_\_  
(Printed Name and Title of Authorized Representative)

4/1/2020  
\_\_\_\_\_  
(Date)  
612.973.1089                      612.973.2918  
\_\_\_\_\_  
(Phone Number)                      (Fax Number)



## Appendix B

# Notice of State of West Virginia Confidentiality Policies and Information Security Accountability Requirements Suggested Redlines

ReliaCard

## **Notice of State of West Virginia Confidentiality Policies and Information Security Accountability Requirements**

### **1.0 INTRODUCTION**

The Executive Branch has adopted privacy and information security policies to protect confidential and personally identifiable information (hereinafter all referred to as Confidential Information). This Notice sets forth the vendor's responsibilities for safeguarding this information.

### **2.0 DEFINITIONS**

- 2.1 Breach** shall mean the acquisition, access, use or disclosure of Confidential Information which compromises the security or privacy of such information.
- 2.2 Confidential Information**, shall include, but is not limited to, trade secrets, personally identifiable information, protected health information, financial information, financial account number, credit card numbers, debit card numbers, driver's license numbers, State ID numbers, social security numbers, employee home addresses, employee marital status, employee maiden name, etc.
- 2.3 Security Incident** means any known successful or unsuccessful attempt by an authorized or unauthorized individual to inappropriately use, disclose, modify, access, or destroy any information.

### **3.0 BACKGROUND**

Agencies maintain Confidential Information, including, but not limited to, trade secrets, personally identifiable information, protected health information, financial information, financial account numbers, credit card numbers, debit card numbers, driver's license numbers, State ID numbers, social security numbers, employee home addresses, etc. Federal laws, including, but not limited to, the Health Insurance Portability and Accountability Act, the Privacy Act of 1974, Fair Credit Reporting Act and State laws require that certain information be safeguarded. In some situations, Agencies delegate, through contract provisions, functions to vendors that involve the vendor's collection, use and/or disclosure of Confidential Information. WV State government must take appropriate steps to ensure its compliance with those laws and desires to protect its citizens' and employees' privacy, and therefore, must require that its vendors also obey those laws.

Utilization of safeguards can greatly minimize potential exposure to sensitive information, and vendors are expected to adhere to industry standard best practices in the management of data collected by, or on behalf of, the State, and in the vendor's possession for a business purpose. Even when sound practices and safeguards are in use, exposures can occur as the result of a

## Notice of State of West Virginia Confidentiality Policies and Information Security Accountability Requirements

theft, loss, or compromise of data, or systems containing data. At these times, vendors must be accountable for the loss of data in their possession by ***promptly reporting*** the incident surrounding the loss, and by absorbing any cost associated with the appropriate response actions deemed by the State to be reasonable and necessary. Additional vendor funding may be needed for required activities, such as: rapid notification to affected persons, and provision of a call center to handle inquiries.

**Deleted:** *immediate*

**Deleted:** Notification and call handling will use a State- specified method, format, language, and personnel staffing level.

### 4.0 POLICY

4.1 All vendors for the Executive Branch of West Virginia State government shall sign both the RFP or RFQ, as applicable, and the Purchase Order which contain the confidentiality statement, incident response accountability acknowledgement, and adopt this policy by reference.

4.2 Reserved.

**Commented [JJC1]:** We cannot agree to policies/procedures and rules that we haven't seen, and may change without any notice to U.S. Bancorp. U.S. Bancorp's Privacy Program supports compliance with applicable laws and regulations.

4.3 For vendors' information, Agencies generally require at least the following minimum standards of care in the handling of their Confidential Information:

**Deleted:** Vendors must contact the Privacy Officer of the Agency with which they are contracting to obtain Agency-specific privacy policies, procedures and rules, when applicable

4.3.1 Confidential Information shall only be used or disclosed for the purposes designated in the underlying contract and at no time shall it be disclosed or used for a personal, non-work or non-contract related reason, unless specifically authorized in writing by the Agency.

4.3.2 In all circumstances, vendors shall have no ownership rights or interests in any data or information, including Confidential Information. All data collected by the vendor on behalf of the Agency, or received by the vendor from the Agency, is owned by the Agency. Agency and Vendor acknowledge and agree that, without limitation, all banking records and information relating to each card account, along with any information provided to Vendor pursuant to this agreement relating to the Vendor's system or the program, shall remain Confidential Information belonging to U.S. Bank during the term of this agreement and thereafter.

**Deleted:** There are no exceptions to this provision

4.3.3 In no circumstance shall a vendor use Confidential Information, or data, in any way detrimental to the Agency or to any individual whose records reside in the vendor's control. This prohibition shall not be construed to curtail a vendor's whistleblower rights under Federal and State law. If, in the process of making a good faith report under the provisions of W. Va. Code § 6C-1-1 et seq. or the Health Insurance Portability and Accountability Act of 1996 ("HIPAA"), (Pub. L. No. 104-191) as amended by the American Recovery and Reinvestment Act of 2009 (Pub. L. No. 111-5) (the "HITECH Act"), any associated regulations and the Federal regulations published at 45 CFR parts 160 and 164 (sometimes collectively referred to as "HIPAA") or

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**Notice of State of West Virginia  
Confidentiality Policies and Information Security Accountability Requirements**

any other relevant whistleblower law, a vendor finds it necessary to,

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## Notice of State of West Virginia Confidentiality Policies and Information Security Accountability Requirements

disclose Confidential Information to an appropriate authority in accordance with those statutes, the disclosure will not be treated as a Breach of the Agency's security, privacy or confidentiality policies, as long as the confidential nature of the information is explicitly conveyed to the authorized recipient.

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**4.3.4** No more than once per calendar year, the State shall have the right to assess the policies, standards, and practices of vendor with respect to the services provided under the agreement, to the extent reasonably necessary to verify vendor's compliance with the terms of the agreement. The State acknowledges that information which vendor deems confidential or proprietary may not be considered reasonably necessary to verify vendor's compliance.

**Deleted:** The State may periodically monitor and/or audit use of the information systems and other record-keeping systems at a vendor location or a State location in an effort to ensure compliance with this policy. In addition, the State may audit, and require strengthening of, vendor policies and/or practices as they impact security of State data within the vendor's possession

**4.3.5** Any collection, use or disclosure of information that is determined by the Agency to be contrary to the confidentiality statement, law or Agency policy may result in termination of the underlying contract.

**4.3.6** The confidentiality and incident response accountability statement contained within the RFP or RFQ, as applicable, and the Purchase Order shall survive termination of the underlying contract.

**4.4** If there is an incident that involves theft, loss, or compromise of State Confidential Information, the following reporting and/or actions must be taken by the vendor, on its own behalf, or on behalf of its subcontractor:

**4.4.1** If the event involves a theft, or is incidental to another crime, appropriate law enforcement officials shall be notified and a police report generated to document the circumstances of the crime, with a goal to establish whether the crime involved a motive to obtain the sensitive data. A copy of the police report will be forwarded in accordance with 4.4.2.3.

**4.4.2** Notification of Breach.

**4.4.2.1** Upon the **discovery** of Breach of security of Confidential Information, if the Confidential Information was, or is reasonably believed to have been, acquired by an unauthorized person, the vendor shall notify the individuals identified in 4.4.2.3 **promptly** by telephone call plus e-mail, web form or fax; or,

**Deleted:** immediately

**4.4.2.2** Within one business day by e-mail or fax of any **actual** Security Incident, intrusion or unauthorized use or disclosure of Confidential Information, in violation of the underlying contract and this Notice, of **actual** loss of confidential data affecting the underlying contract.

**Deleted:** 24

**Deleted:** hours

**Deleted:** suspected

**Deleted:** potential

**4.4.2.3** Notification required by the above two sections shall be provided to:

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## Notice of State of West Virginia Confidentiality Policies and Information Security Accountability Requirements

(1) the Agency contract manager whose contact information may be found at [www.state.wv.us/admin/purchase/vrc/agencyli.htm](http://www.state.wv.us/admin/purchase/vrc/agencyli.htm) and,  
(2) unless otherwise directed by the Agency in writing, the Office of Technology at [incident@wv.gov](mailto:incident@wv.gov).

**4.4.2.4** Vendor shall provide prompt notice to the State in the event that vendor becomes aware that Confidential Information of the State has been compromised as a result of a Security Incident, Breach, or unauthorized use of or disclosure of Confidential Information at Vendor, or its subcontractors. Such notice will include vendor's reasonable estimate of the number of records affected and the nature of the information exposed, together with the steps to be taken by vendor to limit such exposure and avoid a recurrence thereof.

**4.4.2.5** Agency will coordinate with the vendor to determine additional specific actions that will be required of the vendor for mitigation of the Breach, which may include notification to the individual or other authorities.

**4.4.2.6** All associated costs shall be borne by the vendor. This may include, but not be limited to costs associated with notifying affected individuals.

**4.5** The State may require that a vendor provide evidence of adequate background checks, including a nationwide record search, for individuals who are entrusted by the vendor to work with State information.

**4.6** The State requires that any vendor taking possession of State data have comprehensive policies and practices to adequately safeguard that information, and further that the sensitivity of the information is clearly identified and documented in writing, with signed acknowledgement by the vendor that the sensitivity is understood, before it is conveyed to the vendor. Vendor policy should articulate all safeguards in place for the State information, including provisions for destruction of all data, including backup copies of the data, at the end of the vendor's legitimate need to possess the data. All State-owned media containing State information will be returned to the State when no longer legitimately needed by the vendor.

**4.7** All vendor owned devices that contain or transport any State Confidential Information must be encrypted using the AES algorithm, and an industry

**Deleted:** The vendor shall immediately investigate such actual or suspected Security Incident, Breach, or unauthorized use or disclosure of Confidential Information. Within 72 hours of the discovery, if an actual Breach has occurred, the vendor shall notify the individuals identified in 4.4.2.3 of the following: (a) What data elements were involved and the extent of the data involved in the Breach (e.g. number of records or affected individual's data); (b) The identity of the unauthorized persons known or reasonably believed to have improperly used or disclosed PHI or Confidential Information; (c) A description of where the Confidential Information is believed to have been improperly transmitted, sent, or utilized; (d) A description of the probable causes of the improper use or disclosure; and (e) Whether any Federal or State laws requiring individual notifications of Breaches are triggered

**Notice of State of West Virginia  
Confidentiality Policies and Information Security Accountability Requirements**

standard methodology. This includes desktop and laptop computers, personal digital assistants (PDA), smart phones, thumb or flash-type drives, CDs, diskettes, backup tapes, etc.

**Deleted:** (whole drive encryption – not file encryption)

Appendix C

# Reference Letters

ReliaCard



October 11, 2019

U.S. Bank  
200 S. 6<sup>th</sup> Street  
Minneapolis, MN 55402

Via e-mail

To Whom It May Concern:

Since May 2003, the Iowa Department of Human Services' Child Support Recovery Unit has contracted with U.S. Bank to provide its ReliaCard prepaid debit card to our customers for disbursement of child support payments. During this time, we have been very pleased with the level of service U.S. Bank provides.

U.S. Bank performs well in meeting their contractual obligations and goes above and beyond to accommodate our needs. U.S. Bank's staff is pleasant to work with, easy to contact, very helpful with questions, and quick to identify and notify us of any issues that may arise.

Our experience with U.S. Bank has been very positive and we highly recommend them.

If you have questions, please contact our contract manager, Allan Olney, at 515-242-5502 or [aolney@dhs.state.ia.us](mailto:aolney@dhs.state.ia.us).

Sincerely,



Carol Eaton, Bureau Chief  
Bureau of Collections

Department of Workforce Development  
Unemployment Insurance Division  
Bureau of Tax and Accounting  
201 E. Washington Avenue  
P.O. Box 7942  
Madison, WI 53707  
Fax: (608) 267-1400  
Email: Taxnet@dwd.wisconsin.gov

Insert Date Here



**Tony Evers**, Governor  
**Caleb Frostman**, Secretary

October 10, 2019

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

To Whom It May Concern:

In 2012 USBank won a competitive bid to provide debit card services to Wisconsin Unemployment Insurance. Wisconsin began offering debit card for the first time in July 2013. Since then we have processed over \$625 million in debit card payments through USBank's ReliaCard.

During the design and implementation USBank provided excellent service which allowed us to successfully implement the program.

Since debit card has been in production we have had no significant issues. USBank has continued to provide excellent service to WI claimants. Our UI Accounting area which handles UI's treasury services (funds transfer, reconciliation, financial reporting, etc.) has been very satisfied with USBank's service. USBank responds quickly to our questions, is quick to identify and notify us of any issues, and goes above and beyond to satisfy our needs.

We've had a successful long-term relationship with USBank for our other banking services and have been very happy with the additional debit card services they now provide.

Should you have any questions feel free to contact me.

Sincerely,

A handwritten signature in cursive script that reads "Thomas McHugh".

Thomas McHugh  
Treasurer and Director Tax & Accounting  
Telephone: 608-266-3130  
thomas.mchugh@dwd.wisconsin.gov

STATE OF NEBRASKA  
STATE TREASURER



John Murante  
State Treasurer  
treasurer.nebraska.gov

State Capitol, Suite 2005  
Lincoln, NE 68509  
402-471-2455

October 21, 2019

To Whom It May Concern:

The State of Nebraska is very pleased to provide a recommendation for the services of U. S. Bank, Prepaid Card Services Division. In my current position as the administrator for the State of Nebraska's contract, I have had the pleasure of working very closely with U. S. Bank and their staff for the past six years.

The State of Nebraska's contract involves ten different agencies with the goal of lowering check costs and transitioning our government disbursements to electronic payments. Benefits loaded to the Prepaid Card assists individuals that are not eligible for a bank account. In July of 2007, the Department of Labor was the fourth agency to implement a program in the State of Nebraska. Implementation of the program was seamless, communication is open and frequent and with each new enhancement or obstacle, each situation is handled with the highest level of professionalism by the U. S. Bank's staff.

Please feel free to contact me at 402-471-4146 for more information regarding Prepaid Card Services programs with U. S. Bank.

Sincerely,

A handwritten signature in blue ink that reads "Char Scott".

Char Scott  
Treasury Management Director  
Nebraska State Treasurer's Office

Appendix D

# Certificate of Insurance

ReliaCard



# CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY)  
11/04/2019

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. THIS CERTIFICATE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODUCER, AND THE CERTIFICATE HOLDER.

**IMPORTANT:** If the certificate holder is an ADDITIONAL INSURED, the policy(ies) must have ADDITIONAL INSURED provisions or be endorsed. If SUBROGATION IS WAIVED, subject to the terms and conditions of the policy, certain policies may require an endorsement. A statement on this certificate does not confer rights to the certificate holder in lieu of such endorsement(s).

PRODUCER Hays Companies  80 South 8th Street Suite 700 Minneapolis, MN 55402	1-612-333-3323	CONTACT NAME: Dawn Heinemann and Melody Kronbach PHONE (A/C, No. Ext): 612-333-3323 E-MAIL ADDRESS: dheinemann@hayscompanies.com	FAX (A/C, No): 612-373-7270
INSURED U.S. Bancorp and its Subsidiaries  200 South 6th Street EP-MN-L20I Minneapolis, MN 55402		INSURER(S) AFFORDING COVERAGE INSURER A: OLD REPUBLIC INS CO INSURER B: INSURER C: INSURER D: INSURER E: INSURER F:	
		NAIC # 24147	

**COVERAGES**

CERTIFICATE NUMBER: 57744914

REVISION NUMBER:

THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.

INSR LTR	TYPE OF INSURANCE	ADDL INSD	SUBR WVD	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMITS
A	<input checked="" type="checkbox"/> COMMERCIAL GENERAL LIABILITY <input type="checkbox"/> CLAIMS-MADE <input checked="" type="checkbox"/> OCCUR  GEN'L AGGREGATE LIMIT APPLIES PER: <input checked="" type="checkbox"/> POLICY <input type="checkbox"/> PRO-JECT <input type="checkbox"/> LOC OTHER:	X		MWZY31397919	08/01/19	08/01/20	EACH OCCURRENCE \$ 5,000,000 DAMAGE TO RENTED PREMISES (Ea occurrence) \$ 1,000,000 MED EXP (Any one person) \$ EXCLUDED PERSONAL & ADV INJURY \$ 5,000,000 GENERAL AGGREGATE \$ 6,000,000 PRODUCTS - COMP/OP AGG \$ 6,000,000
A	<input checked="" type="checkbox"/> AUTOMOBILE LIABILITY <input type="checkbox"/> ANY AUTO <input type="checkbox"/> OWNED AUTOS ONLY <input type="checkbox"/> HIRED AUTOS ONLY <input type="checkbox"/> SCHEDULED AUTOS <input type="checkbox"/> NON-OWNED AUTOS ONLY	X		MWTB31397719	08/01/19	08/01/20	COMBINED SINGLE LIMIT (Ea accident) \$ 250,000 BODILY INJURY (Per person) \$ BODILY INJURY (Per accident) \$ PROPERTY DAMAGE (Per accident) \$
	<input type="checkbox"/> UMBRELLA LIAB <input type="checkbox"/> EXCESS LIAB DED RETENTION \$						EACH OCCURRENCE \$ AGGREGATE \$
A	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? (Mandatory in NH) If yes, describe under DESCRIPTION OF OPERATIONS below		Y/N <input checked="" type="checkbox"/> N	MWC31397619	08/01/19	08/01/20	<input checked="" type="checkbox"/> PER STATUTE E.L. EACH ACCIDENT \$ 2,000,000 E.L. DISEASE - EA EMPLOYEE \$ 2,000,000 E.L. DISEASE - POLICY LIMIT \$ 2,000,000
A	Excess Automobile Liab.			MWZX31398119	08/01/19	08/01/20	LIMIT 4,750,000

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)

RE: RFP.  
Certificate holder is additional insured as respects general and automobile liability policies where required by written contract subject to the policy(s) terms and conditions.

**CERTIFICATE HOLDER**

RFP  
State of West Virginia  
  
1900 Kanawha Blvd., Building 3  
Charleston, WV 25305  
  
USA

**CANCELLATION**

SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.

AUTHORIZED REPRESENTATIVE

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ACORD 25 (2016/03)

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Appendix E

# ReliaCard Marketing and Instructional Materials

ReliaCard



Log in to your account

Cardholder Login

User ID

Password

Login

[First Time Login](#)

[Forgot User ID?](#)  
[Forgot Password?](#)



Want more information about your ReliaCard?

[Click here to find usage tips, card features and more](#)



**FAQs**  
The Safe Choice for Government Disbursements  
[Get your questions answered](#)



**Mobile App**  
Search "U.S. Bank ReliaCard" for Apple or Android phones.  
[Download today](#)



**ATM Locator**  
Find the nearest ATM  
[Find an ATM](#)

As a reminder, legitimate companies, including U.S. Bank, will never ask you for sensitive account information such as your Passwords, PIN Numbers, Social Security Number or Account Numbers via email, phone or text message. If you receive a communication that appears to be from U.S. Bank asking for this kind of information, do not respond. Immediately call customer service at the number listed on the back of your card.

[Online & Mobile App](#) | [Privacy Policy](#)

U.S. Bank ReliaCard®

855-282-6161 (we accept relay calls) | [usbankreliacard.com](http://usbankreliacard.com)

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Welcome, **Testtwo**  
Card Balance  
\$0.00

Card Number  
4912 88XX XXXX 2014  
Card ID  
3449938657

- My Card Account
- Using My Card Account
- My Card Features
- Help

**My Card Account**

- Card Activity
  - Monthly Statement
- Update Card Account
  - Update User ID
  - Update Password
  - Update Challenge Questions

**Using My Card Account**

- Making Purchases
- Getting Cash

**My Card Features**

- Alerts
- Mobile App
- Pay Bills

**My Documents**

- Privacy Policy
- Fee Schedule and Cardholder Agreement


**Quick Links**

- MoneyPass ATMs
- U.S. Bank ATMs

**Other Links**

- Financial Tips

Pay your bills



## Bill Pay

Pay anyone, save time and track payments with the online bill pay feature.

4912 88XX XXXX 2014

# \$0.00

Available Balance

**Total Fees Year to Date:** \$0.00

**Total Fees Prior Month:** \$0.00

[View Monthly Statement](#)

Select Month/Year

May 2019

**Pending**

---

No transactions are available for the dates entered.

**Posted**

---

No transactions are available for the dates entered.

[Print Card Activity](#)

**In Case of Errors or Questions About Your Electronic Transfers** -- Call us at 855-282-6161 or write us at Cardholder Services, P.O. Box 551617, Jacksonville, FL 32255 as soon as you can, if you think an error has occurred in your prepaid account or if you need more information about your transactions. We must allow you to report an error until 60 days after the earlier of the date you electronically access your account, if the error could be viewed in your electronic history, or the date we sent the FIRST written history on which the error appeared. Alternatively, we may require you to report an unauthorized transaction(s) within 120 days after the transfer or transaction allegedly in error was credited or debited to your account. You will need to tell us:

- Your name and card ID number or other information that identifies your account.
- Why you believe there is an error, and the dollar amount involved.
- Approximately when the error took place.

If you tell us orally, we may require that you send us your complaint or questions in writing within 10 business days. We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to complete our investigation, we will credit your account for the amount you think is in error, so that you will have use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may not credit your account until the investigation is complete.

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# Alerts sign-up

En Español | Log Out | Help

**usbank**  
ReliaCard®

Welcome, **Testitwo**  
Card Balance \$0.00

Card Number 4912 88XX XXXX 2014  
Card ID 3449938657

My Card Account | Using My Card Account | My Card Features | Help

**My Card Account**

- Card Activity
  - Monthly Statement
- Update Card Account
  - Update User ID
  - Update Password
  - Update Challenge Questions

**Using My Card Account**

- Making Purchases
- Getting Cash

**My Card Features**

- Alerts
- Mobile App
- Pay Bills

**My Documents**

- Privacy Policy
- Fee Schedule and Cardholder Agreement

## Free Email & Text Alerts

Sign up to get an alert whenever your balance gets low or money has been added.

Standard messaging charges apply through your mobile carrier.

Sign up now

## Alerts

Manage Alerts | Text Alert History | FAQs

**Free Text Alerts\*** sends your card balance directly to your cell phone. It's the most convenient way to stay in touch with your card balance no matter where you are.

**Two Way Alerts Bonus Feature:** Once you are enrolled, get your balance whenever you need it.

- Text **BAL** to 90831 and receive up-to-the-minute balance information
- Text **TRANS** to 90831 to receive your most recent card transactions.
- Text **HELP** to 90831 to receive your card account Customer Service phone number.

You can also sign up to receive email alerts about your card account and the features and benefits of your card. Fill out the information below and choose the alerts that work best for you. You can return to this page to update your information or change your selected alerts at any time.

**If you would like to receive Text Alerts, tell us the following:**

Cell Phone Number\*   
Format: 7032345678

Carrier

\*When you give us your mobile phone number, we have your permission to send text message alerts to that number about your account. Message and data rates may apply. Contact your cell phone provider to confirm your plan details. This service may be interrupted or terminated at any time without prior notice.

**If you would like to receive Email Alerts, tell us the following:**

Email Address

Please select an Email format  HTML  Plain Text

**Now select what alerts you would like to receive!**

Please select a language  English  Spanish

Text	Email	
<input type="checkbox"/>	<input type="checkbox"/>	<b>Load Alert</b> When funds are loaded to your card, includes your new available balance.
<input type="checkbox"/>	<input type="checkbox"/>	<b>POS Pre-Authorization Alert</b> For each Point of Sale (POS) pre-authorization posted to your account, includes your new available balance.
<input type="checkbox"/>	<input type="checkbox"/>	<b>Purchase Alert</b> When you make Point of Sale (POS) transactions, includes your new available balance.
<input type="checkbox"/>	<input type="checkbox"/>	<b>Account Debit Transaction Alert NEW!</b> When your account is debited by the minimum amount entered, you will receive an alert. This alert will include ATM Withdrawals, Funds Transfers and Bill Pay transactions (when available on your card account). When a debit transaction amount is more than \$ <input type="text"/> <small>Format: 10 or 25.50</small>
<input type="checkbox"/>	<input type="checkbox"/>	<b>Purchase Decline Alert</b> When your card is declined, includes applicable fees and your new available balance.
<input type="checkbox"/>	<input type="checkbox"/>	<b>Card Not Present Alert NEW!</b> When you make a purchase providing your 16 digit card number without physically swiping/inserting your card.
<input type="checkbox"/>	<input type="checkbox"/>	<b>Transaction Made Outside the 50 United States Alert NEW!</b> When your card is used outside of the United States.
<input type="checkbox"/>	<input type="checkbox"/>	<b>Informational Messages</b> For updates and promotional offers.
<input type="checkbox"/>	<input type="checkbox"/>	<b>Low Balance Alert</b> When your available balance falls below your set minimum. Set your minimum balance \$ <input type="text"/> <small>Format: 10 or 25.50</small>
<input type="checkbox"/>	<input type="checkbox"/>	<b>Card Mailings Alert</b> Receive notification when a card is mailed to you.

Cancel Save

[Privacy Policy](#)



Welcome,  
**Testtwo**  
Card Balance  
\$0.00

Card Number  
4912 88XX XXXX 2014  
Card ID  
3449938657

- [My Card Account](#)
- [Using My Card Account](#)
- [My Card Features](#)
- [Help](#)

### My Card Account

- Card Activity
  - [Monthly Statement](#)
- Update Card Account
  - [Update User ID](#)
  - [Update Password](#)
  - [Update Challenge Questions](#)

### Using My Card Account


- [Making Purchases](#)
- [Getting Cash](#)

### My Card Features

- [Alerts](#)
- [Mobile App](#)
- [Pay Bills](#)


### My Documents

- [Privacy Policy](#)
- [Fee Schedule and Cardholder Agreement](#)



## Bill Pay

Pay anyone, save time and track payments with the online bill pay feature.

*Pay your bills* 

- [Pay Bills Now](#)
- [FAQ](#)

## Pay Bills

Pay your bills online directly through the biller or by using our online Bill Pay tool. Bill Pay offers payments to thousands of companies including phone, utility, cable, insurance, mortgage, finance and more.

You can even use Bill Pay to pay a person. U.S. Bank will mail a check directly to the address you provide for them.

(Note: the check will arrive in a nondescript envelope, so you may want to give your recipient a heads up that a check is coming.)

Start paying your bills and start enjoying more control, convenience and security.

- No more extra trips to pay in person or paying for stamps
- Pay bills from virtually anywhere – online or by phone
- Track your bill pay history to see who you paid and when

**No enrollment fees and no monthly subscription fees! You pay \$0.00 for each payment.**

[Go to Bill Pay](#)

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[En Espanol](#) | [Log Out](#) | [Help](#)

Welcome, **Testtwo**

**Card Balance**  
\$0.00

**Card Number**  
4912 88XX XXXX 2014

**Card ID**  
3449938657

**My Card Account**

Card Activity

- Monthly Statement

Update Card Account

- Update User ID
- Update Password
- Update Challenge Questions

**Using My Card Account**

Making Purchases

Getting Cash

**My Card Features**

Alerts

Mobile App

Pay Bills

**My Documents**

Privacy Policy

Fee Schedule and Cardholder Agreement

4912 88XX XXXX 2014

**Bill Paymail & Text Alerts**

Pay anyone, save time and track payments with the online bill pay feature. Standard messaging charges apply through your mobile carrier.

Select a Reporting Period: May 2019

Cardholder Services  
P.O. Box 551617  
Jacksonville, FL 32255

Testtwo CoreRCVisa  
200 S 6th St EP-MN-L16C Lori Bloomberg  
Minneapolis, Minnesota 55402

### Monthly Statement

Card ID: 3449938657  
Card Number: 4912 88XX XXXX 2014

Beginning Balance	05/01/2019	\$0.00	
Ending Balance	05/30/2019	\$0.00	

It is very important that you contact Customer Service to report any changes in your address or account status. You may obtain information on the remaining balance in your account at any time by calling the number on the back of your card.

**Payments and Credits**

There were no Payments or Credits during the specified date range.

**Purchases and Withdrawals**

There were no Purchases or Withdrawals during the specified date range.

**Fees**

There were no Fees charged during the specified date range.

<b>Total Fees Current Period</b>	<b>\$0.00</b>
<b>Total Fees Prior Month</b>	<b>\$0.00</b>
<b>Total Fees Year to Date</b>	<b>\$0.00</b>

**Holds and Releases**

There were no Holds or Releases during the specified date range.

**Information about your Account Statement**

**Fee Summaries:** Total Fees are based on the end date of the Reporting Period selected and include fees incurred using your current card and all related cards. If your reporting period includes the current month, total fees calculations includes fees posted prior to midnight central 05/29/2019.

**In Case of Errors or Questions About Your Electronic Transfers--** Call us at 855-279-1274 or write us at Cardholder Services, P.O. Box 551617, Jacksonville, FL 32255 as soon as you can, if you think an error has occurred in your prepaid account or if you need more information about your transactions. We must allow you to report an error until 60 days after the earlier of the date you electronically access your account, if the error could be viewed in your electronic history, or the date we sent the FIRST written history on which the error appeared. Alternatively, we may require you to report an unauthorized transaction(s) within 120 days after the transfer or transaction allegedly in error was credited or debited to your account. You will need to tell us:

- Your name and card ID number or other information that identifies your account.
- Why you believe there is an error, and the dollar amount involved.
- Approximately when the error took place.

If you tell us orally, we may require that you send us your complaint or questions in writing within 10 business days. We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to complete our investigation, we will credit your account for the amount you think is in error, so that you will have use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may not credit your account until the investigation is complete.

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**Other Options**




[Privacy Policy](#)

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# Disputes online form

5/30/2019

Card Activities

Cardholder Services, Dispute Resolution

PO Box 551617

Jacksonville, FL 32255

██████████  
200 S 6th Street  
Minneapolis, MN 55402

Date: May 30, 2019

RE: Card Id: ██████████

## Transaction Dispute Form

Verbal Notification Date: May 30, 2019

**Instructions:** Please complete the following Transaction Dispute Form in its entirety. Completing and returning this form will qualify as written confirmation of the dispute and will assist with our investigation. You may also send us a letter describing the transactions being disputed and the reason you believe these transactions to be unauthorized or erroneous. Your letter must identify you and your card account so we can investigate your dispute.

Return this form or other written confirmation and any supporting documents to:

Cardholder Services  
Fax: 855.532.8180

or

Cardholder Services  
P.O. Box 551617  
Jacksonville, FL 32255

If you already verbally notified us of the dispute by calling Cardholder Services and have received this form via mail or fax, you must review, sign and return this form or provide other written confirmation of your dispute within 10 business days of the date above to receive any available provisional credit. After our investigation is complete, we will inform you of the results of our investigation in writing

If you have not verbally notified us, please complete, sign and return this form (or other written form including your name, address, Card ID and the specific transactions you are disputing and the reason you believe these transactions are unauthorized or erroneous) to us as noted above. Be advised that upon receipt of the completed and signed form, your card may be inactivated. Please contact Cardholder Services at the phone number on your card to have a replacement card processed and sent to you. After our investigation is complete, we will inform you of the results of our investigation in writing.

Note: We highly recommend that you call the number on the back of your card to file your dispute so the investigation can begin promptly and our Customer Service representatives can help you with inactivating and replacing your card, if applicable.

If we have questions regarding this dispute, we will use the below information to contact you. Please supply the best contact info:

Address:	<input type="text"/>
City:	<input type="text"/>
State:	<input type="text"/>
Zip:	<input type="text"/>
Mobile Phone:	<input type="text"/>
Home Phone:	<input type="text"/>
Work Phone:	<input type="text"/>
Email:	<input type="text"/>

Please identify the disputed transactions:

Merchant	Date of Transaction	Amount of Transaction	Reason for Dispute	Have you provided this merchant with your card number?
	05/21/2019 12:00:00 AM	\$4.94	Select <input type="text"/>	<input type="radio"/> Yes <input type="radio"/> No

When did you first learn of these transactions?

Is your card currently in your possession?

Yes  No

Has anyone else been allowed to use the card?

Yes  No

If yes, who and when?

Have you given your PIN to any one?

Yes  No

If yes, who and when?

Has your card been lost or stolen?

Yes  No

If yes, when did you first notice your card was missing?

Have you filed a police report regarding the disputed transactions or a lost/stolen card?

Yes  No

If yes, who did you file the report with?

When did you file the report?

What is the report number?

Please provide a copy of the police report.

Do you believe these transactions are the result of ID theft?

Yes  No

If yes, have you filed a police report regarding the ID theft?

Yes  No

If yes, who did you file the report with?

When did you file the report?

What is the report number?

Please provide a copy of the police report.

Are you disputing an ATM transaction because the ATM machine did not give you the requested amount?

Yes  No

If yes, how much did you request?

If yes, how much did you receive?

Do you have a receipt?

Yes  No

\*If you have a receipt, please include a copy when you return this form.

If you are disputing charges made by a merchant, please answer the following:

Have you provided the merchant with your card information for the disputed transaction(s) or any prior transaction?

Yes  No

Have you previously conducted transactions with the merchant?

Yes  No

Are you disputing a recurring transaction?

Yes  No

If yes, have you contacted the merchant to cancel the transactions?

Yes  No

If yes, when?

Are you disputing the amount of the transaction or number of times the merchant charged your card?

Yes  No

If yes, what amount and number of transactions was authorized?

Are you disputing the transaction because the merchant did not supply the goods or services you purchased?

Yes  No

If yes, what goods or services did your purchase?

When did you expect to receive the goods or services?

Were any goods or services provided by the merchant?

Yes  No

Was there something wrong with the goods or services you received?

Yes  No

If yes, what?

Do you have the receipt for your purchase?

Yes  No

If yes, please provide a copy with this confirmation.

Have you contacted the merchant about this issue?

Yes  No

If yes, when?

Are you disputing this transaction because you expected the merchant to refund or reverse this transaction?

Yes  No

If yes, what goods or services did your purchase?

When did you expect to receive the refund or reversal?

Have you contacted the merchant about this issue?

Yes  No

If yes, when?

Were any goods or services provided by the merchant?

Yes  No

Do you have the receipt for your purchase?

Yes  No

If yes, please provide a copy with this confirmation.

If you did not authorize the disputed transactions (meaning you did not conduct the transaction and did not authorize someone else to conduct the transaction), please answer the following:

Do you know who conducted the transactions?

Yes   No

If yes, please provide the name and address or other contact information for this person.

If yes, does this person live with you?

Yes   No

Have you previously given this person access to your card?

Yes   No

Have you previously given this person permission to use your card?

Yes   No

Please provide any additional details you believe may assist us in investigating your dispute.

By providing us with a telephone number for a cellular phone or other wireless device, including a number that you later convert to a cellular number, you are expressly consenting to receiving communications — including but not limited to prerecorded or artificial voice message calls, text messages, and calls made by an automatic telephone dialing system—from us and our affiliates and agents at that number. This express consent applies to each such telephone number that you provide to us now or in the future and permits such calls for non-marketing purposes. Calls and messages may incur access fees from your cellular provider.

Signature: \_\_\_\_\_

Print Name: \_\_\_\_\_

Date: \_\_\_\_\_

Card ID No.: \_\_\_\_\_

Appendix F

# ReliaCard Welcome Packet

ReliaCard



## Welcome!

To your new U.S. Bank ReliaCard®

Your card can be used anywhere  
Visa® debit cards are accepted.

## Card Checklist

- Activate your card
- Set up your online account
- Sign up for text<sup>1</sup> or email alerts
- Download the Mobile App

## Keep Track of Your Balance

### Online

Cardholder website: [www.usbankreliacard.com](http://www.usbankreliacard.com)

### Text<sup>1</sup>/Email Alerts

Sign up to receive email or text alerts when funds have been deposited or when your balance gets low. Sign up on the cardholder website.

### Mobile App

Download the Mobile App on your iPhone or Android phone. Search “U.S. Bank ReliaCard”.

<sup>1</sup>For text alerts, standard messaging charges apply through your mobile carrier and message frequency depends on account settings.

### For Unemployment Insurance Questions

Visit <https://XXXXXXXXXXXX>

## Activate Your Card Before Use

Go to [www.usbankreliacard.com](http://www.usbankreliacard.com)

Call **855-279-1271** (we accept relay calls)

- Memorize the Personal Identification Number (PIN) that you will establish
- Sign your name in ink on the back of the card

### Card Usage Tips:

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

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

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

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

Your funds are eligible for FDIC insurance. Your funds will be held at U.S. Bank National Association, an FDIC-insured institution, and are insured up to \$250,000 by the FDIC in the event U.S. Bank fails. See [fdic.gov/deposit/deposits/prepaid.html](http://fdic.gov/deposit/deposits/prepaid.html) for details. No overdraft/credit feature.

Contact Cardholder Services by calling **1-855-279-1271**, by mail at P.O. Box 551617, Jacksonville, FL 32255 or visit [usbankreliacard.com](http://usbankreliacard.com). For general information about prepaid accounts, visit [cfpb.gov/prepaid](http://cfpb.gov/prepaid). If you have a complaint about a prepaid account, call the Consumer Financial Protection Bureau at 1-855-411-2372 or visit [cfpb.gov/complaint](http://cfpb.gov/complaint).

**U.S. Bank ReliaCard® Fee Schedule for the <<Client Name>> Unemployment Insurance Program** (Effective Date: May 2018)

All fees	Amount	Details
<b>Get cash</b>		
ATM Withdrawal (in-network)	TBD	This is our fee per withdrawal. "In-network" refers to the U.S. Bank or MoneyPass® ATM networks. Locations can be found at <a href="http://usbank.com/locations">usbank.com/locations</a> or <a href="http://moneypass.com/atm-locator">moneypass.com/atm-locator</a> .
ATM Withdrawal (out-of-network)	TBD	This is our fee per withdrawal. This fee is waived for your first ATM withdrawal per month, which includes both ATM Withdrawals (out-of-network) and International ATM Withdrawals. "Out-of-network" refers to all the ATMs outside of the U.S. Bank or MoneyPass ATM networks. You may also be charged a fee by the ATM operator even if you do not complete a transaction.
Teller Cash Withdrawal	TBD	This is our fee for when you withdraw cash off your card from a teller at a bank or credit union that accepts Visa®.
<b>Information</b>		
ATM Balance Inquiry (in-network)	TBD	This is our fee per inquiry. "In-network" refers to the U.S. Bank or MoneyPass ATM networks. Locations can be found at <a href="http://usbank.com/locations">usbank.com/locations</a> or <a href="http://moneypass.com">moneypass.com</a> .
ATM Balance Inquiry (out-of-network)	TBD	This is our fee per inquiry. "Out-of-network" refers to all the ATMs outside of the U.S. Bank or MoneyPass ATM networks. You may also be charged a fee by the ATM operator.
<b>Using your card outside the U.S.</b>		
International Transaction	TBD	This is our fee which applies when you use your card for purchases at foreign merchants and for cash withdrawals from foreign ATMs and is a percentage of the transaction dollar amount, after any currency conversion. Some merchant and ATM transactions, even if you and/or the merchant or ATM are located in the United States, are considered foreign transactions under the applicable network rules, and we do not control how these merchants, ATMs and transactions are classified for this purpose.
International ATM Withdrawal	TBD	This is our fee per withdrawal. This fee is waived for your first ATM withdrawal per month, which includes both ATM Withdrawals (out-of-network) and International ATM Withdrawals. You may also be charged a fee by the ATM operator even if you do not complete a transaction.
<b>Other</b>		
Card Replacement	TBD	This is our fee per card replacement mailed to you with standard delivery (up to 10 business days).
Card Replacement Expedited Delivery	TBD	This is our fee for expedited delivery (up to 3 business days) charged in addition to any Card Replacement fee.
Inactivity	TBD	This is our fee charged each month after you have not completed a transaction using your card for 365 consecutive days.
<b>Transaction Limits</b>		
For security reasons, there are limitations on the number and amount of transactions that you may perform with your Card. There may be additional limits on the amount, number or types of transactions you can make using your Card and for security reasons we do not disclose these limits. Daily limits are based on a rolling 24 hour period. Limits are subject to change from time to time. You will receive prior notice of such changes to the extent required by applicable law.		
Maximum Card Balance at any time	\$40,000	
Maximum Daily Debits	20 transactions and \$6,050 per day	
ATM Withdrawals	10 transactions and \$1,025 per day	
Purchases at the Point of Sale (including cash over the amount of purchase)	20 transactions and \$4,000 per transaction	
Teller Cash Withdrawals (at Visa member banks) (Financial Institutions may have lower limits)	2 transactions and \$1,025 per day	
Maximum Daily Credits	50 transactions and \$20,000 per day	
Returns and Refunds	May not exceed 4 transactions per day	
Bill Pay Transactions	10 transactions and \$2,000 per day 10 transactions and \$3,000 per week 20 transactions and \$5,000 per month	





TRACK SPENDING

GET CASH

PAY BILLS

MAKE PURCHASES



The reliable way to receive  
your disbursements

ReliaCard®

# ReliaCard®

La manera confiable de recibir  
tus desembolsos



HAZ COMPRAS

PAGA FACTURAS

OBTÉN EFECTIVO

HAZ UN SEGUIMIENTO  
DE TUS GASTOS



# ReliaCard®

ÚSALA<sup>1</sup>



## Haz Compras

Tu tarjeta ReliaCard de U.S. Bank se puede usar en todos los lugares que acepten tarjetas de débito Visa®/MasterCard®. No se cobran cargos por hacer compras en tiendas, por teléfono o por Internet.

- Debes saber tu saldo disponible.
- Selecciona “**CREDIT**” (CRÉDITO) en el dispositivo de autorización.
- O selecciona “**DEBIT**” (DÉBITO) e ingresa tu PIN. En comerciantes participantes, también puedes retirar dinero en efectivo junto con tu compra.

## Paga Facturas

Paga tus facturas por Internet directamente a través del emisor de la factura.

- Ingresar a sus sitios web y completar la información de pago con tan solo unos clics.

## Obtén Efectivo<sup>2</sup>

### Cajeros Automáticos (ATM)

- Ingresar tu PIN de 4 dígitos.
- Selecciona “**WITHDRAWAL**” (RETIRO) de “**CHECKING**” (CUENTA DE CHEQUES).

### Cajero del Banco

- Debes saber tu saldo (el cajero no tendrá acceso a esta información).
- Pide el monto que deseas retirar hasta un máximo de tu saldo disponible.
- Es posible que debas presentar tu ID.

### Retiro de Efectivo con las Compras

- Cuando haces compras en tiendas o supermercados puedes solicitar retirar dinero en efectivo.
- Selecciona “**DEBIT**” (DÉBITO) en el dispositivo de autorización.
- Ingresar tu PIN de 4 dígitos.
- Ingresar el monto en efectivo que deseas.

Si bien esta comunicación de U.S. Bank se ofrece en español, no todas las comunicaciones subsiguientes están actualmente disponibles en español.

Si bien esta comunicación de marketing de U.S. Bank se ofrece en español, todas las aplicaciones legales, divulgaciones y comunicaciones orales legales continuas serán únicamente en inglés.

<sup>1</sup> Las transacciones están sujetas a limitaciones en cantidad y monto en dólares de las transacciones realizadas cada día.

<sup>2</sup> Se podrían aplicar algunos cargos. Consulta el paquete informativo de tu tarjeta para más detalles.

# ReliaCard®

## USE IT<sup>1</sup>



### Make Purchases

Your U.S. Bank ReliaCard can be used everywhere Visa®/MasterCard® debit cards are accepted. There is no fee to make domestic purchases in stores, over the phone or online.

- Know your available balance.
- Select “CREDIT” on the authorization machine.
- Or select “DEBIT” and enter your PIN. At participating merchants, you can also request cash back with your purchase.

### Pay Bills

Pay your bills online directly through the biller.

- Log onto your billers' websites and complete payment information with just a few clicks.

### Get Cash<sup>2</sup>

#### ATM

- Enter your 4-digit PIN.
- Select “WITHDRAWAL” from “CHECKING”.

#### Bank Teller

- Know your balance (the teller will not have access to this information).
- Ask for the amount you wish to withdraw up to your available balance.
- You may need to provide your ID.

#### Cash Back

- You can ask for 'cash back' at participating merchants when you make purchases at places like the grocery store or retail store.
- Select “DEBIT” on the authorization machine.
- Enter your 4-digit PIN.
- Enter the amount of cash back you'd like

## TRACK SPENDING



### Online

- Log in online at [www.usbankreliacard.com](http://www.usbankreliacard.com)

### Phone

- Call Cardholder Services at **855-282-6161**

### Text/Email<sup>3</sup>

- Sign up to receive email or text alerts when funds have been deposited to your account or when the balance gets low.
- You can also text a shortcode to get your available balance instantly.
- Log in to [usbankreliacard.com](http://usbankreliacard.com) and select the “ALERTS” option.  
(Alerts may not be available on all programs)

### Mobile App<sup>4</sup>

- Check your account balance and view your transaction history from your mobile phone!
- Download “U.S. Bank ReliaCard” for your Apple or Android phone.

## HELPFUL TIPS



### Tips

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

### Travel

- Hotels and rental car agencies place large holds on your funds based on their estimates of your final bill. This hold will remain until the final purchase amount has been processed.

<sup>1</sup> Transactions are subject to limitations on the number and dollar amount of transactions performed each day.

<sup>2</sup> Some fees may apply. Please refer to your card packet materials for a list of potential fees.

<sup>3</sup> Standard messaging charges apply through your mobile carrier and message frequency depends on account settings.

<sup>4</sup> The U.S. Bank ReliaCard Mobile App is free to download. Your mobile carrier may charge access fees depending upon your individual plan. Web access is needed to use Mobile App. Check with your carrier for specific fees and charges.

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CARDHOLDER SERVICES

[www.usbankreliacard.com](http://www.usbankreliacard.com) | 855-282-6161



HAZ UN SEGUIMIENTO DE TUS GASTOS

### Internet

- Inicia sesión en [www.usbankreliacard.com](http://www.usbankreliacard.com)

### Teléfono

- Llama a los Servicios para el Titular de Tarjeta

al **855-282-6161**

### Mensaje de Texto/Correo Electrónico<sup>3</sup>

- Inscríbete para recibir alertas gratis por correo electrónico o mensaje de texto cuando se hayan depositado fondos en tu cuenta o tu saldo esté bajo.

- También puedes enviar un mensaje de texto a un código corto para obtener al instante tu saldo disponible.

- Inicia sesión en [usbankreliacard.com](http://usbankreliacard.com) y selecciona la opción “ALERTS” (ALERTAS).

- (Alertas pueden no estar disponibles en todos los programas.)

### Aplicación Móvil<sup>4</sup>

- Consulta el saldo de tu cuenta y el historial de tus transacciones desde tu teléfono!

- Descarga “U.S. Bank ReliaCard” para tu teléfono Apple o Android.

### Consejos

- El monto total publicado de las transacciones con la Tarjeta Prepagada puede variar. La mayoría de los restaurantes, salones de belleza y otros servicios donde se suele dar propia podrán añadir temporalmente un 20% a tu cuenta para cubrir la propina. Asegúrate de que tu saldo pueda cubrir el 20% adicional o tu transacción puede ser denegada.

### Viajes

- Los hoteles y las agencias de alquiler de autos basados en sus estimaciones de tu factura final. Esta retención permanecerá hasta que se haya procesado el monto final de la compra.

- Se aplican cargos estándares de mensajería a través de tu operador de telefonía celular y la frecuencia de los mensajes depende de la configuración de tu cuenta.

- La Aplicación Móvil de ReliaCard de U.S. Bank se puede descargar de forma gratuita. Tu operador de telefonía celular podrá cobrar acceso dependiendo de tu plan individual. Se necesita acceso web para usar la Aplicación Móvil. Consulta con tu proveedor los detalles sobre cargos y cuotas específicos.

- La tarjeta ReliaCard es emitida por U.S. Bank National Association, en conformidad con una licencia de Visa U.S.A. Inc. o MasterCard International Incorporated. MasterCard es una marca registrada de MasterCard International Incorporated. © 2015 U.S. Bank. Member FDIC.

**THE RELIACARD® CARDHOLDER AGREEMENT**

(Effective 6/1/2018)

**TERMS AND CONDITIONS FOR THE RELIACARD**

By activating, accepting and/or using the ReliaCard (“Card”), you agree to be bound by the terms and conditions contained in this ReliaCard Cardholder Agreement (“Agreement”), which will govern your use of your Card and your Account. Your Card is a reloadable Visa® or Mastercard® branded prepaid debit card issued by U.S. Bank National Association (“U.S. Bank”), and your Card accesses your ReliaCard account (“Account”). “You” and “your” means the person(s) who received the Card from U.S. Bank and are authorized to use the Card and Account as provided for in this Agreement. “We,” “us,” and “our” mean U.S. Bank, our successors, affiliates or assigns. Please read this Agreement carefully and keep it for future reference. The laws of the state of Ohio govern the interpretation of this Agreement, without giving effect to conflict of law principles thereof that may cause the law of another state to apply.

Your Card and Account have been opened in connection with a government program. The Card and Account are not connected in any way to any other account. You will not receive any interest on the funds in your Account. The Card is not a credit card. The Card is not for resale. The Card is nontransferable and it may be canceled, repossessed, or revoked at any time without prior notice subject to applicable law. We may refuse to process any transaction that we believe may violate the terms of this Agreement. Funds in the Account are insured by the Federal Deposit Insurance Corporation (“FDIC”) up to the maximum allowed by law.

**THIS AGREEMENT CONTAINS AN ARBITRATION PROVISION (INCLUDING A CLASS ACTION ARBITRATION WAIVER). IT IS IMPORTANT THAT YOU READ THE ARBITRATION SECTION CAREFULLY.****IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT**

To help the government fight the funding of terrorism and money laundering activities, federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account. What this means for you: When you open an account, we may ask for your name, address, date of birth and other information that will allow us to identify you. If necessary, we may also ask to see your driver’s license or other identifying documents.

**HOW TO USE YOUR CARD**

**1. Activating Your Card; PIN Selection.** You can activate your Card by calling us at 855-282-6161 (we accept relay calls) or online at [www.usbankreliacard.com](http://www.usbankreliacard.com). During the activation process, you will select a Personal Identification Number (“PIN”), which you may use to conduct certain transactions, such as point of sale transactions or ATM transactions when permitted by your program. The Card and PIN are provided for your use and protection, and you agree to make sure only you know your PIN – do not write your PIN on your Card or tell anyone – and to notify us immediately if your PIN has been compromised.

**2. Using Your Card.** You are able to use your Card and Account to conduct the types of transactions described in your Fee Schedule and Transaction Limitations, which may include:

- Paying for purchases at stores and businesses that have agreed to accept the Card (“point-of-sale transactions”).
- Performing transactions at automated teller machines (“ATMs”).
- Obtaining cash at the teller window for any bank or credit union that accepts the network brand on your Card.
- Transferring money from your Account to a checking or savings account in the United States, if your program permits. Such transfers may only be made online at [www.usbankreliacard.com](http://www.usbankreliacard.com). Once transfers are initiated, the timing of funds availability in the receiving account will vary.

Fees and transaction limits may apply. Not all transaction types are available for all programs. See “Card Fees and Transaction Limits” for more details.

**3. Loading Your Card.** Your government agency may deposit money (load value) onto your Card at any time. Monies deposited into the Account are available for your use in accordance with this Agreement and any rules set by your government agency.

**CARD FEES AND TRANSACTION LIMITS**

**4.** Under some situations, you will be charged fees for using your Card or Account. We will charge you and you agree to pay the fees and charges (collectively “Fees”) described on the Fee Schedule included with your Card and made available to you before or during your enrollment in the Card program. Fees will be deducted automatically from the available Account balance. Any time your Account balance is less than the amount of the fee being assessed, the balance of your Account will be applied to the fee amount.

Unpaid fee amounts will accumulate and will be deducted after your next load. Third parties may assess additional charges. Available transaction types and applicable transaction limitations are displayed in the transaction limits table (“Transaction Limits”) below your Fee Schedule. For security reasons there may be additional limits on the amount, number or type of transactions you can make using the Card or Account. Fees and Transaction Limits are incorporated into this Agreement by reference and are subject to change from time to time. You will receive prior notice of Fee and Transaction Limit changes to the extent required by applicable law. You may receive a copy of the Fee Schedule and Transaction Limits by calling us toll free at 855-282-6161 or you may view them online at [www.usbankreliacard.com](http://www.usbankreliacard.com).

**HOW TO OBTAIN ACCOUNT INFORMATION****5. Account Information**

- You can view your Account online at [www.usbankreliacard.com](http://www.usbankreliacard.com) or call us at 855-282-6161 to find out whether or not a load has been made.
- You may obtain Account balances and review Account activity by visiting [www.usbankreliacard.com](http://www.usbankreliacard.com), accessing the ReliaCard Mobile App (“Mobile App”), or calling 855-282-6161. You can access a 12-month history of Account transactions online at [www.usbankreliacard.com](http://www.usbankreliacard.com). You will be able to view statement information online at [www.usbankreliacard.com](http://www.usbankreliacard.com). The statement will describe all Account activity during the statement period.
- You also have the right to obtain a 24-month written history of Account transactions, recurring monthly paper statements and/or a single-month paper statement by visiting [www.usbankreliacard.com](http://www.usbankreliacard.com), calling 855-282-6161, or by writing us at ReliaCard Card Services, P.O. Box 551617, Jacksonville, FL 32255. You will not be charged a fee for this information. Recurring paper statements may not be available during a month in which a transaction did not occur.
- You can get a receipt at the time you make any transfer to or from your Account using an ATM or point of sale terminal.

**6. Contact Information and Business Days and Hours.** For general inquiries by mail, write us at: The ReliaCard Card Services, P.O. Box 551617, Jacksonville, FL 32255. For service inquiries and/or to report your Card lost or stolen, call 855-282-6161, 24 hours a day, 7 days a week. Our business days are Monday through Friday. Holidays are not included.

**7. Mobile Alerts.** You may enroll to receive electronic notifications (“Alerts”) relating to your Account online at [www.usbankreliacard.com](http://www.usbankreliacard.com), via the Mobile App, or by calling 855-282-6161. You may manage or cancel Alerts at any time online at [www.usbankreliacard.com](http://www.usbankreliacard.com), via the Mobile App, or by calling 855-282-6161. Alerts will be sent via SMS / text message to a mobile phone, handheld, or other wireless device or by email as designated by you. This service allows you to request and receive certain messages about your Account. You may elect to receive Alerts relating to specific transactions on your Account. Once you have logged in, you may choose which Alerts you would like to receive and a limited number of electronic addresses (which electronic addresses may include email addresses and any devices accepting text messages) to which the Alerts will be sent. Alerts will be sent each day, at various times, when transactions occur that meet your specified criteria. You understand and agree that Alerts will not be sent on a “real time” basis, but will rather be sent at the next scheduled delivery time after the specified transaction event occurs. We reserve the right to change the frequency or timing of Alerts, at any time and from time to time. Alerts are not intended to replace your Account statements or any other communications we may provide to you regarding your Account. You are responsible for and must provide all telephone and other equipment, software, and services necessary to receive Alerts. By enrolling in Alerts and providing us with your cellular phone number, you consent to receiving SMS messages related to Alerts. Data and messaging charges from your telecommunications provider may apply, and you are responsible for any such charges. In the event your enrolled mobile or cellular device is lost or stolen, you agree to update your enrollment information and make the appropriate changes to disable the use of such devices. You agree to notify us of any change to your electronic addresses in order to ensure continued delivery of your Alerts. You understand that there are risks associated with using a mobile device, and that in the event of theft or loss, your confidential information could be compromised. We are not responsible for any failures on the part of your telecommunications, internet and/or email provider to properly enable your receipt of Alerts.

**IMPORTANT INFORMATION ABOUT USING YOUR CARD**

**8. Holds Upon Authorization.** Transactions with some merchants – restaurants, car rental agencies, hotels, salons, mail-order companies, cruise lines and pay-at-the-pump gas stations, for example – will authorize in an amount greater than your purchase. If you do not have available funds in the amount requested in the authorization, then

your transaction will be declined. If the transaction is authorized, funds in the authorized amount will be held and will not be available for other purchases. The authorized amount will be held until the transaction posts to your Account. Transaction posting can generally take up to 10 days, except for certain travel and lodging related authorizations that can take up to 21 days. In some cases, the authorization amount will be held even if you do not complete your transaction.

**9. Split Transactions; Rescinded Transactions; Failure to Honor**

- If you do not have enough money in your Account to complete a particular transaction, you may split your purchases between your Card and another form of payment. Tell the cashier how much you want to pay first with your Card. If you do not know your exact balance, please call customer service at 855-282-6161 to verify your balance prior to attempting to make a purchase. Please note, not all merchants permit this type of split transaction.
- If you authorize a purchase but do not make the purchase as planned, the authorized amount will be held until the authorization expires or the merchant releases the hold, which may take up to seven days.
- Neither we nor any other bank or business will be liable to you for failure to accept or honor the Card.

**10. Preauthorized Payments**

- Right to stop payment and procedure for doing so.* If you have preauthorized payments with your Card, you can stop any of these payments. Here’s how: Call us at 855-282-6161 or write us at ReliaCard Card Services, P.O. Box 551617, Jacksonville, FL 32255, in time for us to receive your request three business days or more before the payment is scheduled to be made. If you call, we may also require you to put your request in writing and get it to us within 14 days after you call.
- Notice of varying amounts.* If these regular payments vary in amount, the person you are going to pay will tell you, 10 days before each payment, when it will be made and how much it will be. You may choose instead to get this notice only when the payment would differ by more than a certain amount from the previous payment, or when the amount would fall outside certain limits that you set.
- Liability for failure to stop payment of preauthorized transfer.* If you order us to stop payment three business days or more before the transfer is scheduled, and we do not do so, we will be liable for your losses or damages.

**11. Returns and Refund.** If there is a problem or dispute with a purchase of goods or services, you must address it directly with the merchant involved. Refunds and returns are subject to the merchant’s policies or applicable laws. If you are entitled to a refund for any reason for goods or services obtained with your Card, you agree to accept credits to your Card in place of cash.

**12. Payment.** Each time you use your Card, the amount of the transaction will be debited from your Account. You may not be allowed to exceed the balance available in your Account by any individual or series of purchases. Nevertheless, if you make a purchase that exceeds the balance in your Account (an “overdraft”), you will be fully responsible for the amount of your purchase that exceeded the balance in your Account. We also reserve the right to automatically debit such overdrafts from current or future money deposited to your Account or any other account you have with us. In such case, you agree to be responsible for payment to us for all overdrafts.

**13. Using Your Card in a Foreign Country**

**For Visa Cards:** You may use your Card for retail purchases at foreign (outside the United States) merchants and for cash withdrawals from foreign ATMs that bear either the PLUS System or the Visa logo. Some merchant and ATM transactions, even if you and/or the merchant or ATM are located in the United States, are considered foreign transactions under the applicable Visa rules, in which case we will add the “foreign fee” described below to those transactions. We do not control how these merchants, ATMs and transactions are classified for this purpose. The exchange rate in effect when the transaction is processed may differ from the rate in effect on the date of the transaction or the date of the posting of the transaction to your Account. If you use your Card at a merchant or an ATM that bears the Visa logo (and no PLUS System logo), the transaction will be processed through the Visa system and will be converted into U.S. Dollars according to the applicable rules established by Visa from time to time. For transactions processed through Visa, the foreign currency transaction will be converted to U.S. Dollars by multiplying the amount of the foreign currency times (a) a rate selected by Visa from the range of rates available in wholesale currency markets for the applicable central processing date, which rate may vary from the rate Visa itself receives, or (b) the government-mandated rate in effect for the applicable central processing date. If you use your Card at an ATM that bears only the PLUS System

logo (and no Visa logo), the transaction will be processed through the PLUS System and will be converted into U.S. Dollars at the exchange rate established, from time to time, by the operator of that ATM. If you use your Card at an ATM that bears both the Visa and PLUS System logos, the ATM operator will determine whether to send your transaction over the Visa or PLUS System network using such network’s respective currency conversion rules then in effect (as explained above). We may assess a foreign fee, calculated as a percentage of your transaction amount. The percentage, if any, is listed on the Fee Schedule. We may assess the “foreign fee” on all foreign transactions, even in transactions that do not require currency to be converted.

**For Mastercard Cards:** You may use your Card for retail purchases at foreign (outside the United States) merchants and for cash withdrawals from foreign ATMs that bear either the Cirrus or the Mastercard Acceptance Marks. Some merchant and ATM transactions, even if you and/or the merchant or ATM are located in the United States, are considered foreign transactions under the applicable Mastercard rules, in which case we will add the “foreign fee” described below to those transactions. We do not control how these merchants, ATMs and transactions are classified for this purpose. If you use your Card at a merchant or ATM that bears these Acceptance Marks, Mastercard International Incorporated will convert the transaction into a U.S. Dollar amount using its currency conversion procedure. The currency conversion rate used by Mastercard International to determine the transaction amount in U.S. Dollars is generally either a government mandated rate or a wholesale rate determined by Mastercard International for the processing cycle in which the transaction is processed. We may assess a foreign fee calculated as a percentage (%) of your transaction amount. The percentage, if any, is listed on the Fee Schedule. We may assess the “foreign fee” on all foreign transactions, even in transactions that do not require currency to be converted.

**14. Other Terms.** Use of your Card is subject to all applicable rules and customs of any clearinghouse or other association involved in transactions. Your Card may not be used for any unlawful purpose. You agree that you will not use your Card for illegal internet-gambling or any transaction that is illegal under applicable law, or not permitted by network rules.

**15. Contact in the Event of Loss, Theft or Unauthorized Use; Your Liability for Unauthorized Transactions**

- Tell us AT ONCE if you believe your Card or PIN has been lost or stolen or if you believe an electronic fund transfer has been performed without your permission. Telephoning is the best way of notifying us and keeping your possible losses down. You may contact us by calling us toll-free at 855-282-6161 or by writing us at ReliaCard Card Services, P.O. Box 551617, Jacksonville, FL 32255. If your Card has been lost or stolen, we will close your Card.
- Zero Liability.* You are generally protected from all liability for unauthorized transactions. However, if you do not tell us within 60 days after the earlier of the date you electronically access your Account, if the transaction could be viewed in your electronic history, or the date we sent the first statement or transaction history on which the unauthorized transfer appears, you may not get back any money you lost after the 60 days if we can prove we could have stopped someone from taking the money if you had told us in time. Alternatively, we may require you to report an unauthorized transaction(s) within 120 days after the transfer or transaction allegedly in error was credited or debited to your Account.
- If a good reason (such as a long trip or a hospital stay) kept you from telling us, we will extend the time periods.

**16. Your Right to Dispute Errors**

- In case of errors or questions about your Card, call 855-282-6161 or write to ReliaCard Card Services, P.O. Box 551617, Jacksonville, FL 32255, as soon as you can if you think your statement, transaction history, or receipt is wrong or if you need more information about a transaction listed on the statement, transaction history, or receipt. We must allow you to report an error until 60 days after the earlier of the date you electronically access your Account, if the error could be viewed in your electronic history, or the date we sent the FIRST written history on which the error appeared. Alternatively, we may require you to report an unauthorized transaction(s) within 120 days after the transfer or transaction allegedly in error was credited or debited to your Account. You may request a written history of your transactions at any time by calling us at 855-282-6161 or writing us at ReliaCard Card Services, P.O. Box 551617, Jacksonville, FL 32255.
- You will need to tell us:
  - Your name and your U.S. Bank ReliaCard Card number.
  - The dollar amount of the suspected error.
  - Approximately when the error took place.

- (iv) Describe the error or the transaction you are unsure about and explain as clearly as you can why you believe it is an error or why you need more information.
- C. If you tell us orally, we may require that you send us your complaint or question in writing within 10 business days after speaking with us.
- D. We will determine whether an error occurred within 10 business days after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45 days to investigate your complaint or question. If we decide to do this, we will provisionally credit your Account within 10 business days for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may not credit your Account until the investigation is complete, although we will still investigate your complaint or question. For errors involving new Cards (open less than 30 days), point of sale, or foreign initiated transactions, we may take up to 90 days to investigate your complaint or question. For new Cards, we may take up to 20 business days to provisionally credit your Card for the amount you think is in error. We will tell you the results within three business days after completing our investigation.
- E. If we decide there was no error, we will send you a written explanation within three business days after we finish our investigation. You may ask for copies of the documents used in our investigation. If we have issued provisional credit to you and there is no error, the amount of that credit will be subtracted from your Card. We will give you advance notice of the amount and date of the debit against your Card for that credit.
- F. If you need more information about our error-resolution procedures, call us at the telephone number shown above.

**17. Our Liability.** If we do not complete a transfer to or from your Account on time or in the correct amount according to our agreement with you, we will be liable for your losses or damages with some exceptions. We will not be liable, for instance:

- (i) If, through no fault of ours, you do not have enough money in your Account to make the transfer.
- (ii) If the automated teller machine where you are making the transfer does not have enough cash.
- (iii) If the terminal system was not functioning properly and you were aware of that when you started the transfer.
- (iv) If circumstances beyond our control (such as fire or flood) prevent the transfer, despite reasonable precautions that we have taken.
- (v) There may be other exceptions stated in our agreement with you.

## OUR RIGHTS UNDER THE AGREEMENT

**18. Amendment, Termination and Other Rights.** We may at any time change or terminate these terms and conditions, or transfer our rights under this Agreement. We do not give up our rights by delaying or failing to exercise them at any time. If any term of this Agreement is found by a court to be illegal or unenforceable; all other terms will still be in effect. Refer to [www.usbankreliacard.com](http://www.usbankreliacard.com) for the most current version of the Agreement. You will be notified of any change in the manner required by applicable law. However, if the change is made for security purposes, we can implement such change without prior notice. We may terminate or suspend this Agreement or any features or services of the Card described herein at any time. You may close your Account as permitted by your government program. Account termination or closure, whether by you or us, will not affect prior transactions or obligations relating to your Account existing at the time of termination. From time to time, we may monitor telephone calls you make to us or our agents.

## DISCLOSURE OF CARD INFORMATION

**19.** We will disclose information to third parties about your Card and Account or the transfers you make: (i) where it is necessary for completing transfers, (ii) in order to verify the existence and condition of your Account for a third party, such as a credit bureau or merchant, (iii) in order to comply with government agency or court orders, or (iv) if you give us your written permission.

## ADDITIONAL INFORMATION

**20. Program Information.** You are electing to participate in the ReliaCard Card program authorized by your government agency that may be discontinued at some time in the future. If the program is discontinued, you will be notified in advance and given information about how to receive future payments by an alternate means. This program is provided by U.S. Bank National Association, which may contact you from time to time about this program or other services related to this program.

## 21. Role of Your Government Agency

- A. Your government agency is responsible for transferring funds to us to load into your Account. These funds will be transferred by your government agency to us and loaded into your Account by us according to the schedule agreed to by your government agency and us. We have no obligation to you in the event your government agency delays in providing or fails to provide funds to your Account.
- B. Your government agency may retain the right to deduct funds from the Account in order to correct a previous error or overpayment to you or for other reasons. You hereby authorize us to accept instructions from your government agency to credit or debit funds to or from your Account and, in the case of a debit, to return those funds to your government agency. If you have a dispute with your government agency about the amount that the government agency loads onto or deducts from your Account, you agree to not involve us in that dispute and to resolve that dispute solely with your government agency.
- C. You acknowledge and agree that except as set forth in this section, your government agency shall not be liable for any claims by you in connection with this Agreement.

## 22. Use by Others; Secondary Card

- A. The person to whom the Card and Account was first issued is the “Primary Account Holder”. The Primary Account Holder is at all times liable and responsible for all transactions, fees, and other activity with respect to the Card, Account and any Secondary Card (as defined below). Except by requesting a Secondary Card (as described below), you may not permit another person to have access to your Card or Account. If you do provide access to your Card or Account to another person, you are liable for all transactions and fees incurred by such person. You must notify us in writing to revoke permission for any person you previously authorized to use or access your Card or Account.
- B. If your program permits an additional Card to be issued to access your Account (a “Secondary Card”), the Primary Account Holder may request we issue a Secondary Card to a trusted person who is 13 years of age or older (the “Secondary Cardholder”). We reserve the right to refuse any Secondary Card request. The Primary Account Holder is at all times liable and responsible for all transactions, fees, and other activity with respect to the Secondary Card. The holder of the Secondary Card may report that Card as lost or stolen. The Secondary Cardholder may not request additional Cards to access the Account, but in other respects may have the same ability as the Primary Account Holder to access information or make decisions regarding the Card or Account. We reserve the right to require the Primary Account Holder to make or approve particular decisions in our discretion. If you wish to terminate the authority of the Secondary Cardholder, you must call us at 855-282-6161 to request revocation of the Secondary Cardholder’s access to your Account. The Primary Account Holder will continue to be liable for all transactions, fees and other activity resulting from continued use of the Secondary Card unless you request that we cancel all of your Cards and issue a replacement Card for you. A fee for Card replacement may apply. See the Fee Schedule for details. Terminating the Secondary Card may require that we cancel all your Cards. As with all card cancellations, you will not have access to your Account until a replacement Card is received and activated by you. To the extent permitted by law, you are also liable and responsible for all costs and expenses, including attorneys’ fees, that we incur enforcing these rules governing the Secondary Card.

**23. Cellular Phone Contact Policy.** By providing us with a telephone number for a cellular phone or other wireless device, including a number that you later convert to a cellular number, you are expressly consenting to receiving communications—including but not limited to prerecorded or artificial voice message calls, text messages, and calls made by an automatic telephone dialing system—from us and our affiliates and agents at that number. This express consent applies to each such telephone number that you provide to us now or in the future and permits such calls for non-marketing purposes. Calls and messages may incur access fees from your cellular provider.

## 24. Bill Pay Service

- A. The following terms and conditions apply to your use of the bill pay service (“Bill Pay Service”), which may or may not be enabled by the funder of your Account. The Bill Pay Service is available online at [www.usbankreliacard.com](http://www.usbankreliacard.com). After you set up a Payee, you may also call us at 855-282-6161 to schedule a payment.
- B. To use the Bill Pay Service, you must first setup a Payee online. A “Payee” is a company or individual in the United States that sends you bills and that you choose to pay through the Bill Pay Service. If your Payee is a large national or regional biller (e.g., a utility company or an insurance company), the Bill Pay Service may utilize Mastercard’s Remote Payment Processing Service (RPPS) to process bill payments (“Bill Payments”) to this Payee. If your Payee is a smaller biller or an individual

(e.g., a landlord), the Bill Pay Service may send a paper check to this Payee. In this case, you are required to enter a correct and complete address for this Payee. You authorize us to process the Bill Payments permitted under these terms and conditions for you as requested by you from time to time, and you authorize us to post transactions to your Account as directed.

- C. You are responsible for providing accurate account information and the necessary address information to ensure funds are applied to the correct account and delivered to the correct address. Inaccurate account data or address information may cause Bill Payments to fail or be misdirected. We reserve the right to refuse to make payments to certain Payees in our sole discretion.
- D. You may schedule a one-time Bill Payment or preauthorized recurring Bill Payments in a fixed amount. If you schedule a Bill Payment for the current date, you authorize us to debit your Account immediately in the amount of the Bill Payment plus any applicable fees.
- (i) If the Account balance is not sufficient for the Bill Payment plus applicable fees, you will receive an error notice of Insufficient Funds and the Bill Payment will have a status of **Failed**.
- (ii) If the Account balance is sufficient, the Bill Payment will have a status of **Pending**.
- (iii) If you schedule a Bill Payment for a date in the future, the Bill Payment will have a status of **Scheduled**. We will start processing a Scheduled Bill Payment on its payment date (“Payment Date”). You authorize us to debit your Account on the Payment Date, in the amount of the Bill Payment, plus any applicable fees.
- (iv) If, on the Payment Date for a Scheduled Bill Payment, the Account balance is not sufficient for the Bill Payment plus applicable fees, the Bill Payment status will change to **Failed**.
- (v) If, on the Payment Date for a Scheduled Bill Payment, the Account balance is sufficient, the Bill Payment status will change to **Pending**.

E. We shall use reasonable efforts to properly and timely make your Bill Payments as directed by you. However, we cannot guarantee that any Bill Payment will be received by the payment due date. We are not responsible for any costs, late fees or other damages incurred if Bill Payments are not received by the Payee on or before the payment due date and we followed your instructions. You must schedule Bill Payments at least four business days prior to their due dates to ensure adequate time to process the Bill Payments and allow the Payees to credit your account with them.

F. Bill Payments are processed on business days. Bill Payments scheduled before 8:00 P.M. Central Time are submitted for processing on the same business day. Bill Payments scheduled on or after 8:00 P.M. are submitted for processing the next business day. If your Scheduled Bill Payment falls on a non-business day, the payment will be processed on the next business day.

G. Refer to the transaction limits table (“Transaction Limits”) below your Fee Schedule for the Bill Pay transaction limits.

H. If the Bill Payment cannot be processed for any reason, the Bill Payment status will be a “Failed” status. We are responsible for errors caused by our failure to initiate or cancel a payment according to your properly transmitted instructions. We are not responsible for nonpayment, late fees or other damages incurred due to other failed Bill Payments. Failed Bill Payments will be credited to your Account within five business days of the notification by RPPS or the Payee that the Bill Payment failed. If a Bill Payment fails because of insufficient funds, you should notify the Payee immediately and make the necessary arrangements to reschedule payment. If you believe an error has occurred, you should report it immediately using the error resolution process described in the “Your Right to Dispute Errors” section above.

I. You may cancel any payment in a Pending or Scheduled Status. If the Payment is Pending you must call us at 855-282-6161 prior to 8:00 P.M. Central Time to cancel the payment. If the payment is Scheduled you can cancel it online at [www.usbankreliacard.com](http://www.usbankreliacard.com) or you may call us at 855-282-6161. You understand and agree that once we have begun processing a payment it cannot be cancelled. If the payment has been submitted for processing, it will be necessary to contact the Payee directly to reverse any payments made through this Bill Pay Service. Bill Payment fees (if applicable) are not refunded if Pending Bill Payments are cancelled and a cancellation fee may apply. Refer to the Preauthorized Payments section above for your right to stop payment of preauthorized transfers.

J. We are under no obligation to notify you if we do not complete a Bill Payment for any reason. We may send you notices by email related to the Bill Pay Service including when a payment fails if you have provided us with a current email address. To update your email address, select Update My Card from the website. You understand and agree that email notices will not be sent on a “real time” basis, but will rather be sent at the next scheduled delivery time after a payment event occurs. We reserve the right to change the frequency or timing of email notices, at any time and from time

to time. Email notices are not intended to replace your Card or Account information available to you on the website.

K. For Bill Payment error resolution, please refer to the “Your Right to Dispute Errors” section above.

L. We may cancel the Bill Pay Service at any time in our sole discretion.

## 25. ARBITRATION

**A. This section does not apply to any dispute in which the amount in controversy is within the jurisdictional limits of, and is filed in, a small claims court. This Arbitration Provision shall not apply to a party who is a covered borrower under the Military Lending Act. These arbitration provisions shall survive closure of your account or termination of all business with us. If any provision of this section is ruled invalid or unenforceable, this section shall be rendered null and void in its entirety.**

**B. Arbitration Rules: In the event of a dispute relating to or arising out of your account or this Agreement, you or we may elect to arbitrate the dispute. At your election, the arbitration shall be conducted by either JAMS or the American Arbitration Association (“AAA”) (or, if neither of these arbitration organizations will serve, then a comparable substitute arbitration organization agreed upon by the parties or, if the parties cannot agree, chosen by a court of competent jurisdiction). If JAMS is selected, the arbitration will be handled according to its Streamlined Arbitration Rules unless the Claim is for \$250,000.00 or more, in which case its Comprehensive Arbitration Rules shall apply. If the AAA is selected, the arbitration will be handled according to its Commercial Arbitration Rules. You may obtain rules and forms for JAMS by contacting JAMS at 1.800.352.5267 or [www.jamsadr.com](http://www.jamsadr.com) and for the AAA by contacting the AAA at 1.800.778.7879 or [www.adr.org](http://www.adr.org). Any arbitration hearing that you attend will take place in the federal judicial district in which you reside. Without regard to which arbitration body is selected to resolve the dispute, any disputes between you and us as to whether your claim falls within the scope of this arbitration clause shall be determined solely by the arbitrator, and not by any court.**

**C. Arbitration Process: Arbitration involves the review and resolution of the dispute by a neutral party. The arbitrator’s decision will generally be final and binding. At your request, for claims made to consumer accounts, we will advance your filing and hearing fees for any claim you may file against us; the arbitrator will decide whether we or you will ultimately be responsible for those fees. Arbitration can only decide our or your dispute and cannot consolidate or join claims of other persons who may have similar claims. There will be no authority or right for any disputes to be arbitrated on a class action basis.**

**D. Effects of Arbitration: If either of us chooses arbitration, neither of us will have the right to litigate the dispute in court or have a jury trial. In addition, you will not have the right to participate as a representative or member of any class of claimants, or in any other form of representative capacity that seeks monetary or other relief beyond your individual circumstances, pertaining to any dispute subject to arbitration. There shall be no authority for any claims to be arbitrated on a class action or any other form of representative basis. Arbitration can only decide your or our claim, and you may not consolidate or join the claims of other persons who may have similar claims, including without limitation claims for public injunctive or other equitable relief as to our other customers or members of the general public. Any such monetary, injunctive, or other equitable relief shall be limited solely to your accounts, agreements, and transaction with us. Notwithstanding the foregoing, any question as to the validity and effect of this class action waiver shall be decided solely by a court of competent jurisdiction, and not by the arbitrator.**

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**CONTRATO PARA TITULARES DE LA TARJETA RELIACARD®**

(A partir del 6/1/2018)

#### TÉRMINOS Y CONDICIONES PARA LA TARJETA RELIACARD

Al activar, aceptar y/o usar la tarjeta ReliaCard (“Tarjeta”), usted acepta cumplir los Términos y Condiciones incluidos en este Contrato para titulares de la tarjeta ReliaCard (“Contrato”), que registrá su uso de la Tarjeta y de la Cuenta. Su Tarjeta es una tarjeta de débito prepagada de Visa® o Mastercard® recargable emitida por U.S. Bank National Association (“U.S. Bank”), y su Tarjeta tiene acceso a su cuenta de ReliaCard (“Cuenta”). “Usted” y “su” se refieren a la persona o las personas que recibieron la Tarjeta de U.S. Bank y están autorizadas a usar la Tarjeta y la Cuenta como se indica en este Contrato. “Nosotros” y “nuestro” se refieren a U.S. Bank, nuestros sucesores, afiliados o designados. Lea detenidamente este Contrato y consérvelo para futuras referencias. Las leyes del estado de Ohio regirán la interpretación de este Contrato, sin dar efecto a conflictos de los principios legales de estas que pueda causar la aplicación de la ley de otro estado.

Su Tarjeta y su Cuenta se han abierto en relación con un programa gubernamental. La Tarjeta y la Cuenta no están conectadas en modo alguno con otra cuenta. No recibirá intereses sobre los fondos en su Cuenta. La Tarjeta no es una tarjeta de crédito. La Tarjeta no es para reventa. La Tarjeta es no transferible y podrá cancelarse, recuperarse o revocarse en cualquier momento sin previo aviso sujeto a la ley vigente. Es posible que nos neguemos a procesar una transacción si creemos que puede violar los términos de este Contrato. Los fondos en la Cuenta están asegurados por la Corporación Federal de Seguro de Depósitos (Federal Deposit Insurance Corporation, “FDIC”) hasta la cantidad máxima permitida por la ley.

#### ESTE CONTRATO CONTIENE UNA CLÁUSULA DE ARBITRAJE (INCLUIDA UNA EXENCIÓN DE DEMANDA COLECTIVA DE ARBITRAJE). ES IMPORTANTE QUE LEA DETENIDAMENTE LA SECCIÓN SOBRE ARBITRAJE.

**INFORMACIÓN IMPORTANTE SOBRE PROCEDIMIENTOS PARA ABRIR UNA NUEVA CUENTA** Para ayudar al gobierno a luchar contra el financiamiento de actividades terroristas y de lavado de dinero, las leyes federales exigen que todas las instituciones financieras obtengan, verifiquen y registren información que identifique a toda persona que abre una cuenta. Con respecto a usted, esto significa que: Cuando abra una cuenta, es posible que solicitemos su nombre, dirección, fecha de nacimiento y otra información que nos permitirá identificarle. De ser necesario, también podemos solicitar ver su licencia de conducir u otros documentos de identificación.

#### CÓMO USAR SU TARJETA

**1. Activación de su Tarjeta; selección de PIN.** Puede activar su Tarjeta comunicándose con nosotros al 855-282-6161 (aceptamos llamadas de retransmisión) o en línea en www.usbankreliacard.com. Durante el proceso de activación, seleccionará un Número de identificación personal (“PIN”), que puede usar para realizar ciertas transacciones, como transacciones en el punto de venta o transacciones de ATM, cuando su programa se lo permita. La Tarjeta y el PIN se proporcionan para su uso y protección, y usted acepta asegurarse de que solo usted conozca su PIN (no escriba su PIN en la Tarjeta ni se lo diga a nadie) y acepta notificarnos de inmediato si su PIN se ha visto comprometido.

**2. Cómo usar su Tarjeta.** Puede usar su Tarjeta y su Cuenta para realizar los tipos de transacciones descritos en su Lista de cargos y Limitaciones sobre las transacciones, que pueden incluir:
A. Pagar compras en tiendas y negocios que hayan acordado aceptar la Tarjeta (“transacciones en el punto de venta”).
B. Realizar transacciones en cajeros automáticos (“ATM”).
C. Obtener efectivo del personal bancario de ventanilla de un banco o una cooperativa de crédito que acepte la marca de la red en su Tarjeta.
D. Transferir dinero desde su Cuenta a una cuenta de cheques o de ahorros en los Estados Unidos, si su programa lo permite. Dichas transferencias solo pueden efectuarse en línea en www.usbankreliacard.com. Una vez que se inician las transferencias, los tiempos de disponibilidad de fondos en la cuenta receptora variarán.

Es posible que se apliquen Cargos y límites de transacción. No todos los tipos de transacciones están disponibles para todos los programas. Consulte “Cargos y límites de transacción de tarjetas” para obtener más detalles.

**3. Cómo cargar su Tarjeta.** Su agencia gubernamental puede depositar dinero (depositar valor) en su Tarjeta en cualquier momento. El dinero depositado en la Cuenta está disponible para que usted lo use de acuerdo con este Contrato y con las reglas establecidas por su agencia gubernamental.

#### CARGOS Y LÍMITES DE TRANSACCIÓN DE TARJETAS

**4.** En algunas situaciones, se le cobrarán cargos por usar su Tarjeta o su Cuenta. Le cobraremos a usted y usted acepta pagar las cuotas y los cargos (colectivamente “Cargos”) descritos en la Lista de cargos que se incluye con su Tarjeta y que se puso a su disposición antes de su inscripción o durante su inscripción en el programa de Tarjetas. Los Cargos se deducirán automáticamente del saldo disponible en la Cuenta. Siempre que el saldo de la cuenta sea inferior al monto del cargo

que se aplica, el saldo de su Cuenta se aplicará al monto del cargo. Los montos de cargos impagos se acumularán y se deducirán luego de realizado su próximo depósito. Es posible que terceros apliquen cargos adicionales. Los tipos de transacciones disponibles y las limitaciones vigentes sobre las transacciones se muestran en la tabla de límites de transacción (“Límites de transacción”) debajo de su Lista de cargos. Por motivos de seguridad, es posible que haya límites adicionales en el monto, la cantidad o el tipo de transacción que puede hacer con su Tarjeta o Cuenta. Los Cargos y Límites de transacción están incorporados en este Contrato como referencia y están sujetos a cambios de manera ocasional. Usted recibirá previo aviso de cambios en los Cargos y Límites de transacción en la medida en que así lo requiera la ley vigente. Puede recibir una copia de la Lista de cargos y los Límites de transacción llamándonos a la línea gratuita 855-282-6161 o puede verlos en línea en www.usbankreliacard.com.

#### CÓMO OBTENER LA INFORMACIÓN DE LA CUENTA

**5. Información de la cuenta**

- Puede ver su Cuenta en línea en www.usbankreliacard.com o llamarnos al 855-282-6161 para averiguar si se hizo algún depósito o no.
- Puede obtener los saldos de la cuenta y revisar la actividad de la cuenta visitando www.usbankreliacard.com, accediendo a la aplicación móvil de ReliaCard (“Aplicación móvil”) o llamando al 855-282-6161. Puede acceder a un historial de 12 meses de transacciones de cuenta en línea en www.usbankreliacard.com. Podrá consultar la información de su estado de cuenta en línea en www.usbankreliacard.com. El estado de cuenta describirá toda la actividad de la cuenta durante el período del estado de cuenta.
- También tiene derecho a obtener un historial por escrito de 24 meses de transacciones de cuenta, estados de cuenta impresos mensuales recurrentes y/o estados de cuenta impresos de un solo mes visitando www.usbankreliacard.com, llamando al 855-282-6161 o escribiéndonos a ReliaCard Card Services, P.O. Box 551617, Jacksonville, FL 32255. No se le cobrarán cargos por esta información. Es posible que los estados de cuenta impresos recurrentes no estén disponibles durante los meses en los que no se produzcan transacciones.
- Puede obtener un recibo en el momento en que realiza cualquier transferencia hacia o desde su Cuenta a través de un cajero automático o un terminal de punto de venta.

**6. Información de contacto, días laborales y horarios de atención.** Para consultas generales por correo postal, escribanos a: The ReliaCard Card Services, P.O. Box 551617, Jacksonville, FL 32255. Para consultas sobre el servicio y/o para informar que su Tarjeta ha sido robada o se ha extraviado, llame al 855-282-6161, las 24 horas del día, los 7 días de la semana. Nuestros días laborales son de lunes a viernes. No se incluyen los días feriados.

**7. Alertas móviles.** Puede inscribirse para recibir notificaciones electrónicas (“Alertas”) relacionadas con su Cuenta en línea enwww.usbankreliacard.com, a través de la aplicación móvil o llamando al 855-282-6161. Puede administrar o cancelar las Alertas en cualquier momento en línea en www.usbankreliacard.com, a través de la aplicación móvil o llamando al 855-282-6161. Las Alertas se enviarán por SMS/mensaje de texto a un teléfono móvil, dispositivo manual u otro dispositivo inalámbrico o por correo electrónico según usted lo designe. Este servicio le permite solicitar y recibir determinados mensajes acerca de su Cuenta. Puede elegir recibir Alertas relacionadas con transacciones específicas en su Cuenta. Una vez que haya iniciado sesión, puede elegir qué Alertas desea recibir y una cantidad limitada de direcciones electrónicas (las direcciones electrónicas pueden incluir direcciones de correo electrónico y cualquier dispositivo que reciba mensajes de texto) a las que se enviarán las Alertas. Las Alertas se enviarán, a distintas horas, cada día en el que se realicen transacciones que cumplan con el criterio que especificó. Usted comprende y acepta que las Alertas no se enviarán en “tiempo real”, sino que se enviarán en la próxima hora de entrega programada después de que se realice la transacción especificada. Nos reservamos el derecho de cambiar la frecuencia o la hora de las Alertas, en cualquier momento y de manera ocasional. Las Alertas no tienen el objetivo de reemplazar sus Estados de cuenta o cualquier otra comunicación que podamos proporcionarle respecto de su Cuenta. Usted es responsable del teléfono y de otros equipos, software y servicios necesarios para recibir las Alertas y debe proporcionarlos. Al inscribirse en las Alertas y proporcionarnos su número de teléfono celular, usted da su consentimiento para recibir mensajes de texto relacionados con las Alertas. Es posible que se apliquen los cargos de mensajería y de datos de su proveedor de telecomunicaciones, y usted es responsable por dichos cargos. En caso de que su dispositivo móvil o celular inscrito se extravié o sea robado, usted acepta actualizar su información de inscripción y hacer los cambios adecuados para desactivar el uso de dichos dispositivos. Usted acepta notificarnos sobre cualquier cambio en sus direcciones electrónicas para asegurar la entrega continua de sus Alertas. Usted comprende que hay riesgos asociados con el uso de un dispositivo móvil y que, en caso de robo o extravío, su información confidencial podría verse comprometida. No nos responsabilizamos de que su proveedor de telecomunicaciones, Internet y/o correo electrónico no habilite correctamente su recepción de las Alertas.

#### INFORMACIÓN IMPORTANTE SOBRE EL USO DE SU TARJETA

**8. Retenciones al momento de la autorización.** Las transacciones con algunos comercios (restaurantes, agencias de alquiler de automóviles, hoteles, peluquerías, compañías de pedido por correo, líneas de cruceros y gasolineras) se autorizarán en un monto superior a su compra. Si usted no tiene fondos disponibles por el monto solicitado en la autorización, su transacción será rechazada. Si la transacción es autorizada, los fondos por el monto autorizado se retendrán y no

estarán disponibles para otras compras. El monto autorizado se retendrá hasta que la transacción se registre en su Cuenta. El registro de la transacción generalmente puede tardar hasta 10 días, salvo ciertas autorizaciones de viaje y alojamiento que pueden tardar hasta 21 días. En algunos casos, el monto de la autorización se retendrá aunque usted no complete su transacción.

#### 9. Transacciones divididas; transacciones anuladas; falta de pago

- Si no tiene suficiente dinero en su Cuenta para completar una transacción en particular, puede dividir sus compras entre su Tarjeta y otra forma de pago. Dígale al cajero cuánto desea pagar primero con su Tarjeta. Si no conoce su saldo exacto, llame a Servicio al Cliente al 855-282-6161 para verificar su saldo antes de intentar realizar una compra. Tenga en cuenta que no todos los comercios permiten este tipo de transacciones divididas.
- Si usted autoriza una compra pero no realiza la compra según lo planeado, el monto autorizado se retendrá hasta que la autorización se venza o el comercio libere la retención, lo que puede demorar hasta siele días.
- Ni nosotros ni ningún otro banco o negocio seremos responsables en el caso de que la Tarjeta no se acepte o se pague.

#### 10. Pagos previamente autorizados

- Derecho a realizar una suspensión de pago y procedimiento para hacerlo.* Si ha autorizado previamente pagos con su Tarjeta, puede detener cualquiera de estos pagos. Esto es lo que debe hacer: Llámenos al 855-282-6161 o escribanos a ReliaCard Card Services, P.O. Box 551617, Jacksonville, FL 32255, a tiempo para que recibamos su solicitud tres días laborales o más antes de la fecha para la que esté programado el pago. Si nos llama, es posible que también le solicitemos que presente su solicitud por escrito en un plazo de 14 días después de su llamada.
- Aviso de montos variables.* Si el monto de estos pagos regulares varía, la persona a la que le realizará el pago le informará, 10 días antes de cada pago, cuándo se realizará y cuál será el monto. En lugar de esto, puede elegir recibir este aviso solo cuando el pago varíe por más de un monto determinado del pago anterior, o cuando el monto exceda determinados límites establecidos por usted.
- Responsabilidad por no realizar una suspensión de pago de una transferencia previamente autorizada.* Si usted nos solicita que suspendamos un pago tres días laborales o más antes de la fecha para la que esté programada la transferencia y no lo hacemos, nosotros seremos responsables por sus pérdidas o daños.

**11. Devoluciones y reembolsos.** Si se presenta un problema o una disputa con una compra de bienes o servicios, debe tratarlo directamente con el comercio involucrado. Las devoluciones y los reembolsos están sujetos a las políticas del comercio o a las leyes vigentes. Si, por algún motivo, tiene derecho a un reembolso por bienes o servicios obtenidos con su Tarjeta, usted acuerda aceptar créditos en su Tarjeta en lugar de efectivo.

**12. Pago.** Cada vez que use su Tarjeta, el monto de la transacción se debitará de su Cuenta. Es posible que no se le permita superar el saldo disponible en su Cuenta en cualquier compra individual o series de compras. Sin embargo, si realiza una compra que excede el saldo en su Cuenta (un “sobregiro”), usted será plenamente responsable del monto de su compra que excedió el saldo en su Cuenta. También nos reservamos el derecho de debitar dichos sobregiros automáticamente del dinero actual o futuro que se deposite en su Cuenta o en cualquier otra cuenta que tenga con nosotros. En este caso, usted acepta ser responsable de pagarnos todos los sobregiros.

**13. Cómo usar su Tarjeta fuera del país**
**Para Tarjetas Visa:** Puede usar su Tarjeta para compras minoristas en comercios extranjeros (fuera de los Estados Unidos) y para retiros de efectivo de cajeros automáticos extranjeros que tengan el logotipo de PLUS System o de Visa. Algunas transacciones en comercios y en ATM, incluso si usted y/o el comercio o el cajero automático están ubicados en los Estados Unidos, se consideran transacciones extranjeras en virtud de las reglas vigentes de Visa, en cuyo caso agregaremos el “Cargo por Transacción en el Extranjero” que se describe a continuación para estas transacciones. No controlamos la manera en que se clasifican estos comercios, cajeros automáticos y transacciones para estos fines. La tasa de cambio vigente cuando se procesa la transacción puede diferir de la tasa vigente en la fecha de la transacción o en la fecha en que se registró la transacción en su Cuenta. Si usa su Tarjeta en un comercio o cajero automático que tiene el logotipo de Visa (y no el de PLUS System), la transacción se procesará a través del sistema de Visa y se convertirá a dólares de los EE. UU. de acuerdo con las reglas vigentes establecidas por Visa de manera ocasional. Para las transacciones procesadas a través de Visa, la transacción en moneda extranjera se convertirá a dólares de los EE. UU. al multiplicar el monto de moneda extranjera por (a) una tasa seleccionada por Visa de las tasas disponibles en los mercados mayoristas de moneda extranjera para la fecha de procesamiento central aplicable, cuya tasa puede variar de la tasa que recibe Visa, o (b) la tasa establecida por el gobierno vigente para la fecha de procesamiento central aplicable. Si usa su Tarjeta en un cajero automático que solo tiene el logotipo de PLUS System (y no el de Visa), la transacción se procesará a través de PLUS System y se convertirá a dólares de los EE. UU. a la tasa de cambio establecida, de manera ocasional, por el operador de ese cajero automático. Si usa su Tarjeta en un cajero automático que tiene el logotipo de Visa y de PLUS System, el operador del cajero automático determinará si le enviará la transacción a través de la red de Visa o de PLUS System con las reglas de conversión

de moneda extranjera vigentes en ese momento (como se explica anteriormente). Podemos aplicar un Cargo por Transacción en el Extranjero, calculado como un porcentaje de su monto de la transacción. El porcentaje, si lo hubiera, se enumera en la Lista de cargos. Es posible que apliquemos el “Cargo por Transacción en el Extranjero” a todas las transacciones en el extranjero, inclusive las que no requieran que se convierta la moneda extranjera.

**Para las tarjetas Mastercard:** Puede usar su Tarjeta para compras minoristas en comercios extranjeros (fuera de los Estados Unidos) y para retiros de efectivo de cajeros automáticos extranjeros que tengan las marcas de aceptación de Mastercard o Cirrus. Algunas transacciones en comercios y en ATM, incluso si usted y/o el comercio o el cajero automático están ubicados en los Estados Unidos, se consideran transacciones extranjeras en virtud de las reglas vigentes de Mastercard, en cuyo caso agregaremos el “Cargo por Transacción en el Extranjero” que se describe a continuación para esas transacciones. No controlamos la manera en que se clasifican estos comercios, cajeros automáticos y transacciones para estos fines. Si usa su Tarjeta en un comercio u un cajero automático que tiene estas marcas de aceptación, Mastercard International Incorporated convertirá la transacción a un monto en dólares de los EE. UU. a través de su procedimiento de conversión de moneda extranjera. La tasa de conversión de moneda extranjera que usa Mastercard International para determinar el monto de la transacción en dólares de los EE. UU. por lo general es una tasa establecida por el gobierno o una tasa de venta mayorista determinada por Mastercard International para el ciclo de procesamiento en el que se procesa la transacción. Podemos aplicar un Cargo por Transacción en el Extranjero, calculado como un porcentaje (%) de su monto de la transacción. El porcentaje, si lo hubiera, se enumera en la Lista de cargos. Es posible que apliquemos el “Cargo por Transacción en el Extranjero” a todas las transacciones en el extranjero, inclusive las que no requieran que se convierta la moneda extranjera.

**14. Otros términos.** El uso de su Tarjeta está sujeto a todos los hábitos y las reglas vigentes de cualquier oficina de compensación u otra asociación involucrada en las transacciones. No se puede usar su Tarjeta para ningún fin ilegal. Usted acepta que no usará su Tarjeta para realizar apuestas ilegales por Internet o para cualquier transacción que sea ilegal en virtud de las leyes vigentes, o que no esté permitida por las reglas de la red.

#### 15. Contacto en caso de extravío, robo o uso no autorizado; su responsabilidad por transacciones no autorizadas

- Informemos DE INMEDIATO si cree que su Tarjeta o PIN se han extraviado o han sido robados, o si cree que se ha realizado una transferencia de fondos electrónica sin su permiso. Llamarnos por teléfono es la mejor manera de notificarnos y de reducir posibles pérdidas. Puede comunicarse con nosotros llamando a la línea gratuita 855-282-6161 o escribiéndonos a ReliaCard Card Services, P.O. Box 551617, Jacksonville, FL 32255. Si su Tarjeta se ha extraviado o ha sido robada, cerraremos su Tarjeta.
- Cero responsabilidad. Usted generalmente está protegido de toda responsabilidad por transacciones no autorizadas. Sin embargo, si no nos informa en un plazo de 60 días después de la primera fecha en que usted acceda a su Cuenta de manera electrónica, si la transacción pudo verse en su historial electrónico, o la fecha en que enviamos el primer estado de cuenta o historial de transacciones en el que aparece la transferencia no autorizada, es posible que no recupere el dinero que perdió después de 60 días si podemos comprobar que podríamos haber evitado que alguien tomara el dinero si usted nos hubiera informado a tiempo. Como alternativa, podemos solicitarle que informe las transacciones no autorizadas dentro de los 120 días después de que la transferencia o transacción se acreditaron a su Cuenta o se debitaron de esta supuestamente por error.
- Si no nos informó por un motivo justificado (como un viaje largo o una internación en el hospital), extendemos los plazos.

#### 16. Su derecho a disputar errores

- En caso de errores o preguntas sobre su Tarjeta, llame al 855-282-6161 o escriba a ReliaCard Card Services, P.O. Box 551617, Jacksonville, FL 32255, tan pronto como pueda si cree que su estado de cuenta, historial de transacciones o recibo son incorrectos o si necesita más información acerca de una transacción incluida en el estado de cuenta, historial de transacciones o recibo. Debemos permitirle informar un error hasta 60 días después de la primera fecha en la que usted acceda electrónicamente a su Cuenta, si el error se podía ver en su historial electrónico, o de la fecha en que enviamos el PRIMER historial impreso en el que apareció el error. Como alternativa, podemos solicitarle que informe las transacciones no autorizadas dentro de los 120 días después de que la transferencia o transacción se acreditaron a su Cuenta o se debitaron de esta supuestamente por error. Puede solicitar un historial impreso de sus transacciones en cualquier momento si nos llama al 855-282-6161 o nos escribe a ReliaCard Card Services, P.O. Box 551617, Jacksonville, FL 32255.
- Deberá proporcionarnos:
  - Su nombre y su número de tarjeta ReliaCard de U.S. Bank.
  - El monto en dólares del presunto error.
  - Aproximadamente cuándo se produjo el error.
  - Describa el error o la transacción de la que no está seguro y explique de la manera más clara posible por qué cree que es un error o por qué necesita más información.



C. Si nos informa de manera oral, es posible que le solicitemos que nos envíe su queja o su pregunta por escrito en un plazo de 10 días laborales después de hablar con nosotros.

D. Determinaremos si se produjo un error en un plazo de 10 días laborales después de hablar con usted y corregiremos cualquier error de inmediato. Sin embargo, si necesitamos más tiempo, puede tomarnos hasta 45 días investigar su queja o su pregunta. Si decidimos hacer esto, colocaremos un crédito provisional en su Cuenta en un plazo de 10 días laborales por el monto que usted piensa que corresponde al error, para que pueda usar el dinero durante el tiempo que nos tome completar nuestra investigación. Si le solicitamos que presente su queja o su pregunta por escrito y no la recibimos en un plazo de 10 días laborales, es posible que no acreditemos el dinero en su Cuenta hasta que se complete la investigación, pero aún investigaremos su queja o pregunta. Para los errores que implican nuevas Tarjetas (abiertas en un plazo menor a 30 días), transacciones iniciadas en el extranjero o en puntos de venta, es posible que tardemos hasta 90 días en investigar su queja o pregunta. Para las nuevas Tarjetas, es posible que tardemos hasta 20 días laborales en acreditar el monto que cree que corresponde al error en su Tarjeta. Le informaremos los resultados en un plazo de tres días laborales después de completar nuestra investigación.

E. Si decidimos que no hubo un error, le enviaremos una explicación por escrito en un plazo de tres días laborales después de finalizar nuestra investigación. Puede solicitar copias de los documentos que usamos en nuestra investigación. Si emitimos un crédito provisional para usted y no hubo un error, el monto de dicho crédito se restará de su Tarjeta. Le proporcionaremos un aviso previo sobre el monto y la fecha en que ese crédito se debitará de su Tarjeta.

F. Si necesita más información sobre nuestros procedimientos de resolución de errores, llámenos al número de teléfono que se indica anteriormente.

**17. Nuestra responsabilidad.** Si no completamos una transferencia a o de su Cuenta a tiempo o por el monto correcto de acuerdo con nuestro contrato con usted, seremos responsables por sus pérdidas o daños con algunas excepciones. No seremos responsables, por ejemplo, en los siguientes casos:

- (i) Si, no por culpa nuestra, usted no tiene suficiente dinero en su Cuenta para realizar la transferencia.
- (ii) Si el cajero automático en el que realiza la transferencia no tiene suficiente efectivo.
- (iii) Si el sistema del terminal no estaba funcionando correctamente y usted lo sabía cuando inició la transferencia.
- (iv) Si circunstancias fuera de nuestro control (como un incendio o una inundación) evitaron que se realice la transferencia, a pesar de las precauciones razonables que tomamos.
- (v) Es posible que haya otras excepciones establecidas en nuestro contrato con usted.

## NUESTROS DERECHOS EN VIRTUD DEL CONTRATO

**18. Modificación, finalización y otros derechos.** Podemos, en cualquier momento, modificar o dar por finalizados estos Términos y Condiciones o transferir nuestros derechos en virtud de este Contrato. No renunciamos a nuestros derechos a demorar su ejercicio o a no ejercerlos en ningún momento. Si un tribunal descubre que cualquiera de los términos de este Contrato es ilegal o no es ejecutable; todos los otros términos permanecerán vigentes. Visite [www.usbankreliacard.com](http://www.usbankreliacard.com) para consultar la versión más reciente del Contrato. Le informaremos cualquier cambio de la manera que lo exigen las leyes vigentes. Sin embargo, si el cambio se realiza por razones de seguridad, podemos implementar dicho cambio sin aviso previo. Podemos dar por finalizado o suspender este Contrato o cualquier característica o servicio de la Tarjeta que se describa en el presente en cualquier momento. Puede cerrar su Cuenta según lo permita su programa gubernamental. La finalización o el cierre de la Cuenta, ya sea que lo haga usted o nosotros, no afectarán las transacciones u obligaciones previas relacionadas con su Cuenta existente al momento de la finalización. De manera ocasional, es posible que controlemos las llamadas telefónicas que usted nos hace o que le hace a nuestros agentes.

## DIVULGACIÓN DE LA INFORMACIÓN DE LA TARJETA

**19.** Divulgaremos información a terceros sobre su Tarjeta y Cuenta o sobre las transferencias que usted hace en las siguientes situaciones: (i) cuando sea necesario para completar transferencias; (ii) para que un tercero verifique la existencia y la condición de su Cuenta, como una agencia de informes de crédito o un comercio; (iii) para cumplir con órdenes judiciales o de organismos gubernamentales; o (iv) si usted nos da su permiso por escrito.

## INFORMACIÓN ADICIONAL

**20. Información del programa.** Usted está eligiendo participar en el programa de la Tarjeta ReliaCard autorizado por su agencia gubernamental, que puede ser discontinuado en algún momento en el futuro. Si el programa es discontinuado, usted será notificado por adelantado y recibirá información sobre cómo recibir pagos futuros por un medio alternativo. U.S. Bank National Association proporciona este programa, y puede comunicarse con usted, de manera ocasional, acerca de este programa u otros servicios relacionados con este programa.

## 21. Función de su agencia gubernamental

A. Su agencia gubernamental es responsable de transferirnos fondos para depositar en su Cuenta. Estos fondos serán transferidos por su agencia gubernamental a nosotros y serán depositados en su Cuenta de acuerdo con el programa acordado por su agencia gubernamental y nosotros. No tenemos obligaciones con usted en el caso de que su agencia gubernamental se demore en

proporcionar fondos a su Cuenta o no los proporcione.

B. Su agencia gubernamental puede conservar el derecho a deducir fondos de la Cuenta para corregir un error o un sobrepago previo a usted o por otros motivos. Por el presente, usted nos autoriza a aceptar instrucciones de su agencia gubernamental para acreditar fondos a su Cuenta o para debitar fondos desde esta y, en el caso de un débito, a devolver esos fondos a su agencia gubernamental. Si tiene una disputa con su agencia gubernamental sobre el monto que la agencia gubernamental deposita en su Cuenta o deduce de esta, usted acepta no involucrarnos en esa disputa y resolver esa disputa exclusivamente con su agencia gubernamental.

C. Usted reconoce y acepta que a excepción de lo establecido en esta sección, su agencia gubernamental no será responsable de ninguna reclamación que usted haga en relación con este Contrato.

## 22. Uso por otros; tarjeta secundaria

A. La primera persona a la que se emitió la Tarjeta y la Cuenta es el “Titular principal de la cuenta”. El Titular principal de la cuenta es responsable en todo momento de todas las transacciones, los cargos y otra actividad con respecto a la Tarjeta, la Cuenta y la Tarjeta secundaria (como se define a continuación). Excepto cuando se solicita una Tarjeta secundaria (como se describe a continuación), usted no debe permitir que otra persona tenga acceso a su Tarjeta o Cuenta. Si le da acceso a su Tarjeta o Cuenta a otra persona, usted es responsable de todas las transacciones y los cargos que realice dicha persona. Debe solicitarnos por escrito que anulemos el permiso para cualquier persona que usted haya autorizado previamente a usar su Tarjeta o Cuenta o a tener acceso a estas.

B. Si su programa permite la emisión de una Tarjeta adicional para tener acceso a su Cuenta (una “Tarjeta secundaria”), el Titular principal de la cuenta puede solicitarnos la emisión de una Tarjeta secundaria para una persona de confianza de 13 años de edad o más (el “Titular secundario de la tarjeta”). Nos reservamos el derecho de rechazar la solicitud de una Tarjeta secundaria. El Titular principal de la cuenta es responsable en todo momento de todas las transacciones, los cargos y otra actividad con respecto a la Tarjeta secundaria. El titular de la Tarjeta secundaria puede informar que la Tarjeta se extravió o fue robada. El Titular secundario de la tarjeta no puede solicitar Tarjetas adicionales para acceder a la Cuenta, pero, en otros aspectos, tiene la misma capacidad que el Titular principal de la cuenta para acceder a la información o tomar decisiones sobre la Tarjeta o la Cuenta. Nos reservamos el derecho de solicitarle al Titular principal de la cuenta que tome o apruebe decisiones en particular a nuestro criterio. Si desea dar por finalizada la autoridad del Titular secundario de la tarjeta, debe llamarnos al 855-282-6161 para solicitar la revocación del acceso del Titular secundario de la tarjeta a su Cuenta. El Titular principal de la cuenta seguirá siendo responsable por todas las transacciones, los cargos y demás actividades que resulten del uso continuo de la Tarjeta secundaria a menos que solicite que cancelemos todas sus Tarjetas y emitamos una Tarjeta de reemplazo para usted. Es posible que se aplique un cargo por las Tarjetas de reemplazo. Consulte la Lista de cargos para obtener detalles. Es posible que para anular la Tarjeta secundaria sea necesario cancelar todas sus Tarjetas. Al igual que con todas las cancelaciones de tarjetas, usted no tendrá acceso a su Cuenta hasta que reciba la Tarjeta de reemplazo y la active. En la medida en que lo permita la ley, usted también es responsable por todos los costos y gastos, incluidos los honorarios de abogados, en los que incurramos para el cumplimiento de las reglas que rigen la Tarjeta secundaria.

**23. Política de contacto por teléfono celular.** Al proporcionamos un número de teléfono de un celular o de otro dispositivo inalámbrico, incluido un número que convierta luego a un número de teléfono celular, usted otorga su consentimiento expreso para recibir comunicaciones, lo que incluye, entre otros, llamadas de mensajes de voz artificiales o pregrabados, mensajes de texto y llamadas realizadas mediante un sistema de marcación telefónica automática, de nuestra parte y de nuestras filiales y agentes, a ese número. Este consentimiento expreso se aplica a todo número de teléfono de este tipo que usted nos proporcione ahora o en el futuro, y permite estas llamadas para propósitos que no sean de marketing. Las llamadas y mensajes podrán incurrir en cargos de acceso por parte de su proveedor de telefonía celular.

## 24. Servicio de pago de cuentas

A. Los siguientes Términos y Condiciones se aplican a su uso del servicio de pago de cuentas (“Servicio de pago de cuentas”), que puede ser activado o no por el patrocinador de su Cuenta. El Servicio de pago de cuentas está disponible en línea en [www.usbankreliacard.com](http://www.usbankreliacard.com). Después de configurar un Beneficiario, también puede llamarnos al 855-282-6161 para programar un pago.

B. Para usar el Servicio de pago de cuentas, primero debe configurar un Beneficiario en línea. Un “Beneficiario” es una compañía o persona en los Estados Unidos que le envía facturas y a la que elige pagarle a través del Servicio de pago de cuentas. Si su Beneficiario es un gran emisor de cuentas nacional o regional (p. ej., una empresa de servicios públicos o una compañía de seguros), el Servicio de pago de cuentas podría utilizar el Servicio de procesamiento de pagos remotos de Mastercard (Remote Payment Processing Service, RPPS) para procesar los pagos de cuentas (“Pagos de cuentas”) para este Beneficiario. Si su Beneficiario es un emisor de cuentas más pequeño o una persona (p. ej., un arrendador), el Servicio de pago de cuentas podría enviarle a este Beneficiario un cheque impreso. En este caso, usted deberá proporcionar una dirección correcta y completa para este Beneficiario. Usted nos autoriza a procesar en su

nombre los Pagos de cuentas permitidos en virtud de estos Términos y Condiciones según usted lo solicite de manera ocasional. Asimismo, nos autoriza a registrar transacciones en su Cuenta según sus instrucciones.

C. Usted es responsable de proporcionar la información correcta sobre la cuenta y la dirección necesaria para asegurarse de que los fondos se destinen a la cuenta correcta y se entreguen en la dirección correcta. Si los datos de la cuenta o de la dirección son incorrectos, no podrán efectuarse los Pagos de cuentas o serán destinados a la cuenta incorrecta. Nos reservamos el derecho de negarnos a efectuar pagos a ciertos Beneficiarios a nuestro exclusivo criterio.

D. Usted puede programar un Pago de cuentas único o pagos de cuentas recurrentes previamente autorizados por un monto fijo. Si usted programa un Pago de cuentas para la fecha actual, nos autoriza a debitar de su Cuenta inmediatamente el monto del Pago de cuentas más todos los cargos correspondientes.

(i) Si el saldo de la Cuenta no es suficiente para el Pago de cuentas más los cargos correspondientes, recibirá un aviso de error por fondos insuficientes y el estado del Pago de cuentas será fallido.

(ii) Si el saldo de la Cuenta es suficiente, el estado del Pago de cuentas será pendiente.

(iii) Si programa un Pago de cuentas para una fecha futura, el estado del Pago de cuentas será programado. Comenzaremos a procesar un Pago de cuentas programado en su fecha de pago (“Fecha de pago”). Usted nos autoriza a debitar de su Cuenta en la Fecha de pago el monto del Pago de cuentas, más todos los cargos correspondientes.

(iv) Si, en la Fecha de pago de un Pago de cuentas programado, el saldo de la Cuenta no es suficiente para el Pago de cuentas más todos los cargos correspondientes, el estado del Pago de cuentas cambiará a fallido.

(v) Si, en la Fecha de pago de un Pago de cuentas programado, el saldo de la Cuenta es suficiente, el estado del Pago de cuentas cambiará a pendiente.

E. Tomaremos las medidas razonables para efectuar los Pagos de cuentas de manera correcta y puntual según sus instrucciones. Sin embargo, no podemos garantizar que todos los Pagos de cuentas se recibirán, a más tardar, en la fecha de vencimiento de pago. No somos responsables de ningún costo, cargo por pago atrasado u otros daños ocasionados si el beneficiario no recibe los Pagos de cuentas en la fecha de vencimiento de pago o antes y nosotros seguimos sus instrucciones. Usted debe programar los Pagos de cuentas al menos cuatro días laborales antes de las fechas de vencimiento correspondientes para asegurar el tiempo suficiente para procesarlos y permitir que los Beneficiarios acrediten el monto en su cuenta.

F. Los Pagos de cuentas se procesan los días laborales. Los Pagos de cuentas programados antes de las 8:00 p. m., hora del centro, se envían para su procesamiento el mismo día laboral. Los Pagos de cuentas programados a las 8:00 p. m. o después se envían para su procesamiento el siguiente día laboral. Si su Pago de cuentas programado cae en un día no laboral, el pago será procesado el siguiente día laboral.

G. Consulte la tabla de límites de transacción (“Límites de transacción”) debajo de su Lista de cargos para los límites de transacción para los Pagos de cuentas.

H. Si por algún motivo, el Pago de cuentas no pudiera procesarse, el estado de pago de cuentas lo clasificará como “fallido”. Somos responsables de los errores causados por no iniciar o cancelar un pago de acuerdo con sus instrucciones adecuadamente transmitidas. No somos responsables por la falta de pago, los cargos por pago atrasado o demás daños en los que se pudiera incurrir debido a otros Pagos de cuentas fallidos. Los Pagos de cuentas fallidos se acreditarán a su Cuenta dentro de los cinco días laborales posteriores a la notificación de Pago de cuentas fallido por parte del RPPS o del Beneficiario. Si el Pago de cuentas es rechazado debido a fondos insuficientes, debe notificárselo al Beneficiario inmediatamente y hacer los arreglos necesarios para volver a programar el pago. Si cree que se produjo un error, debe informarlo de inmediato a través del proceso de resolución de errores descrito en la sección “Su derecho a disputar errores” arriba.

I. Usted puede cancelar cualquier pago pendiente o programado. Si el pago está pendiente, debe llamarnos al 855-282-6161 antes de las 8:00 p. m., hora del centro, para cancelarlo. Si el pago está programado, puede cancelarlo en línea en [www.usbankreliacard.com](http://www.usbankreliacard.com) o puede llamarnos al 855-282-6161. Usted comprende y acepta que, una vez que hayamos comenzado el procesamiento de un pago, no podrá cancelarse. Si el pago se ha enviado para su procesamiento, será necesario comunicarse con el Beneficiario directamente para revertir los pagos realizados a través de este Servicio de pago de cuentas. Los cargos por el Servicio de pago de cuentas (si corresponden) no se reembolsarán si los Pagos de cuentas pendientes se cancelan, y podría aplicarse un cargo de cancelación. Consulte la sección de Pagos previamente autorizados arriba para obtener información sobre su derecho de suspensión de pago de transferencias previamente autorizadas.

J. Si por algún motivo no pudiéramos completar un Pago de cuentas, no estamos obligados a notificarle el hecho. Si usted nos ha proporcionado una dirección de correo electrónico actual, podemos enviarle avisos por correo electrónico relacionados con el Servicio de pago de cuentas, incluido cuando un pago es rechazado. Para actualizar su dirección de correo electrónico, seleccione “Actualizar mi Tarjeta” en el sitio web. Usted comprende y acepta que los avisos no se enviarán en “tiempo real”, sino que se enviarán en la próxima hora de entrega programada después de que se realice el pago. Nos reservamos el derecho de cambiar la frecuencia o la hora de los avisos por correo electrónico, en cualquier momento y de manera ocasional. Los avisos por correo electrónico no pretenden reemplazar la información de su Tarjeta o Cuenta a su disposición en el sitio web.

K. Para la solución de errores en el Pago de cuentas, consulte la sección “Su derecho a disputar errores” arriba.

L. Podemos cancelar el Servicio de pago de cuentas en cualquier momento a nuestro exclusivo criterio.

### 25. ARBITRAJE

**A. Esta sección no se aplicará a disputas que, por el monto del litigio, deban tramitarse en un tribunal que entienda en causas de menor cuantía y se inicien bajo dicha jurisdicción. Esta Cláusula de arbitraje no se aplicará a una parte que sea prestataria cubierta según la Ley de Préstamos Militares (Military Lending Act). Estas cláusulas de arbitraje permanecerán vigentes después del cierre de su cuenta o finalización de toda operación comercial con nosotros. Si alguna disposición de esta sección se considera no válida o inaplicable, esta sección quedará completamente nula y sin efecto.**

**B. Reglas de arbitraje:** En caso de que se origine una disputa relacionada con su cuenta o este Contrato, o que surja de ellos, usted o nosotros podemos elegir someter la disputa a arbitraje. A su elección, el arbitraje puede realizarse a través de los Servicios Judiciales de Arbitraje y Mediación (Judicial Arbitration and Mediation Services, JAMS) o de la Asociación Americana de Arbitraje (American Arbitration Association, “AAA”). En caso de que ninguna de estas organizaciones de arbitraje cumpliera con los requisitos necesarios, se acordará la participación de una organización de arbitraje sustituta similar por acuerdo entre partes o, de no haber acuerdo, por un tribunal de jurisdicción competente. Si se selecciona JAMS, el arbitraje se manejará de acuerdo con sus Reglas abreviadas de arbitraje (Streamlined Arbitration Rules) a menos que la Reclamación sea por \$250,000.00 o más, en cuyo caso se aplicarán las Reglas generales de arbitraje (Comprehensive Arbitration Rules). Si se selecciona la AAA, el arbitraje se manejará de acuerdo con sus Reglas de arbitraje comercial. Usted puede obtener las reglas y los formularios de JAMS llamando a JAMS al 1.800.352.5267 o en [www.jamsadr.com](http://www.jamsadr.com), y los de AAA llamando a la AAA al 1.800.778.7879 o en [www.adr.org](http://www.adr.org). Cualquier audiencia de arbitraje a la que asista se llevará a cabo en el distrito judicial federal en el que usted reside. Independientemente del organismo de arbitraje que se seleccione para resolver la disputa, el árbitro exclusivamente, y no cualquier tribunal, determinará toda disputa entre usted y nosotros con respecto a si su reclamación recae dentro del alcance de esta cláusula de arbitraje.

**C. Proceso de arbitraje:** El arbitraje implica que una parte neutral realiza la revisión y la resolución de la disputa. Por lo general, la decisión del árbitro será definitiva y vinculante. Si usted lo solicita, para las reclamaciones realizadas a las cuentas de consumidor, adelantaremos sus cargos por presentación y audiencia por las reclamaciones que pueda presentar en nuestra contra; el árbitro decidirá si usted o nosotros seremos responsables, en última instancia, de esos cargos. El arbitraje solo puede decidir nuestra reclamación o la suya y no puede consolidar o reunir las reclamaciones de otras personas que tengan reclamaciones similares. Ninguna de las partes tendrá facultad o derecho alguno para someter a arbitraje una disputa como demanda colectiva.

**D. Consecuencias del arbitraje:** Si alguno de nosotros elige el arbitraje, ninguno tendrá el derecho de someter la disputa a un tribunal o a un juicio por jurado. Además, y respecto de cualquier disputa sometida a arbitraje, usted no tendrá derecho a participar como representante o miembro de ningún tipo de demanda colectiva, o representando ningún tipo de interés en el que se busque un resarcimiento económico o de otro tipo que no esté relacionado con sus circunstancias individuales. Ninguna de las partes tendrá facultad alguna para someter a arbitraje una disputa como demanda colectiva ni en ninguna otra forma de representación. El arbitraje solo puede decidir su reclamación o la nuestra y no puede consolidar ni reunir reclamaciones de otras personas que tengan reclamaciones similares, incluidas, entre otras, las reclamaciones en las que se solicitan medidas cautelares u otro resarcimiento justo con respecto a nuestros otros clientes o miembros del público general. Cualquier resarcimiento monetario, medida cautelar u otro resarcimiento justo se limitará exclusivamente a sus cuentas, contratos y transacciones que realiza con nosotros. Sin perjuicio de lo anteriormente mencionado, toda duda relacionada con la validez y los efectos de esta renuncia a integrar demandas colectivas será decidida exclusivamente por un tribunal competente y no por el árbitro.

Si bien esta comunicación de U.S. Bank está disponible en español, ello no implica que las comunicaciones futuras se proporcionarán en dicho idioma. Algunos servicios y correspondencia, incluidos documentos importantes referidos a la apertura y mantenimiento de nuestros productos (como contratos y estados de cuenta), ciertos números de teléfono, páginas web y demás comunicaciones por Internet, podrán estar disponibles solo en inglés. De ser necesario, tenemos intérpretes independientes disponibles para ayudarlo.

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make using the Card or Account. Fees and Transaction Limits are incorporated into this Agreement by reference and are subject to change from time to time. You will receive prior notice of Fee and Transaction Limit changes to the extent required by applicable law. You may receive a copy of the Fee Schedule and Transaction Limits by calling us toll free at 855-282-6161 or you may view them online at [www.usbankreliacard.com](http://www.usbankreliacard.com).

## HOW TO OBTAIN ACCOUNT INFORMATION

### 5. Account Information

- You can view your Account online at [www.usbankreliacard.com](http://www.usbankreliacard.com) or call us at 855-282-6161 to find out whether or not a load has been made.
- You may obtain Account balances and review Account activity by visiting [www.usbankreliacard.com](http://www.usbankreliacard.com), accessing the ReliaCard Mobile App ("Mobile App"), or calling 855-282-6161. You can access a 12-month history of Account transactions online at [www.usbankreliacard.com](http://www.usbankreliacard.com). You will be able to view statement information online at [www.usbankreliacard.com](http://www.usbankreliacard.com). The statement will describe all Account activity during the statement period.
- C. You also have the right to obtain a 24-month written history of Account transactions, recurring monthly paper statements and/or a single-month paper statement by visiting [www.usbankreliacard.com](http://www.usbankreliacard.com), calling 855-282-6161, or by writing us at ReliaCard Card Services, P.O. Box 551617, Jacksonville, FL 32255. You will not be charged a fee for this information. Recurring paper statements may not be available during a month in which a transaction did not occur.
- D. You can get a receipt at the time you make any transfer to or from your Account using an ATM or point of sale terminal.

**6. Contact Information and Business Days and Hours.** For general inquiries by mail, write us at: The ReliaCard Card Services, P.O. Box 551617, Jacksonville, FL 32255. For service inquiries and/or to report your Card lost or stolen, call 855-282-6161, 24 hours a day, 7 days a week. Our business days are Monday through Friday. Holidays are not included.

**7. Mobile Alerts.** You may enroll to receive electronic notifications ("Alerts") relating to your Account online at [www.usbankreliacard.com](http://www.usbankreliacard.com), via the Mobile App, or by calling 855-282-6161. You may manage or cancel Alerts at any time online at [www.usbankreliacard.com](http://www.usbankreliacard.com), via the Mobile App, or by calling 855-282-6161. Alerts will be sent via SMS / text message to a mobile phone, handheld, or other wireless device or by email as designated by you. This service allows you to request and receive certain messages about your Account. You may elect to receive Alerts relating to specific transactions on your Account. Once you have logged in, you may choose which Alerts you would like to receive and a limited number of electronic addresses (which electronic addresses may include email addresses and any devices accepting text messages) to which the Alerts will be sent. Alerts will be sent each day, at various times, when transactions occur that meet your specified criteria. You understand and agree that Alerts will not be sent on a "real time" basis, but will rather be sent at the next scheduled delivery time after the specified transaction event occurs. We reserve the right to change the frequency or timing of Alerts, at any time and from time to time. Alerts are not intended to replace your Account statements or any other communications we may provide to you regarding your Account. You are responsible for and must provide all telephone and other equipment, software, and services necessary to receive Alerts. By enrolling in Alerts and providing us with your cellular phone number, you consent to receiving SMS messages related to Alerts. Data and messaging charges from your telecommunications provider may apply, and you are responsible for any such charges. In the event your enrolled mobile or cellular device is lost or stolen, you agree to update your enrollment information and make the appropriate changes to disable the use of such devices. You agree to notify us of any change to your electronic addresses in order to ensure continued delivery of your Alerts. You understand that there are risks associated with using a mobile device, and that in the event of theft or loss, your confidential information could be compromised. We are not responsible for any failures on the part of your telecommunications, internet and/or email provider to properly enable your receipt of Alerts.

### IMPORTANT INFORMATION ABOUT USING YOUR CARD

**8. Holds Upon Authorization.** Transactions with some merchants - restaurants, car rental agencies, hotels, salons, mail-order companies, cruise lines and pay-at-the-pump gas stations, for example - will authorize in an amount greater than your purchase. If you do not have available funds in the amount requested in the authorization, then your transaction will be declined. If the transaction is authorized, funds in the authorized amount will be held and will not be available for other purchases. The authorized amount will be held until the transaction posts to your Account. Transaction posting can generally take up to 10 days, except for certain travel and lodging related authorizations that can take up to 21 days. In some cases, the authorization amount will be held even if you do not complete your transaction.

### 9. Split Transactions; Rescinded Transactions; Failure to Honor

A. If you do not have enough money in your Account to complete a particular transaction, you may split your purchases between your Card and another form of payment. Tell the cashier how much you want to pay first with your Card. If you do not know your exact balance, please call customer service at 855-282-6161 to verify your balance prior to attempting to make a purchase. Please note, not all merchants permit this type of split transaction.

- If you authorize a purchase but do not make the purchase as planned, the authorized amount will be held until the authorization expires or the merchant releases the hold, which may take up to seven days.
- Neither we nor any other bank or business will be liable to you for failure to accept or honor the Card.

### 10. Preauthorized Payments

- Right to stop payment and procedure for doing so.* If you have preauthorized payments with your Card, you can stop any of these payments. Here's how: Call us at 855-282-6161 or write us at ReliaCard Card Services, P.O. Box 551617, Jacksonville, FL 32255, in time for us to receive your request three business days or more before the payment is scheduled to be made. If you call, we may also require you to put your request in writing and get it to us within 14 days after you call.
- Notice of varying amounts.* If these regular payments vary in amount, the person you are going to pay will tell you, 10 days before each payment, when it will be made and how much it will be. You may choose instead to get this notice only when the payment would differ by more than a certain amount from the previous payment, or when the amount would fall outside certain limits that you set.
- Liability for failure to stop payment of preauthorized transfer.* If you order us to stop payment three business days or more before the transfer is scheduled, and we do not do so, we will be liable for your losses or damages.

**11. Returns and Refund.** If there is a problem or dispute with a purchase of goods or services, you must address it directly with the merchant involved. Refunds and returns are subject to the merchant's policies or applicable laws. If you are entitled to a refund for any reason for goods or services obtained with your Card, you agree to accept credits to your Card in place of cash.

**12. Payment.** Each time you use your Card, the amount of the transaction will be debited from your Account. You may not be allowed to exceed the balance available in your Account by any individual or series of purchases. Nevertheless, if you make a purchase that exceeds the balance in your Account (an "overdraft"), you will be fully responsible for the amount of your purchase that exceeded the balance in your Account. We also reserve the right to automatically debit such overdrafts from current or future money deposited to your Account or any other account you have with us. In such case, you agree to be responsible for payment to us for all overdrafts.

### 13. Using Your Card in a Foreign Country

**For Visa Cards:** You may use your Card for retail purchases at foreign (outside the United States) merchants and for cash withdrawals from foreign ATMs that bear either the PLUS System or the Visa logo. Some merchant and ATM transactions, even if you and/or the merchant or ATM are located in the United States, are considered foreign transactions under the applicable Visa rules, in which case we will add the "foreign fee" described below to those transactions. We do not control how these merchants, ATMs and transactions are classified for this purpose. The exchange rate in effect when the transaction is processed may differ from the rate in effect on the date of the transaction or the date of the posting of the transaction to your Account. If you use your Card at a merchant or an ATM that bears the Visa logo (and no PLUS System logo), the transaction will be processed through the Visa system and will be converted into U.S. Dollars according to the applicable rules established by Visa from time to time. For transactions processed through Visa, the foreign currency transaction will be converted to U.S. Dollars by multiplying the amount of the foreign currency times (a) a rate selected by Visa from the range of rates available in wholesale currency markets for the applicable central processing date, which rate may vary from the rate Visa itself receives, or (b) the government-mandated rate in effect for the applicable central processing date. If you use your Card at an ATM that bears only the PLUS System logo (and no Visa logo), the transaction will be processed through the PLUS System and will be converted into U.S. Dollars at the exchange rate established, from time to time, by the operator of that ATM. If you use your Card at an ATM that bears both the Visa and PLUS System logos, the ATM operator will determine whether to send your transaction over the Visa or PLUS System network using such network's respective currency conversion rules then in effect (as explained above). We may assess a foreign fee, calculated as a percentage of your transaction amount. The percentage, if any, is listed on the Fee Schedule. We may assess the "foreign fee" on all foreign transactions, even in transactions that do not require currency to be converted.

**For Mastercard Cards:** You may use your Card for retail purchases at foreign (outside the United States) merchants and for cash withdrawals from foreign ATMs that bear either the Cirrus or the Mastercard Acceptance Marks. Some merchant and ATM transactions, even if you and/or the merchant or ATM are located in the United States, are considered foreign transactions under the applicable Mastercard rules, in which case we will add the "foreign fee" described below to those transactions. We do not control how these merchants, ATMs and transactions are classified for this purpose. If you use your Card at a merchant or ATM that bears these Acceptance Marks, Mastercard International Incorporated will convert the transaction into a U.S. Dollar amount using its currency conversion procedure. The currency conversion rate used by Mastercard International to determine the transaction amount in U.S. Dollars is generally either a government mandated rate or a wholesale rate determined by Mastercard International for the processing cycle in which the transaction is processed. We may assess a foreign fee calculated as a percentage (%) of your transaction amount.

The percentage, if any, is listed on the Fee Schedule. We may assess the "foreign fee" on all foreign transactions, even in transactions that do not require currency to be converted.

**14. Other Terms.** Use of your Card is subject to all applicable rules and customs of any clearinghouse or other association involved in transactions. Your Card may not be used for any unlawful purpose. You agree that you will not use your Card for illegal internet-gambling or any transaction that is illegal under applicable law, or not permitted by network rules.

### 15. Contact in the Event of Loss, Theft or Unauthorized Use; Your Liability for Unauthorized Transactions

- Tell us **AT ONCE** if you believe your Card or PIN has been lost or stolen or if you believe an electronic fund transfer has been performed without your permission. Telephoning is the best way of notifying us and keeping your possible losses down. You may contact us by calling us toll-free at 855-282-6161 or by writing us at ReliaCard Card Services, P.O. Box 551617, Jacksonville, FL 32255. If your Card has been lost or stolen, we will close your Card.
- Zero Liability.* You are generally protected from all liability for unauthorized transactions. However, if you do not tell us within 60 days after the earlier of the date you electronically access your Account, if the transaction could be viewed in your electronic history, or the date we sent the first statement or transaction history on which the unauthorized transfer appears, you may not get back any money you lost after the 60 days if we can prove we could have stopped someone from taking the money if you had told us in time. Alternatively, we may require you to report an unauthorized transaction(s) within 120 days after the transfer or transaction allegedly in error was credited or debited to your Account.
- If a good reason (such as a long trip or a hospital stay) kept you from telling us, we will extend the time periods.

### 16. Your Right to Dispute Errors

- In case of errors or questions about your Card, call 855-282-6161 or write to ReliaCard Card Services, P.O. Box 551617, Jacksonville, FL 32255, as soon as you can if you think your statement, transaction history, or receipt is wrong or if you need more information about a transaction listed on the statement, transaction history, or receipt. We must allow you to report an error until 60 days after the earlier of the date you electronically access your Account, if the error could be viewed in your electronic history, or the date we sent the FIRST written history on which the error appeared. Alternatively, we may require you to report an unauthorized transaction(s) within 120 days after the transfer or transaction allegedly in error was credited or debited to your Account. You may request a written history of your transactions at any time by calling us at 855-282-6161 or writing us at ReliaCard Card Services, P.O. Box 551617, Jacksonville, FL 32255.
- You will need to tell us:
  - Your name and your U.S. Bank ReliaCard Card number.
  - The dollar amount of the suspected error.
  - Approximately when the error took place.
  - Describe the error or the transaction you are unsure about and explain as clearly as you can why you believe it is an error or why you need more information.
- If you tell us orally, we may require that you send us your complaint or question in writing within 10 business days after speaking with us.
- We will determine whether an error occurred within 10 business days after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45 days to investigate your complaint or question. If we decide to do this, we will provisionally credit your Account within 10 business days for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may not credit your Account until the investigation is complete, although we will still investigate your complaint or question. For errors involving new Cards (open less than 30 days), point of sale, or foreign initiated transactions, we may take up to 90 days to investigate your complaint or question. For new Cards, we may take up to 20 business days to provisionally credit your Card for the amount you think is in error. We will tell you the results within three business days after completing our investigation.
- If we decide there was no error, we will send you a written explanation within three business days after we finish our investigation. You may ask for copies of the documents used in our investigation. If we have issued provisional credit to you and there is no error, the amount of that credit will be subtracted from your Card. We will give you advance notice of the amount and date of the debit against your Card for that credit.
- If you need more information about our error-resolution procedures, call us at the telephone number shown above.

### 22. Use by Others; Secondary Card

- The person to whom the Card and Account was first issued is the "Primary Account Holder". The Primary Account Holder is at all times liable and responsible for all transactions, fees, and other activity with respect to the Card, Account and any Secondary Card (as defined below). Except by requesting a Secondary Card (as described below), you may not permit another person to have access to your Card or Account. If you do provide access to your Card or Account to another person, you are liable for all transactions and fees incurred by such person. You must notify us in writing to revoke permission for any person you previously authorized to use or access your Card or Account.
- If your program permits an additional Card to be issued to access your Account (a "Secondary Card"), the Primary Account Holder may request we issue a Secondary Card to a trusted person who is 13 years of age or older (the "Secondary Cardholder"). We reserve the right to refuse any Secondary Card request. The Primary Account Holder is at all times liable and responsible for all transactions, fees, and other activity with respect to the Secondary Card. The holder of the Secondary Card may report that Card as lost or stolen. The Secondary Cardholder may not request additional Cards to access the Account, but in other respects may have the same ability as the Primary Account Holder to access information or make decisions regarding the Card or Account. We reserve the right to require the Primary Account Holder to make or approve particular decisions in our discretion. If you wish to terminate the authority of the Secondary Cardholder, you must call us at 855-282-6161 to request revocation of the Secondary Cardholder's access to your Account. The Primary Account Holder will continue to be liable for all transactions, fees

**17. Our Liability.** If we do not complete a transfer to or from your Account on time or in the correct amount according to our agreement with you, we will be liable for your losses or damages with some exceptions. We will not be liable, for instance:

- If, through no fault of ours, you do not have enough money in your Account to make the transfer.

- If the automated teller machine where you are making the transfer does not have enough cash.
- If the terminal system was not functioning properly and you were aware of that when you started the transfer.
- If circumstances beyond our control (such as fire or flood) prevent the transfer, despite reasonable precautions that we have taken.
- There may be other exceptions stated in our agreement with you.

### OUR RIGHTS UNDER THE AGREEMENT

**18. Amendment, Termination and Other Rights.** We may at any time change or terminate these terms and conditions, or transfer our rights under this Agreement. We do not give up our rights by delaying or failing to exercise them at any time. If any term of this Agreement is found by a court to be illegal or unenforceable; all other terms will still be in effect. Refer to [www.usbankreliacard.com](http://www.usbankreliacard.com) for the most current version of the Agreement. You will be notified of any change in the manner required by applicable law. However, if the change is made for security purposes, we can implement such change without prior notice. We may terminate or suspend this Agreement or any features or services of the Card described herein at any time. You may close your Account as permitted by your government program. Account termination or closure, whether by you or us, will not affect prior transactions or obligations relating to your Account existing at the time of termination. From time to time, we may monitor telephone calls you make to us or our agents.

### DISCLOSURE OF CARD INFORMATION

**19.** We will disclose information to third parties about your Card and Account or the transfers you make: (i) where it is necessary for completing transfers, (ii) in order to verify the existence and condition of your Account for a third party, such as a credit bureau or merchant, (iii) in order to comply with government agency or court orders, or (iv) if you give us your written permission.

### ADDITIONAL INFORMATION

**20. Program Information.** You are electing to participate in the ReliaCard Card program authorized by your government agency that may be discontinued at some time in the future. If the program is discontinued, you will be notified in advance and given information about how to receive future payments by an alternate means. This program is provided by U.S. Bank National Association, which may contact you from time to time about this program or other services related to this program.

### 21. Role of Your Government Agency

- Your government agency is responsible for transferring funds to us to load into your Account. These funds will be transferred by your government agency to us and loaded into your Account by us according to the schedule agreed to by your government agency and us. We have no obligation to you in the event your government agency delays in providing or fails to provide funds to your Account.
- Your government agency may retain the right to deduct funds from the Account in order to correct a previous error or overpayment to you or for other reasons. You hereby authorize us to accept instructions from your government agency to credit or debit funds to or from your Account and, in the case of a debit, to return those funds to your government agency. If you have a dispute with your government agency about the amount that the government agency loads onto or deducts from your Account, you agree to not involve us in that dispute and to resolve that dispute solely with your government agency.
- You acknowledge and agree that except as set forth in this section, your government agency shall not be liable for any claims by you in connection with this Agreement.

### 22. Use by Others; Secondary Card

- The person to whom the Card and Account was first issued is the "Primary Account Holder". The Primary Account Holder is at all times liable and responsible for all transactions, fees, and other activity with respect to the Card, Account and any Secondary Card (as defined below). Except by requesting a Secondary Card (as described below), you may not permit another person to have access to your Card or Account. If you do provide access to your Card or Account to another person, you are liable for all transactions and fees incurred by such person. You must notify us in writing to revoke permission for any person you previously authorized to use or access your Card or Account.
- If your program permits an additional Card to be issued to access your Account (a "Secondary Card"), the Primary Account Holder may request we issue a Secondary Card to a trusted person who is 13 years of age or older (the "Secondary Cardholder"). We reserve the right to refuse any Secondary Card request. The Primary Account Holder is at all times liable and responsible for all transactions, fees, and other activity with respect to the Secondary Card. The holder of the Secondary Card may report that Card as lost or stolen. The Secondary Cardholder may not request additional Cards to access the Account, but in other respects may have the same ability as the Primary Account Holder to access information or make decisions regarding the Card or Account. We reserve the right to require the Primary Account Holder to make or approve particular decisions in our discretion. If you wish to terminate the authority of the Secondary Cardholder, you must call us at 855-282-6161 to request revocation of the Secondary Cardholder's access to your Account. The Primary Account Holder will continue to be liable for all transactions, fees

and other activity resulting from continued use of the Secondary Card unless you request that we cancel all of your Cards and issue a replacement Card for you. A fee for Card replacement may apply. See the Fee Schedule for details. Terminating the Secondary Card may require that we cancel all your Cards. As with all card cancellations, you will not have access to your Account until a replacement Card is received and activated by you. To the extent permitted by law, you are also liable and responsible for all costs and expenses, including attorneys' fees, that we incur enforcing these rules governing the Secondary Card.

**23. Cellular Phone Contact Policy.** By providing us with a telephone number for a cellular phone or other wireless device, including a number that you later convert to a cellular number, you are expressly consenting to receiving communications—including but not limited to prerecorded or artificial voice message calls, text messages, and calls made by an automatic telephone dialing system—from us and our affiliates and agents at that number. This express consent applies to each such telephone number that you provide to us now or in the future and permits such calls for non-marketing purposes. Calls and messages may incur access fees from your cellular provider.

### 24. Bill Pay Service

- The following terms and conditions apply to your use of the bill pay service ("Bill Pay Service"), which may or may not be enabled by the funder of your Account. The Bill Pay Service is available online at [www.usbankreliacard.com](http://www.usbankreliacard.com). After you set up a Payee, you may also call us at 855-282-6161 to schedule a payment.
- To use the Bill Pay Service, you must first setup a Payee online. A "Payee" is a company or individual in the United States that sends you bills and that you choose to pay through the Bill Pay Service. If your Payee is a large national or regional biller (e.g., a utility company or an insurance company), the Bill Pay Service may utilize Mastercard's Remote Payment Processing Service (RPPS) to process bill payments ("Bill Payments") to this Payee. If your Payee is a smaller biller or an individual (e.g., a landlord), the Bill Pay Service may send a paper check to this Payee. In this case, you are required to enter a correct and complete address for this Payee. You authorize us to process the Bill Payments permitted under these terms and conditions for you as requested by you from time to time, and you authorize us to post transactions to your Account as directed.
- C. You are responsible for providing accurate account information and the necessary address information to ensure funds are applied to the correct account and delivered to the correct address. Inaccurate account data or address information may cause Bill Payments to fail or be misdirected. We reserve the right to refuse to make payments to certain Payees in our sole discretion.
- D. You may schedule a one-time Bill Payment or preauthorized recurring Bill Payments in a fixed amount. If you schedule a Bill Payment for the current date, you authorize us to debit your Account immediately in the amount of the Bill Payment plus any applicable fees.
  - If the Account balance is not sufficient for the Bill Payment plus applicable fees, you will receive an error notice of Insufficient Funds and the Bill Payment will have a status of **Failed**.
  - If the Account balance is sufficient, the Bill Payment will have a status of **Pending**.
  - If you schedule a Bill Payment for a date in the future, the Bill Payment will have a status of **Scheduled**. We will start processing a Scheduled Bill Payment on its payment date ("Payment Date"). You authorize us to debit your Account on the Payment Date, in the amount of the Bill Payment, plus any applicable fees.
  - If, on the Payment Date for a Scheduled Bill Payment, the Account balance is not sufficient for the Bill Payment plus applicable fees, the Bill Payment status will change to **Failed**.
  - If, on the Payment Date for a Scheduled Bill Payment, the Account balance is sufficient, the Bill Payment status will change to **Pending**.
- E. We shall use reasonable efforts to properly and timely make your Bill Payments as directed by you. However, we cannot guarantee that any Bill Payment will be received by the payment due date. We are not responsible for any costs, late fees or other damages incurred if Bill Payments are not received by the Payee on or before the payment due date and we followed your instructions. You must schedule Bill Payments at least four business days prior to their due dates to ensure adequate time to process the Bill Payments and allow the Payees to credit your account with them.
- F. Bill Payments are processed on business days. Bill Payments scheduled before 8:00 P.M. Central Time are submitted for processing on the same business day. Bill Payments scheduled on or after 8:00 P.M. are submitted for processing the next business day. If your Scheduled Bill Payment falls on a non-business day, the payment will be processed on the next business day.
- G. Refer to the transaction limits table ("Transaction Limits") below your Fee Schedule for the Bill Pay transaction limits.
- H. If the Bill Payment cannot be processed for any reason, the Bill Payment status will be a "Failed" status. We are responsible for errors caused by our failure to initiate or cancel a payment according to your properly transmitted instructions. We are not responsible for nonpayment, late fees or other damages incurred due to other failed Bill Payments. Failed Bill Payments will be credited to your Account within five business days of the notification by RPPS or the Payee that the Bill Payment failed. If a Bill Payment fails because of insufficient funds, you should notify the Payee immediately and make the necessary arrangements to reschedule payment. If you believe an error has occurred, you should report it immediately using the error resolution process described in the "Your Right to Dispute Errors" section above.
- I. You may cancel any payment in a Pending or Scheduled Status. If the Payment is Pending you

must call us at 855-282-6161 prior to 8:00 P.M. Central Time to cancel the payment. If the payment is Scheduled you can cancel it online at [www.usbankreliacard.com](http://www.usbankreliacard.com) or you may call us at 855-282-6161. You understand and agree that once we have begun processing a payment it cannot be cancelled. If the payment has been submitted for processing, it will be necessary to contact the Payee directly to reverse any payments made through this Bill Pay Service. Bill Payment fees (if applicable) are not refunded if Pending Bill Payments are cancelled and a cancellation fee may apply. Refer to the Preauthorized Payments section above for your right to stop payment of preauthorized transfers.

J. We are under no obligation to notify you if we do not complete a Bill Payment for any reason. We may send you notices by email related to the Bill Pay Service including when a payment fails if you have provided us with a current email address. To update your email address, select Update My Card from the website. You understand and agree that email notices will not be sent on a "real time" basis, but will rather be sent at the next scheduled delivery time after a payment event occurs. We reserve the right to change the frequency or timing of email notices, at any time and from time to time. Email notices are not intended to replace your Card or Account information available to you on the website.

K. For Bill Payment error resolution, please refer to the "Your Right to Dispute Errors" section above.

L. We may cancel the Bill Pay Service at any time in our sole discretion.

### 25. ARBITRATION

**A. This section does not apply to any dispute in which the amount in controversy is within the jurisdictional limits of, and is filed in, a small claims court. This Arbitration Provision shall not apply to a party who is a covered borrower under the Military Lending Act. These arbitration provisions shall survive closure of your account or termination of all business with us. If any provision of this section is ruled invalid or unenforceable, this section shall be rendered null and void in its entirety.**

**B. Arbitration Rules: In the event of a dispute relating to or arising out of your account or this Agreement, you or we may elect to arbitrate the dispute. At your election, the arbitration shall be conducted by either JAMS or the American Arbitration Association ("AAA") (or, if neither of these arbitration organizations will serve, then a comparable substitute arbitration organization agreed upon by the parties or, if the parties cannot agree, chosen by a court of competent jurisdiction). If JAMS is selected, the arbitration will be handled according to its Streamlined Arbitration Rules unless the Claim is for \$250,000.00 or more, in which case its Comprehensive Arbitration Rules shall apply. If the AAA is selected, the arbitration will be handled according to its Commercial Arbitration Rules. You may obtain rules and forms for JAMS by contacting JAMS at 1.800.352.5267 or [www.jamsadr.com](http://www.jamsadr.com) and for the AAA by contacting the AAA at 1.800.778.7879 or [www.adr.org](http://www.adr.org). Any arbitration hearing that you attend will take place in the federal judicial district in which you reside. Without regard to which arbitration body is selected to resolve the dispute, any disputes between you and us as to whether your claim falls within the scope of this arbitration clause shall be determined solely by the arbitrator, and not by any court.**

**C. Arbitration Process: Arbitration involves the review and resolution of the dispute by a neutral party. The arbitrator's decision will generally be final and binding. At your request, for claims made to consumer accounts, we will advance your filing and hearing fees for any claim you may file against us; the arbitrator will decide whether we or you will ultimately be responsible for those fees. Arbitration can only decide our or your dispute and cannot consolidate or join claims of other persons who may have similar claims. There will be no authority or right for any disputes to be arbitrated on a class action basis.**

**D. Effects of Arbitration: If either of us chooses arbitration, neither of us will have the right to litigate the dispute in court or have a jury trial. In addition, you will not have the right to participate as a representative or member of any class of claimants, or in any other form of representative capacity that seeks monetary or other relief beyond your individual circumstances, pertaining to any dispute subject to arbitration. There shall be no authority for any claims to be arbitrated on a class action or any other form of representative basis. Arbitration can only decide your or our claim, and you may not consolidate or join the claims of other persons who may have similar claims, including without limitation claims for public injunctive or other equitable relief as to our other customers or members of the general public. Any such monetary, injunctive, or other equitable relief shall be limited solely to your accounts, agreements, and transaction with us. Notwithstanding the foregoing, any question as to the validity and effect of this class action waiver shall be decided solely by a court of competent jurisdiction, and not by the arbitrator.**

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### CONTRATO PARA TITULARES DE LA TARJETA RELIACARD®

(A partir del 6/1/2018)

### TÉRMINOS Y CONDICIONES PARA LA TARJETA RELIACARD

Al activar, aceptar y/o usar la tarjeta ReliaCard ("Tarjeta"), usted acepta cumplir los Términos y Condiciones incluidos en este Contrato para titulares de la tarjeta ReliaCard ("Contrato"), que registrá su uso de la Tarjeta y de la Cuenta. Su Tarjeta es una tarjeta de débito prepagada de Visa® o Mastercard® recargable emitida por U.S. Bank National Association ("U.S. Bank"), y su Tarjeta tiene acceso a su cuenta de ReliaCard ("Cuenta"). "Usted" y "su" se refieren a la persona o las personas que recibieron la Tarjeta de U.S. Bank y están autorizadas a usar la Tarjeta y la Cuenta como se indica en este Contrato. "Nosotros" y "nuestro" se refieren a U.S. Bank, nuestros sucesores, afiliados o designados. Lea detenidamente este Contrato y consérvelo para futuras referencias. Las leyes del estado de Ohio regirán la interpretación de este Contrato, sin dar efecto a conflictos de los principios legales de los estados que pueda causar la aplicación de la ley de otro estado.

Su Tarjeta y su Cuenta se han abierto en relación con un programa gubernamental. La Tarjeta y la Cuenta no están conectadas en modo alguno con otra cuenta. No recibirá intereses sobre los fondos en su Cuenta. La Tarjeta no es una tarjeta de crédito. La Tarjeta no le es pordevuelta. La Tarjeta es no transferible y podrá cancelarse, recuperarse o revocarse en cualquier momento sin previo aviso sujeto a la ley vigente. Es posible que nos neguemos a procesar una transacción si creemos que puede violar los términos de este Contrato. Los fondos en la Cuenta están asegurados por la Corporación Federal de Seguro de Depósitos (Federal Deposit Insurance Corporation, "FDIC") hasta la cantidad máxima permitida por la ley.

**ESTE CONTRATO CONTIENE UNA CLÁUSULA DE ARBITRAJE (INCLUIDA UNA EXENCIÓN DE DEMANDA COLECTIVA DE ARBITRAJE). ES IMPORTANTE QUE LEA DETENIDAMENTE LA SECCIÓN SOBRE ARBITRAJE.**

**INFORMACIÓN IMPORTANTE SOBRE PROCEDIMIENTOS PARA ABRIR UNA NUEVA CUENTA** Para ayudar al gobierno a luchar contra el financiamiento de actividades terroristas y de lavado de dinero, las leyes federales exigen que todas las instituciones financieras obtengan, verifiquen y registren información que identifique a toda persona que abra una cuenta. Con respecto a usted, esto significa que: Cuando abra una cuenta, es posible que solicitemos su nombre, dirección, fecha de nacimiento y otra información que nos permita identificarle. De ser necesario, también podemos solicitar ver su licencia de conducir u otros documentos de identificación.

### CÓMO USAR SU TARJETA

**1. Activación de su Tarjeta; selección de PIN.** Puede activar su Tarjeta comunicándose con nosotros al 855-282-6161 (aceplamos llamadas de retransmisión) o en línea en [www.usbankreliacard.com](http://www.usbankreliacard.com). Durante el proceso de activación, seleccionará un Número de identificación personal ("PIN"), que puede usar para realizar ciertas transacciones, como transacciones en el punto de venta o transacciones de ATM, cuando su programa se lo permita. La Tarjeta y el PIN se proporcionan para su uso y protección, y usted acepta asegurarse de que solo usted conozca su PIN (no escriba su PIN en la Tarjeta ni se lo diga a nadie) y acepta notificarnos de inmediato si su PIN se ha visto comprometido.

- 2. Cómo usar su Tarjeta.** Puede usar su Tarjeta y su Cuenta para realizar los tipos de transacciones descritos en su Lista de cargos y Limitaciones sobre las transacciones, que pueden incluir:
- A. Pagar compras en tiendas y negocios que hayan acordado aceptar la Tarjeta ("transacciones en el punto de venta").
  - B. Realizar transacciones en cajeros automáticos ("ATM").
  - C. Obtener efectivo del personal bancario de ventanilla de un banco o una cooperativa de crédito que acepte la marca de la red en su Tarjeta.
  - D. Transferir dinero desde su Cuenta a una cuenta de cheques o de ahorros en los Estados Unidos, si su programa lo permite. Dichas transferencias solo pueden efectuarse en línea en [www.usbankreliacard.com](http://www.usbankreliacard.com). Una vez que se inician las transferencias, los tiempos de disponibilidad de fondos en la cuenta receptora variarán.

Es posible que se apliquen Cargos y límites de transacción. No todos los tipos de transacciones están disponibles para todos los programas. Consulte "Cargos y límites de transacción de tarjetas" para obtener más detalles.

**3. Cómo cargar su Tarjeta.** Su agencia gubernamental puede depositar dinero (depositar valor) en su Tarjeta en cualquier momento. El dinero depositado en la Cuenta está disponible para que usted lo use de acuerdo con este Contrato y con las reglas establecidas por su agencia gubernamental.

### CARGOS Y LÍMITES DE TRANSACCIÓN DE TARJETAS

**4.** En algunas situaciones, se le cobrarán cargos por usar su Tarjeta o su Cuenta. Le cobraremos a usted y usted acepta pagar las cuotas y los cargos (colectivamente "Cargos") descritos en la Lista de cargos que se incluye con su Tarjeta y que se puso a su disposición antes de su inscripción o durante su inscripción en el programa de Tarjetas. Los Cargos se deducirán automáticamente del saldo disponible en la Cuenta. Siempre que el saldo de la cuenta sea inferior al monto del cargo que se aplica, el saldo de su Cuenta se aplicará al monto del cargo. Los montos de cargos impagos se acumularán y se deducirán luego de realizado su próximo depósito. Es posible que tercos apliquen cargos adicionales. Los tipos de transacciones disponibles y las limitaciones vigentes sobre las transacciones se muestran en la tabla de límites de transacción ("Límites de transacción") debajo de su Lista de cargos. Por motivos de seguridad, es posible que haya límites adicionales en el monto, la cantidad o el tipo de transacción que puede hacer con su Tarjeta o Cuenta. Los Cargos y Límites de transacción están incorporados en este Contrato como referencia y están sujetos a cambios de manera

ocasional. Usted recibirá previo aviso de cambios en los Cargos y Límites de transacción en la medida en que así lo requiera la ley vigente. Puede recibir una copia de la Lista de cargos y los Límites de transacción llamándonos a la línea gratuita 855-282-6161 o puede verlos en línea en www.usbankreliacard.com.

### CÓMO OBTENER LA INFORMACIÓN DE LA CUENTA

#### 5. Información de la cuenta

- Puede ver su Cuenta en línea en www.usbankreliacard.com o llamarnos al 855-282-6161 para averiguar si se hizo algún depósito o no.
- Puede obtener los saldos de la cuenta y revisar la actividad de la cuenta visitando www.usbankreliacard.com, accediendo a la aplicación móvil de ReliaCard ("Aplicación móvil") o llamando al 855-282-6161. Puede acceder a un historial de 12 meses de transacciones de cuenta en línea en www.usbankreliacard.com. Podrá consultar la información de su estado de cuenta en línea en www.usbankreliacard.com. El estado de cuenta describirá toda la actividad de la cuenta durante el período del estado de cuenta.
- También tiene derecho a obtener un historial por escrito de 24 meses de transacciones de cuenta, estados de cuenta impresos mensuales recurrentes y/o estados de cuenta impresos de un solo mes visitando www.usbankreliacard.com, llamando al 855-282-6161 o escribiéndonos a ReliaCard Card Services, P.O. Box 551617, Jacksonville, FL 32255, FL 32255. No se le cobrarán cargos por esta información. Es posible que los estados de cuenta impresos recurrentes no estén disponibles durante los meses en los que no se producen transacciones.
- Puede obtener un recibo en el momento en que realiza cualquier transferencia hacia o desde su Cuenta a través de un cajero automático o un terminal de punto de venta.

**6. Información de contacto, días laborales y horarios de atención.** Para consultas generales por correo postal, escribanos a: The ReliaCard Card Services, P.O. Box 551617, Jacksonville, FL 32255. Para consultas sobre el servicio y/o para informar que su Tarjeta ha sido robada o se ha extraviado, llame al 855-282-6161, las 24 horas del día, los 7 días de la semana. Nuestros días laborales son de lunes a viernes. No se incluyen los días feriados.

**7. Alertas móviles.** Puede inscribirse para recibir notificaciones electrónicas ("Alertas") relacionadas con su Cuenta en línea enwww.usbankreliacard.com, a través de la aplicación móvil o llamando al 855-282-6161. Puede administrar o cancelar las Alertas en cualquier momento en línea en www.usbankreliacard.com, a través de la aplicación móvil o llamando al 855-282-6161. Las Alertas se enviarán por SMS/mensaje de texto a un teléfono móvil, dispositivo manual u otro dispositivo inalámbrico o por correo electrónico según usted lo designe. Este servicio le permite solicitar y recibir determinados mensajes acerca de su Cuenta. Puede elegir recibir Alertas relacionadas con transacciones específicas en su Cuenta. Una vez que haya iniciado sesión, puede elegir qué Alertas desea recibir y una cantidad limitada de direcciones electrónicas (las direcciones electrónicas pueden incluir direcciones de correo electrónico y cualquier dispositivo que reciba mensajes de texto) a las que se enviarán las Alertas. Las Alertas se enviarán, a distintas horas, cada día en el que se realicen transacciones que cumplan con el criterio que especificó. Usted comprende y acepta que las Alertas no se enviarán en "tiempo real", sino que se enviarán en la próxima hora de entrega programada después de que se realice la transacción especificada. Nos reservamos el derecho de cambiar la frecuencia o la hora de las Alertas, en cualquier momento y de manera ocasional. Las Alertas no tienen el objetivo de reemplazar sus Estados de cuenta o cualquier otra comunicación que podamos proporcionarle respecto de su Cuenta. Usted es responsable del teléfono y de otros equipos, software y servicios necesarios para recibir las Alertas y debe proporcionarlos. Al inscribirse en las Alertas y proporcionararnos su número de teléfono celular, usted da su consentimiento para recibir mensajes de texto relacionados con las Alertas. Es posible que se apliquen los cargos de mensajería y de datos de su proveedor de telecomunicaciones, y usted es responsable por dichos cargos. En caso de que su dispositivo móvil o celular inscrito se extravíe o sea robado, usted acepta actualizar su información de inscripción y hacer los cambios adecuados para desactivar el uso de dichos dispositivos. Usted acepta notificaciones sobre cualquier cambio en sus direcciones electrónicas para asegurar la entrega continua de sus Alertas. Usted comprende que hay riesgos asociados con el uso de un dispositivo móvil y que, en caso de robo o extravío, su información confidencial podría verse comprometida. No nos responsabilizamos de que su proveedor de telecomunicaciones, Internet y/o correo electrónico no habilite correctamente su recepción de las Alertas.

#### INFORMACIÓN IMPORTANTE SOBRE EL USO DE SU TARJETA

**8. Retenciones al momento de la autorización.** Las transacciones con algunos comercios (restaurantes, agencias de alquiler de automóviles, hoteles, peluquerías, compañías de pedido por correo, líneas de cruceros y gasolineras) se autorizarán en un monto superior a su compra. Si usted no tiene fondos disponibles por el monto solicitado en la autorización, su transacción será rechazada. Si la transacción es autorizada, los fondos por el monto autorizado se retendrán y no estarán disponibles para otras compras. El monto autorizado se retendrá hasta que la transacción se registre en su Cuenta. El registro de la transacción generalmente puede tardar hasta 10 días, salvo ciertas autorizaciones de viaje y alojamiento que pueden tardar hasta 21 días. En algunos casos, el monto de la autorización se retendrá aunque usted no complete su transacción.

#### 9. Transacciones divididas; transacciones anuladas; falta de pago

- A si no tiene suficiente dinero en su Cuenta para completar una transacción en particular, puede dividir sus compras entre su Tarjeta y otra forma de pago. Digale al cajero cuánto desea pagar primero con su Tarjeta. Si no conoce su saldo exacto, llame a Servicio al Cliente al 855-282-6161 para verificar su saldo antes de intentar realizar una compra. Tenga en cuenta que no todos los comercios permiten este tipo de transacciones divididas.
- Si usted autoriza una compra pero no realiza la compra según lo planeado, el monto autorizado se retendrá hasta que la autorización se venza o el comercio libere la retención, lo que puede demorar hasta siete días.
- Ni nosotros ni ningún otro banco o negocio seremos responsables en el caso de que la Tarjeta no se acepte o se pague.

#### 10. Pagos previamente autorizados

- Derecho a realizar una suspensión de pago y procedimiento para hacerlo.* Si ha autorizado previamente pagos con su Tarjeta, puede detener cualquiera de estos pagos. Esto es lo que debe hacer. Llámenos al 855-282-6161 o escribanos a ReliaCard Card Services, P.O. Box 551617, Jacksonville, FL 32255, a tiempo para que recibamos su solicitud tres días laborales o más antes de la fecha para la que está programado el pago. Si nos llama, es posible que también le solicitemos que presente su solicitud por escrito en un plazo de 14 días después de su llamada.
- Aviso de montos variables.* Si el monto de estos pagos regulares varía, la persona a la que le realizará el pago le informará, 10 días antes de cada pago, cuándo se realizará y cuál será el monto. En lugar de esto, puede elegir recibir este aviso solo cuando el pago varíe por más de un monto determinado del pago anterior, o cuando el monto exceda determinados límites establecidos por usted.
- Responsabilidad por no realizar una suspensión de pago de una transferencia previamente autorizada.* Si usted nos solicita que suspendamos un pago tres días laborales o más antes de la fecha para la que está programada la transferencia y no lo hacemos, nosotros seremos responsables por sus pérdidas o daños.

**11. Devoluciones y reembolsos.** Si se presenta un problema o una disputa con una compra de bienes o servicios, debe tratarlo directamente con el comercio involucrado. Las devoluciones y los reembolsos están sujetos a las políticas del comercio o a las leyes vigentes. Si, por algún motivo, tiene derecho a un reembolso por bienes o servicios obtenidos con su Tarjeta, usted acuerda aceptar créditos en su Tarjeta en lugar de efectivo.

**12. Pago.** Cada vez que use su Tarjeta, el monto de la transacción se debitará de su Cuenta. Es posible que no se le permita superar el saldo disponible en su Cuenta en cualquier compra individual o series de compras. Sin embargo, si realiza una compra que excedió el saldo en su Cuenta (un "sobregiro"), usted será plenamente responsable del monto de su compra que excedió el saldo en su Cuenta. También nos reservamos el derecho de debitar dichos sobregiros automáticamente del dinero actual o futuro que se deposite en su Cuenta o en cualquier otra cuenta que tenga con nosotros. En este caso, usted acepta ser responsable de pagarnos todos los sobregiros.

#### 13. Cómo usar su Tarjeta fuera del país

**Para Tarjetas Visa:** Puede usar su Tarjeta para compras minoristas en comercios extranjeros (fuera de los Estados Unidos) y para retiros de efectivo de cajeros automáticos extranjeros que tengan el logotipo de PLUS System o de Visa. Algunas transacciones en comercios y en ATM, incluso si usted y/o el comercio o el cajero automático están ubicados en los Estados Unidos, se consideran transacciones extranjeras en virtud de las reglas vigentes de Visa, en cuyo caso agregaremos el "Cargo por Transacción en el Extranjero" que se describe a continuación para estas transacciones. No controlamos la manera en que se clasifican estos comercios, cajeros automáticos y transacciones para estos fines. La tasa de cambio vigente cuando se procesa la transacción puede diferir de la tasa vigente en la fecha de la transacción o en la fecha en que se registró la transacción en su Cuenta. Si usa su Tarjeta en un comercio o cajero automático que tiene el logotipo de Visa (y no el de PLUS System), la transacción se procesará a través del sistema de Visa y se convertirá a dólares de los EE. UU. de acuerdo con las reglas vigentes establecidas por Visa de manera ocasional. Para las transacciones procesadas a través de Visa, la transacción en moneda extranjera se convertirá a dólares de los EE. UU. al multiplicar el monto de moneda extranjera por (a) una tasa seleccionada por Visa de las tasas disponibles en los mercados mayoristas de moneda extranjera para la fecha de procesamiento central aplicable, cuya tasa puede variar de la tasa que recibe Visa, o (b) la tasa establecida por el gobierno vigente para la fecha de procesamiento central aplicable. Si usa su Tarjeta en un cajero automático que solo tiene el logotipo de PLUS System (y no el de Visa), la transacción se procesará a través de PLUS System y se convertirá a dólares de los EE. UU. a la tasa de cambio establecida, de manera ocasional, por el operador de ese cajero automático. Si usa su Tarjeta en un cajero automático que tiene el logotipo de Visa y de PLUS System, el operador del cajero automático determinará si le enviará la transacción a través de la red de Visa o de PLUS System con las reglas de conversión de moneda extranjera vigentes en ese momento (como se explica anteriormente). Podemos aplicar un Cargo por Transacción en el Extranjero, calculado como un porcentaje de su monto de la transacción. El porcentaje, si lo hubiera, se enumera en la Lista de cargos. Es posible que apliquemos el "Cargo por Transacción en el Extranjero" a todas las transacciones en el extranjero, inclusive las que no requieren que se convierta la moneda extranjera.

**Para las tarjetas Mastercard:** Puede usar su Tarjeta para compras minoristas en comercios extranjeros (fuera de los Estados Unidos) y para retiros de efectivo de cajeros automáticos extranjeros que tengan las marcas de aceptación de Mastercard o Citrus. Algunas transacciones en comercios y en ATM, incluso si usted y/o el comercio o el cajero automático están ubicados en los Estados Unidos, se consideran transacciones extranjeras en virtud de las reglas vigentes de Mastercard, en cuyo caso agregaremos el "Cargo por Transacción en el Extranjero" que se describe a continuación para esas transacciones. No controlamos la manera en que se clasifican estos comercios, cajeros automáticos y transacciones para estos fines. Si usa su Tarjeta en un comercio o un cajero automático que tiene estas marcas de aceptación, Mastercard International Incorporated convertirá la transacción a un monto en dólares de los EE. UU. a través de su procedimiento de conversión de moneda extranjera. La tasa de conversión de moneda extranjera que usa Mastercard International para determinar el monto de la transacción en dólares de los EE. UU. por lo general es una tasa establecida por el gobierno o una tasa de venta mayorista determinada por Mastercard International para el ciclo de procesamiento en el que se procesa la transacción. Podemos aplicar un Cargo por Transacción en el Extranjero, calculado como un porcentaje (%) de su monto de la transacción. El porcentaje, si lo hubiera, se enumera en la Lista de cargos. Es posible que apliquemos el "Cargo por Transacción en el Extranjero" a todas las transacciones en el extranjero, inclusive las que no requieren que se convierta la moneda extranjera.

**14. Otros términos.** El uso de su Tarjeta está sujeto a todos los hábitos y las reglas vigentes de cualquier oficina de compensación u otra asociación involucrada en las transacciones. No se puede usar su Tarjeta para ningún fin ilegal. Usted acepta que no usará su Tarjeta para realizar apuestas ilegales por Internet o para cualquier transacción que sea ilegal en virtud de las leyes vigentes, o que no esté permitida por las reglas de la red.

#### 15. Contacto en caso de extravío, robo o uso no autorizado; su responsabilidad por transacciones no autorizadas

A. Informémos DE INMEDIATO si cree que su Tarjeta o PIN se han extraviado o han sido robados, o si cree que se ha realizado una transferencia de fondos electrónica sin su permiso. Llámarnos por teléfono es la mejor manera de notificarnos y de reducir posibles pérdidas. Puede comunicarse con nosotros llamando a la línea gratuita 855-282-6161 o escribiéndonos a ReliaCard Card Services, P.O. Box 551617, Jacksonville, FL 32255. Si su Tarjeta se ha extraviado o ha sido robada, cerraremos su Tarjeta.

- Cero responsabilidad. Usted generalmente está protegido de toda responsabilidad por transacciones no autorizadas. Sin embargo, si no nos informa en un plazo de 60 días después de la primera fecha en que usted acceda a su Cuenta de manera electrónica, si la transacción pudo verse en su historial electrónico, o la fecha en que enviamos el primer estado de cuenta o historial de transacciones en el que aparece la transferencia no autorizada, es posible que no recupere el dinero que perdió después de 60 días si podemos comprobar que podríamos haber evitado que alguien tomara el dinero si usted nos hubiera informado a tiempo. Como alternativa, podemos solicitarle que informe las transacciones no autorizadas dentro de los 120 días después de que la transferencia o transacción se acreditaron a su Cuenta o se debitaron de esta supuestamente por error.
- Si si no nos informó por un motivo justificado (como un viaje largo o una internación en el hospital), extenderemos los plazos.

#### 16. Su derecho a disputar errores

- En caso de errores o preguntas sobre su Tarjeta, llame al 855-282-6161 o escriba a ReliaCard Card Services, P.O. Box 551617, Jacksonville, FL 32255, tan pronto como pueda si cree que su estado de cuenta, historial de transacciones o recibo son incorrectos o si necesita más información acerca de una transacción incluida en el estado de cuenta, historial de transacciones o recibo. Debemos permitirle informar un error hasta 60 días después de la primera fecha en la que usted acceda electrónicamente a su Cuenta, si el error se podía ver en su historial electrónico, o de la fecha en que enviamos el PRIMER historial impreso en el que apareció el error. Como alternativa, podemos solicitarle que informe las transacciones no autorizadas dentro de los 120 días después de que la transferencia o transacción se acreditaron a su Cuenta o se debitaron de esta supuestamente por error. Puede solicitar un historial impreso de sus transacciones en cualquier momento si nos llama al 855-282-6161 o nos escribe a ReliaCard Card Services, P.O. Box 551617, Jacksonville, FL 32255.
- Deberá proporcionarnos:
  - Su nombre y su número de tarjeta ReliaCard de U.S. Bank.
  - El monto en dólares del presunto error.
  - Aproximadamente cuándo se produjo el error.
  - Describa el error o la transacción de la que no está seguro y explique de la manera más clara posible por qué cree que es un error o por qué necesita más información.

C. Si nos informa de manera oral, es posible que le solicitemos que nos envíe su queja o su pregunta por escrito en un plazo de 10 días laborales después de hablar con nosotros.

D. Determinaremos si se produjo un error en un plazo de 10 días laborales después de hablar con usted y corregiremos cualquier error de inmediato. Sin embargo, si necesitamos más tiempo, puede tomarnos hasta 45 días investigar su queja o su pregunta. Si decidimos hacer esto, colocaremos un crédito provisional en su Cuenta en un plazo de 10 días laborales por el monto que usted piensa que corresponde al error, para que pueda usar el dinero durante el tiempo que nos tome completar nuestra investigación. Si le solicitamos que presente su queja o su pregunta por escrito y no la recibimos en un plazo de 10 días laborales, es posible que no acreditemos el dinero en su Cuenta hasta que se complete la investigación, pero aún investigaremos su queja o pregunta. Para los errores que implican nuevas Tarjetas (abiertas en un plazo menor a 30 días), transacciones iniciadas en el extranjero o en puntos de venta, es posible que tardemos hasta 90 días en investigar su queja o pregunta. Para las nuevas tarjetas, es posible que tardemos hasta 20 días laborales en acreditar el monto que cree que corresponde al error en su Tarjeta. Le informaremos los resultados en un plazo de tres días laborales después de completar nuestra investigación.

E. Si decidimos que no hubo un error, le enviaremos una explicación por escrito en un plazo de tres días laborales después de finalizar nuestra investigación. Puede solicitar copias de los documentos que usamos en nuestra investigación. Si emitimos un crédito provisional para usted y no hubo un error, el monto de dicho crédito se restará de su Tarjeta. Le proporcionaremos un aviso previo sobre el monto y la fecha en que ese crédito se debitará de su Tarjeta.

F. Si necesita más información sobre nuestros procedimientos de resolución de errores, llámenos al número de teléfono que se indica anteriormente.

**17. Nuestra responsabilidad.** Si no completamos una transferencia a o de su Cuenta a tiempo o por el monto correcto de acuerdo con nuestro contrato con usted, seremos responsables por sus pérdidas o daños con algunas excepciones. No seremos responsables, por ejemplo, en los siguientes casos:

- (i) Si, no por culpa nuestra, usted no tiene suficiente dinero en su Cuenta para realizar la transferencia.
- (ii) Si el cajero automático en el que realiza la transferencia no tiene suficiente efectivo.
- (iii) Si el sistema del terminal no estaba funcionando correctamente y usted lo sabía cuando inició la transferencia.
- (iv) Si circunstancias fuera de nuestro control (como un incendio o una inundación) evitaron que se realice la transferencia, a pesar de las precauciones razonables que tomamos.
- (v) Es posible que haya otras excepciones establecidas en nuestro contrato con usted.

#### NUESTROS DERECHOS EN VIRTUD DEL CONTRATO

**18. Modificación, finalización y otros derechos.** Podemos, en cualquier momento, modificar o dar por finalizados estos Términos y Condiciones o transferir nuestros derechos en virtud de este Contrato. No renunciamos a nuestros derechos a demorar su ejercicio o al no ejercerlos en ningún momento. Si un tribunal descubre que cualquiera de los términos de este Contrato es ilegal o no es ejecutable, todos los otros términos permanecerán vigentes. Visite [www.usbankreliacard.com](#) para consultar la versión más reciente del Contrato. Le informaremos cualquier cambio de la manera que lo exigen las leyes vigentes. Sin embargo,

si el cambio se realiza por razones de seguridad, podemos implementar dicho cambio sin aviso previo. Podemos dar por finalizado o suspender este Contrato o cualquier característica o servicio de la Tarjeta que se describa en el presente en cualquier momento. Puede cerrar su Cuenta según lo permita su programa gubernamental. La finalización o el cierre de la Cuenta, ya sea que lo haga usted o nosotros, no afectarán las transacciones u obligaciones previas relacionadas con su Cuenta existente al momento de la finalización. De manera ocasional, es posible que controlemos las llamadas telefónicas que usted nos hace o que le hace a nuestros agentes.

#### DIVULGACIÓN DE LA INFORMACIÓN DE LA TARJETA

**19.** Divulgaremos información a terceros sobre su Tarjeta y Cuenta o sobre las transferencias que usted hace en las siguientes situaciones: (i) cuando sea necesario para completar transferencias; (ii) para que un tercero verifique la existencia y la condición de su Cuenta, como una agencia de informes de crédito o un comercio; (iii) para cumplir con órdenes judiciales o de organismos gubernamentales; o (iv) si usted nos da su permiso por escrito.

#### INFORMACIÓN ADICIONAL

**20. Información del programa.** Usted está eligiendo participar en el programa de la Tarjeta ReliaCard autorizado por su agencia gubernamental, que puede ser discontinuado en algún momento en el futuro. Si el programa es discontinuado, usted será notificado por adelantado y recibirá información sobre cómo recibir pagos futuros por un medio alternativo. U.S. Bank National Association proporciona este programa, y puede comunicarse con usted, de manera ocasional, acerca de este programa u otros servicios relacionados con este programa.

#### 21. Función de su agencia gubernamental

A. Su agencia gubernamental es responsable de transferirnos fondos para depositar en su Cuenta. Estos fondos serán transferidos por su agencia gubernamental a nosotros y serán depositados en su Cuenta de acuerdo con el programa acordado por su agencia gubernamental y nosotros. No tenemos obligaciones con usted en el caso de que su agencia gubernamental se demore en proporcionar fondos a su Cuenta o no los proporcione.

B. Su agencia gubernamental puede conservar el derecho a deducir fondos de la Cuenta para corregir un error o un sobrepago previo a usted o por otros motivos. Por el presente, usted nos autoriza a aceptar instrucciones de su agencia gubernamental para acreditar fondos a su Cuenta o para debitar fondos desde esta y, en el caso de un débito, a devolver esos fondos a su agencia gubernamental. Si tiene una disputa con su agencia gubernamental sobre el monto que la agencia gubernamental deposita en su Cuenta o deduce de esta, usted acepta no involucrarnos en esa disputa y resolver esa disputa exclusivamente con su agencia gubernamental.

C. Usted reconoce y acepta que a excepción de lo establecido en esta sección, su agencia gubernamental no será responsable de ninguna reclamación que usted haga en relación con este Contrato.

#### 22. Uso por otros; tarjeta secundaria

A. La primera persona a la que se emitió la Tarjeta y la Cuenta es el "Titular principal de la cuenta". El Titular principal de la cuenta es responsable en todo momento de todas las transacciones, los cargos y otra actividad con respecto a la Tarjeta, la Cuenta y la Tarjeta secundaria (como se define a continuación). Excepto cuando se solicita una Tarjeta secundaria (como se describe a continuación), usted no debe permitir que otra persona tenga acceso a su Tarjeta o Cuenta. Si le da acceso a su Tarjeta o Cuenta a otra persona, usted es responsable de todas las transacciones y los cargos que realice dicha persona. Debe solicitarlos por escrito que anulemos el permiso para cualquier persona que usted haya autorizado previamente a usar su Tarjeta o Cuenta o a tener acceso a estas.

B. Si su programa permite la emisión de una Tarjeta adicional para tener acceso a su Cuenta (una "Tarjeta secundaria"), el Titular principal de la cuenta puede solicitarlos la emisión de una Tarjeta secundaria para una persona de confianza de 13 años de edad o más (el "Titular secundario de la tarjeta"). Nos reservamos el derecho de rechazar la solicitud de una Tarjeta secundaria. El Titular principal de la cuenta es responsable en todo momento de todas las transacciones, los cargos y otra actividad con respecto a la Tarjeta secundaria. El titular de la Tarjeta secundaria puede informar que la Tarjeta se extravió o fue robada. El Titular secundario de la tarjeta no puede solicitar Tarjetas adicionales para acceder a la Cuenta, pero, en otros aspectos, tiene la misma capacidad que el Titular principal de la cuenta para acceder a la información o tomar decisiones sobre la Tarjeta o la Cuenta. Nos reservamos el derecho de solicitarle al Titular principal de la cuenta que tome o pruebe decisiones en particular a nuestro criterio. Si desea dar por finalizada la autoridad del Titular secundario de la tarjeta, debe llamarnos al 855-282-6161 para solicitar la revocación del acceso del Titular secundario de la tarjeta a su Cuenta. El Titular principal de la cuenta seguirá siendo responsable por todas las transacciones, los cargos y demás actividades que resulten del uso continuo de la Tarjeta secundaria a menos que solicite que canclemos todas sus Tarjetas y emitamos una Tarjeta de reemplazo para usted. Es posible que se aplique un cargo por las Tarjetas de reemplazo. Consulte la Lista de cargos para obtener detalles. Es posible que para anular la Tarjeta secundaria sea necesario cancelar todas sus Tarjetas. Al igual que con todas las cancelaciones de tarjetas, usted no tendrá acceso a su Cuenta hasta que reciba la Tarjeta de reemplazo y la active. En la medida en que lo permita la ley, usted también es responsable por todos los costos y gastos, incluidos los honorarios de abogados, en los que incurramos para el cumplimiento de las reglas que rigen la Tarjeta secundaria.

**23. Política de contacto por teléfono celular.** Al proporcionarnos un número de teléfono de un celular o de otro dispositivo inalámbrico, incluido un número que convierta luego a un número de teléfono celular, usted otorga su consentimiento expreso para recibir comunicaciones, lo que incluye, entre otros, llamadas de mensajes de voz artificiales o pregrabados, mensajes de texto y llamadas realizadas mediante un sistema de marcación telefónica automática, de nuestra parte y de nuestras filiales y agentes, a ese número. Este

consentimiento expreso se aplica a todo número de teléfono de este tipo que usted nos proporcione ahora o en el futuro, y permite estas llamadas para propósitos que no sean de marketing. Las llamadas y mensajes podrán incurrir en cargos de acceso por parte de su proveedor de telefonía celular.

#### 24. Servicio de pago de cuentas

A. Los siguientes Términos y Condiciones se aplican a su uso del servicio de pago de cuentas ("Servicio de pago de cuentas"), que puede ser activado o no por el patrocinador de su Cuenta. El Servicio de pago de cuentas está disponible en línea en [www.usbankreliacard.com](#). Después de configurar un Beneficiario, también puede llamarnos al 855-282-6161 para programar un pago.

B. Para usar el Servicio de pago de cuentas, primero debe configurar un Beneficiario en línea. Un "Beneficiario" es una compañía o persona en los Estados Unidos que le envía facturas y a la que elige pagarle a través del Servicio de pago de cuentas. Si su Beneficiario es un gran emisor de cuentas nacional o regional (p. ej., una empresa de servicios públicos o una compañía de seguros), el Servicio de pago de cuentas podría utilizar el Servicio de procesamiento de pagos remotos de Mastercard (Remote Payment Processing Service, RPPS) para procesar los pagos de cuentas ("Pagos de cuentas") para este Beneficiario. Si su Beneficiario es un emisor de cuentas más pequeño o una persona (p. ej., un arrendador), el Servicio de pago de cuentas podría enviarle a este Beneficiario un cheque impreso. En este caso, usted deberá proporcionar una dirección correcta y completa para este Beneficiario. Usted nos autoriza a procesar en su nombre los Pagos de cuentas permitidos en virtud de estos Términos y Condiciones según usted lo solicite de manera ocasional. Asimismo, nos autoriza a registrar transacciones en su Cuenta según sus instrucciones.

C. Usted es responsable de proporcionar la información correcta sobre la cuenta y la dirección necesaria para asegurarse de que los fondos se destinen a la cuenta correcta y se entreguen en la dirección correcta. Si los datos de la cuenta o de la dirección son incorrectos, no podrán efectuarse los Pagos de cuentas o serán destinados a la cuenta incorrecta. Nos reservamos el derecho de negarnos a efectuar pagos a ciertos Beneficiarios a nuestro exclusivo criterio.

D. Usted puede programar un Pago de cuentas único o pagos de cuentas recurrentes previamente autorizados por un monto fijo. Si usted programa un Pago de cuentas para la fecha actual, nos autoriza a debitar de su Cuenta inmediatamente el monto del Pago de cuentas más todos los cargos correspondientes.

- (i) Si el saldo de la Cuenta no es suficiente para el Pago de cuentas más los cargos correspondientes, recibirá un aviso de error por fondos insuficientes y el estado del Pago de cuentas será fallido.
- (ii) Si el saldo de la Cuenta es suficiente, el estado del Pago de cuentas será pendiente.
- (iii) Si programa un Pago de cuentas para una fecha futura, el estado del Pago de cuentas será programado. Comenzaremos a procesar un Pago de cuentas programado en su fecha de pago ("Fecha de pago"). Usted nos autoriza a debitar de su Cuenta en la Fecha de pago el monto del Pago de cuentas, más todos los cargos correspondientes.
- (iv) Si, en la Fecha de pago de un Pago de cuentas programado, el saldo de la Cuenta no es suficiente para el Pago de cuentas más todos los cargos correspondientes, el estado del Pago de cuentas cambiará a fallido.
- (v) Si, en la Fecha de pago de un Pago de cuentas programado, el saldo de la Cuenta es suficiente, el estado del Pago de cuentas cambiará a pendiente.

E. Tomaremos las medidas razonables para efectuar los Pagos de cuentas de manera correcta y puntual según sus instrucciones. Sin embargo, no podemos garantizar que todos los Pagos de cuentas se recibirán, a más tardar, en la fecha de vencimiento de pago. No somos responsables de ningún costo, cargo por pago atrasado u otros daños ocasionados si el beneficiario no recibe los Pagos de cuentas en la fecha de vencimiento de pago o antes y nosotros seguimos sus instrucciones. Usted debe programar los Pagos de cuentas al menos cuatro días laborales antes de las fechas de vencimiento correspondientes para asegurar el tiempo suficiente para procesarlos y permitir que los Beneficiarios acrediten el monto en su cuenta.

F. Los Pagos de cuentas se procesan los días laborales. Los Pagos de cuentas programados antes de las 8:00 p. m., hora del centro, se envían para su procesamiento el mismo día laboral. Los Pagos de cuentas programados a las 8:00 p. m. o después se envían para su procesamiento el siguiente día laboral. Si su Pago de cuentas programado cae en un día no laboral, el pago será procesado el siguiente día laboral.

G. Consulte la tabla de límites de transacción ("Límites de transacción") debajo de su Lista de cargos para los límites de transacción para los Pagos de cuentas.

H. Si por algún motivo, el Pago de cuentas no pudiera procesarse, el estado de pago de cuentas lo clasificará como "fallido". Somos responsables de los errores causados por no iniciar o cancelar un pago de acuerdo con sus instrucciones adecuadamente transmitidas. No somos responsables por la falta de pago, los cargos por pago atrasado o demás daños en los que se pudiera incurrir debido a otros Pagos de cuentas fallidos. Los Pagos de cuentas fallidos se acreditarán a su Cuenta dentro de los cinco días laborales posteriores a la notificación de Pago de cuentas fallido por parte del RPPS o del Beneficiario. Si el Pago de cuentas es rechazado debido a fondos insuficientes, debe notificárselo al Beneficiario inmediatamente y hacer los arreglos necesarios para volver a programar el pago. Si cree que se produjo un error, debe informarlo de inmediato a través del proceso de resolución de errores descrito en la sección "Su derecho a disputar errores" arriba.

obtener información sobre su derecho de suspensión de pago de transferencias previamente autorizadas.

J. Si por algún motivo no pudiéramos completar un Pago de cuentas, no estamos obligados a notificarle el hecho. Si usted nos ha proporcionado una dirección de correo electrónico actual, podemos enviarle avisos por correo electrónico relacionados con el Servicio de pago de cuentas, incluido cuando un pago es rechazado. Para actualizar su dirección de correo electrónico, seleccione "Actualizar mi Tarjeta" en el sitio web. Usted comprende y acepta que los avisos no se enviarán en "tiempo real", sino que se enviarán en la próxima hora de entrega programada después de que se realice el pago. Nos reservamos el derecho de cambiar la frecuencia o la hora de los avisos por correo electrónico, en cualquier momento y de manera ocasional. Los avisos por correo electrónico no pretenden reemplazar la información de su Tarjeta o Cuenta a su disposición en el sitio web.

K. Para la solución de errores en el Pago de cuentas, consulte la sección "Su derecho a disputar errores" arriba.

L. Podemos cancelar el Servicio de pago de cuentas en cualquier momento a nuestro exclusivo criterio.

#### 25. ARBITRAJE

**A esta sección no se aplicará a disputas que, por el monto del litigio, deban tramitarse en un tribunal que entienda en causas de menor cuantía y se inician bajo dicha jurisdicción. Esta cláusula de arbitraje no se aplicará a una parte que sea prestataria cubierta según la Ley de Préstamos Militares (Military Lending Act). Estas cláusulas de arbitraje permanecerán vigentes después del cierre de su cuenta o finalización de toda operación comercial con nosotros. Si alguna disposición de esta sección se considera no válida o inaplicable, esta sección quedará completamente nula y sin efecto.**

**B. Reglas de arbitraje: En caso de que se origine una disputa relacionada con su cuenta o este Contrato, o que surja de ellos, usted o nosotros podemos elegir someter la disputa a arbitraje. A su elección, el arbitraje puede realizarse a través de los Servicios Judiciales de Arbitraje y Mediación (Judicial Arbitration and Mediation Services, JAMS) o de la Asociación Americana de Arbitraje (American Arbitration Association, "AAA"). En caso de que ninguna de estas organizaciones de arbitraje cumpliera con los requisitos necesarios, se acordará la participación de una organización de arbitraje sustituta similar por acuerdo entre partes o, de no haber acuerdo, por un tribunal de jurisdicción competente. Si se selecciona JAMS, el arbitraje se manejará de acuerdo con sus Reglas abreviadas de arbitraje (Streamlined Arbitration Rules) a menos que la Reclamación sea por \$250,000.00 o más, en cuyo caso se aplicarán las Reglas generales de arbitraje (Comprehensive Arbitration Rules). Si se selecciona la AAA, el arbitraje se manejará de acuerdo con su Reglas de arbitraje comercial. Usted puede obtener las reglas y los formularios de JAMS llamando a JAMS al 1.800.352.5267 o en [www.jamsadr.com](#), y los de AAA llamando a la AAA al 1.800.778.7879 o en [www.adr.org](#). Cualquier audiencia de arbitraje a la que asista se llevará a cabo en el distrito judicial federal en el que usted reside. Independientemente del organismo de arbitraje que se seleccione para resolver la disputa, el árbitro exclusivamente, y no cualquier tribunal, determinará toda disputa entre usted y nosotros con respecto a si su reclamación recae dentro del alcance de esta cláusula de arbitraje.**

**C. Proceso de arbitraje: El arbitraje implica que una parte nunca realiza la revisión y la resolución de la disputa. Por lo general, la decisión del árbitro será definitiva y vinculante. Si usted lo solicita, para las reclamaciones realizadas a las cuentas de consumidor, adelantaremos sus cargos por presentación y audiencia por las reclamaciones que pueda presentar en nuestra carta; el árbitro decidirá si usted o nosotros seremos responsables, en última instancia, de esos cargos. El arbitraje solo puede decidir nuestra reclamación o la suya y no puede consolidar o reunir las reclamaciones de otras personas que tengan reclamaciones similares. Ninguna de las partes tendrá facultad o derecho alguno para someter a arbitraje una disputa como demanda colectiva.**

**D. Consecuencias del arbitraje: Si alguno de nosotros elige el arbitraje, ninguno tendrá el derecho de someter la disputa a un tribunal o a un juicio por jurado. Además, y respecto de cualquier disputa sometida a arbitraje, usted no tendrá derecho a participar como representante o miembro de ningún tipo de demanda colectiva, o representando ningún tipo de interés en el que se busque un rescaramiento económico o de otro tipo que no esté relacionado con sus circunstancias individuales. Ninguna de las partes tendrá facultad alguna para someter a arbitraje una disputa como demanda colectiva ni en ninguna otra forma de representación. El arbitraje solo puede decidir su reclamación o la nuestra y no puede consolidar ni reunir reclamaciones de otras personas que tengan reclamaciones similares, incluidas, entre otras, las reclamaciones en las que se solicitan medidas cautelares u otro rescaramiento justo con respecto a nuestros otros clientes o miembros del público general. Cualquier rescaramiento monetario, medida cautelar u otro rescaramiento justo se limitará exclusivamente a sus cuentas, contratos y transacciones que realiza con nosotros. Sin perjuicio de lo anteriormente mencionado, toda duda relacionada con la validez y los efectos de esta renuncia a integrar demandas colectivas será decidida exclusivamente por un tribunal competente y no por el árbitro.**

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05870-30-38

#### THE RELIACARD® CARDHOLDER AGREEMENT

(Effective 6/1/2018)

#### TERMS AND CONDITIONS FOR THE RELIACARD

By activating, accepting and/or using the ReliaCard ("Card"), you agree to be bound by the terms and conditions contained in this ReliaCard Cardholder Agreement ("Agreement"), which will govern your use of your Card and your Account. Your Card is a reloadable Visa® or Mastercard® branded prepaid debit card issued by U.S. Bank National Association ("U.S. Bank"), and your Card accesses your ReliaCard account ("Account"). "You" and "your" means the person(s) who received the Card from U.S. Bank and are authorized to use the Card and Account as provided for in this Agreement. "We," "us," and "our" mean U.S. Bank, our successors, affiliates or assigns. Please read this Agreement carefully, and keep it for future reference. The laws of the state of Ohio govern the interpretation of this Agreement, without giving effect to conflict of law principles thereof that may cause the law of another state to apply.

Your Card and Account have been opened in connection with a government program. The Card and Account are not connected in any way to any other account. You will not receive any interest on the funds in your Account. The Card is not a credit card. The Card is not for resale. The Card is nontransferable and it may be canceled, reprocessed, or revoked at any time without prior notice subject to applicable law. We may refuse to process any transaction that we believe may violate the terms of this Agreement. Funds in the Account are insured by the Federal Deposit Insurance Corporation ("FDIC") up to the maximum allowed by law.

#### THIS AGREEMENT CONTAINS AN ARBITRATION PROVISION (INCLUDING A CLASS ACTION ARBITRATION WAIVER). IT IS IMPORTANT THAT YOU READ THE ARBITRATION SECTION CAREFULLY.

#### IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT

To help the government fight the funding of terrorism and money laundering activities, federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account. What this means for you: When you open an account, we may ask for your name, address, date of birth and other information that will allow us to identify you. If necessary, we may also ask to see your driver's license or other identifying documents.

#### HOW TO USE YOUR CARD

**1. Activating Your Card; PIN Selection.** You can activate your Card by calling us at 855-282-6161 (we accept relay calls) or online at [www.usbankreliacard.com](#). During the activation process, you will select a Personal Identification Number ("PIN"), which you may use to conduct certain transactions, such as point of sale transactions or ATM transactions when permitted by your program. The Card and PIN are authorized for your use and protection, and you agree to make sure only you know your PIN – do not write your PIN on your Card or tell anyone – and to notify us immediately if your PIN has been compromised.

**2. Using Your Card.** You are able to use your Card and Account to conduct the types of transactions described in your Fee Schedule and Transaction Limitations, which may include:

- A. Paying for purchases at stores and businesses that have agreed to accept the Card ("point-of-sale transactions").

Appendix G

# ReliaCard FAQs

ReliaCard

# U.S. Bank ReliaCard™

## Frequently Asked Questions

### What is the ReliaCard?

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

### How does the ReliaCard work?

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

### What are the advantages of having a ReliaCard?



**Fast** – Your money is automatically deposited to your card account



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



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



**Secure** – No need to carry large amounts of cash



**Save Money** – No more going to a check casher



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



**Purchasing Power** – Enjoy the prestige and purchase protection given to Visa®-branded cardholders, without a credit check<sup>1</sup>



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



**Safe** – Funds are FDIC insured and are protected by Visa Zero Liability<sup>2</sup>

### How do I check my balance?

**Online** – View account online at [www.usbankreliacard.com](http://www.usbankreliacard.com)

**Text/Email** – Sign up to receive email or text alerts when funds have been deposited to your account or when your balance gets low<sup>3</sup>

**Mobile Banking App** – Search for “U.S. Bank ReliaCard” in the App Store or Google Play<sup>4</sup>

**Phone** – Call Cardholder Services at 855-282-6161

**ATM** – Perform a balance inquiry at an ATM<sup>5</sup>



# Getting the Card

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

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

## What information or instructions come with the card?

The card comes with:

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

## What do I do after I receive the card?

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

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

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

# Using the Card

## How do I make a purchase with my card?

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

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

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



## How can I get cash with my card?

- Cash Back With Purchases—at participating merchants such as grocery or convenience stores
- ATM Withdrawal<sup>5</sup>—at any ATM
- Teller Withdrawal<sup>5</sup>—at any bank or credit union



## How do I withdraw cash at an ATM?

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



## How do I get cash back with a purchase?

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

# Using the Card

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

You must know your available balance (the teller will not have access to this information) and ask for a cash withdrawal<sup>5</sup> in the amount you wish to withdraw.

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

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

No. You can get cash back with purchases at participating merchants throughout the United States such as grocery and convenience stores. Cash can also be obtained from any ATM<sup>5</sup> or over the counter at any Visa bank or credit union. To find the ATM nearest you, visit [www.usbank.com/locate](http://www.usbank.com/locate) or [www.moneypass.com](http://www.moneypass.com).

## Do I need a PIN to use the card?

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

## What should I do if I forget my PIN?

You must contact Cardholder Services at **855-282-6161** or visit [www.usbankreliacard.com](http://www.usbankreliacard.com) to reset your PIN.

## Can I still get cash if I forget my PIN?

Yes. You can go to any Visa bank or credit union and ask the teller for a cash withdrawal<sup>5</sup>.

## How do I transfer funds from my card to another bank account (“Card-to-Account Transfers”)?

If your program allows Card-to-Account Transfers, click on the “Transferring Funds” link on the left side of cardholder website and complete the required fields on the Card to Bank Transfer page. The transfer will appear as an *ACH withdrawal* on your card transaction history and monthly statement. In addition, if a fee is assessed in relation to this transfer, the description of the fee in your transaction history and monthly statement will appear as a separate *ACH withdrawal* transaction. For more information about this fee, please see the Fee Schedule included in your card packet, log into your account at [www.usbankreliacard.com](http://www.usbankreliacard.com), or call Customer Service at 855-282-6161.

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

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



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

You have the option of signing up for optional text or email alerts<sup>3</sup> when money is added or your card balance gets low at [www.usbankreliacard.com](http://www.usbankreliacard.com). You can also use our two-way text alert feature by texting a short code to receive the following updates:

Alert Type	Instructions
Balance Alert	Text <b>BAL</b> to <b>90831</b>
Recent Transactions	Text <b>TRANS</b> to <b>90831</b>
Customer Service Number	Text <b>HELP</b> to <b>90831</b>

NOTE: this feature may not be available for all programs. Standard messaging charges apply through your mobile carrier and message frequency depends on account settings. Check your program materials for additional details.

## Using the Card



### Can I manage my account with my smart phone?

Yes. You can use the ReliaCard Mobile Banking app to check your account balance, enroll in and manage text alerts, view your most recent transactions or search for the nearest in-network ATM location. Search for “**U.S. Bank ReliaCard**” in the App Store or Google Play<sup>4</sup>.



### Can I pay bills with my card?

Yes. You can visit your billers' websites and provide your 16-digit card number and expiration date or log on to [www.usbankreliacard.com](http://www.usbankreliacard.com).

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

## Are all features available on all ReliaCard and ReliaCard II programs?

Some features may not be available for some ReliaCard or ReliaCard II programs. Refer to your cardholder agreement for available program features.

## Limits

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

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



### Can the ReliaCard be overdrawn?

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



### Can anyone else view or track my transactions?

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

### How do I obtain information about fees for my ReliaCard?

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



# Limits

## Fee Description

## How to Avoid

### ATM Withdrawals (Out-of-Network\*)

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

For the nearest fee-free ATM locations visit:

[www.usbank.com/locate](http://www.usbank.com/locate) or [www.moneypass.com](http://www.moneypass.com).

### ATM Balance Inquiries (Out-of-Network\*)

U.S. Bank does not assess a fee to check your balance using any of the following methods:

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

### Monthly Paper Statement (If requested)

View your monthly statements for free online at [www.usbankreliacard.com](http://www.usbankreliacard.com).  
To opt out of paper statements, call the number listed on the back of your card.

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

# Customer Service

## Can I view my account online?

Yes, at [www.usbankreliacard.com](http://www.usbankreliacard.com). The following functions can be performed online:

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

## How do I view my monthly statement?

Monthly statements can be viewed online 24/7 at [www.usbankreliacard.com](http://www.usbankreliacard.com).

## What should I do if I change addresses?

Contact Cardholder Services at **855-282-6161** or visit [www.usbankreliacard.com](http://www.usbankreliacard.com) to report an address change. Also contact your government agency to report an address change so that your mail may also be sent to the correct address.

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

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

## What happens if my card gets lost or stolen?

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

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

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

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

The following can be done through customer service:

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

## Can ReliaCard II cardholders use the [www.usbankreliacard.com](http://www.usbankreliacard.com) website?

No. The ReliaCard II program does not allow online access.

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



Appendix H

# Card Account Detail Report

ReliaCard

**Card Account Detail Report**

Reporting Period: from 7/1/2019 to 7/13/2019

Client Program Name	Client Program ID	Location Name	Location ID	Inventory Point	Routing Number	Account Number	Current Card ID	ATTMID	Pay To Acct Num	Conv Tran Acct Fund ID	Client Define ID	Last Name	First Name	Mailing Address	City	State	Zip Code	Card Status	Fulfillment Date	Mail Date	Returned Date	Registration Date	Activation Date	Expiration Date	Last Load Date	ID Verification Status	Employee ID
Program Name: ReliaCard - CLIENT NAME; ProgramID = 0000000 ReliaCard - CLIENT NAME																											
	95XXXXX	ReliaCard -	9504XXXX																								
				CHWeb Production Test Cards	3XXXXXXXX	XXXXXXXX456	1234567890	00070000				BRANDED	INSTANT ISSUE	6410 Southpoint Pkwy STE 110	Jacksonville	FL	32216	IA	05/13/2019			5/16/2014	5/16/2019 12:09:22 PM	5/31/2023		Other	
				Personalized	3XXXXXXXX	XXXXXXXX409	1234567890	00070001				BRANDED	INSTANT ISSUE	6410 Southpoint Pkwy STE 110	Jacksonville	FL	32216	IA	05/13/2019			6/2/2014	6/3/2019 1:22:23 PM	5/31/2023		Other	
					3XXXXXXXX	XXXXXXXX478	1234567890	00070003				Doe	Jane	200 S 6th Street	Minneapolis	MN	55402	AC	8/1/2019	8/2/2019		8/8/2019	8/8/2019 3:09:46 PM	2/28/2023		Other	

Appendix I

# Account Reconciliation Report

ReliaCard

Account Reconciliation Report

Program: U.S. Bank (197111111)

Funding Card: 111111111

Reporting Period: 07/17/2019 to 07/19/2019

Report Totals:

Total Debits: (\$1,958.60)

Total Credits: \$2,559.85

Funding Program	Client	Location	Funding Trans Date	Debit \$ Transaction	Credit \$ Transaction Beginning Balance	Acct Ending	Trans Code	Trans Code Desc	Transaction Detail	User ID	To Cust ID	To Emp ID	To Cardholder Last Name
3595111111	1971111111	2391111111	2391111111	07/17/2019 01:46:41	\$0.00	\$395.45							
				07/17/2019 01:46:41	\$0.00	\$395.45	2163	U.S. Bank: ACH from Known Remitter	Remitter: Client [MSNV805963] EXT/VNDR - Payee: 0005GUO,XING - SEC: CTX [Companyld]				
				07/17/2019 01:46:41	\$0.00	\$395.45	2163	U.S. Bank: ACH from Known Remitter	Remitter: Client [MSNV805963] EXT/VNDR - Payee: 0005GUO,XING - SEC: CTX [Companyld]				
				07/17/2019 01:46:41	\$0.00	\$395.45	2163	U.S. Bank: ACH from Known Remitter	Remitter: Client [MSNV805963] EXT/VNDR - Payee: 0005GUO,XING - SEC: CTX [Companyld]				
				07/17/2019 01:46:41	\$0.00	\$395.45	2163	U.S. Bank: ACH from Known Remitter	Remitter: Client [MSNV805963] EXT/VNDR - Payee: 0005GUO,XING - SEC: CTX [Companyld]				
				07/17/2019 01:46:41	\$0.00	\$395.45	2163	U.S. Bank: ACH from Known Remitter	Remitter: Client [MSNV805963] EXT/VNDR - Payee: 0005GUO,XING - SEC: CTX [Companyld]				
				07/18/2019 12:14:28	(\$489.65)	\$0.00	2830	Funds Transfer by CardID	Credit cardholder:Debit \$489.65 from funding account. - Funds Transfer to Cardholder Name 3659111111	11223344	245401112		Data Name
				07/18/2019 12:14:53	(\$489.65)	\$0.00	2830	Funds Transfer by CardID	Credit cardholder:Debit \$489.65 from funding account. - Funds Transfer to Carholder Name 3659111111	11223344	245401113		Data Name
				07/18/2019 12:15:14	(\$489.65)	\$0.00	2830	Funds Transfer by CardID	Credit cardholder:Debit \$489.65 from funding account. - Funds Transfer to Cardholder Name 3659222222	11223344	245401114		Data Name
				07/18/2019 12:20:48	(\$489.65)	\$0.00	2830	Funds Transfer by CardID	Credit cardholder:Debit \$489.65 from funding account. - Funds Transfer to Cardholder Name 3659333333	11223344	245401115		Data Name
				07/19/2019 01:48:29	\$0.00	\$94.20	2163	U.S. Bank: ACH from Known Remitter	Remitter: Client [MSNV805963] EXT/VNDR - Payee: 0005GUO,XING - SEC: CTX [Companyld]				
				07/19/2019 01:48:29	\$0.00	\$94.20	2163	U.S. Bank: ACH from Known Remitter	Remitter: Client [MSNV805963] EXT/VNDR - Payee: 0005GUO,XING - SEC: CTX [Companyld]				
				07/19/2019 01:48:29	\$0.00	\$300.00	2163	U.S. Bank: ACH from Known Remitter	Remitter: Client [MSNV805963] EXT/VNDR - Payee: 0005GUO,XING - SEC: CTX [Companyld]				
				07/19/2019 01:48:29	\$0.00	\$94.20	2163	U.S. Bank: ACH from Known Remitter	Remitter: Client [MSNV805963] EXT/VNDR - Payee: 0005GUO,XING - SEC: CTX [Companyld]				
				<b>Total</b>	<b>(\$1,958.60)</b>	<b>\$2,559.85</b>							
						<b>Ending Balance</b>		<b>\$601.25</b>					

Appendix J

# Standard Report Formats

ReliaCard



## Summary

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

## Description

There are eleven reports that are available as listed below.

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

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

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



## Report Formats

There are eleven reports that are available as listed below.

### Card Order Report

Reporting Period 03/01/2014 to 03/31/2014				
Program ID	Client Program	Location	Card ID	Order Date/Time
<b>Program Name</b>	<b>U.S. Bank ReliaCard</b>			
12345678	12345678	12345678	9876543210	3/1/14 10:12
			1234567890	3/1/14 10:14
			5555544444	3/5/14 10:14
			3333322222	3/5/14 10:14
			1111177777	3/8/14 10:14
			1233214567	3/10/14 10:14

### Card Load Report

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

### Card Activity Summary Report

Reporting Period 03/01/2014 to 03/31/2014					
Client Program	Location	Date	# Registrations	# Activations	# ACH Loads
<b>Program Name</b>	<b>U.S. Bank ReliaCard</b>				
123456	123456	Friday, March 07, 2014	0	0	0
123456	123456	Friday, March 14, 2014	0	0	0
123456	123456	Friday, March 21, 2014	0	0	0
			<b>0</b>	<b>0</b>	<b>0</b>

Card Activity Detailed Report

Calendar Date: 3/31/2014				
	Count	Base Amount	Fees	Total
<b>Program U.S. Bank ReliaCard</b>				
ACH Withdrawal	6	(\$5,170.00)	\$0.00	(\$5,170.00)
ATM Balance Inquiry	36	\$0.00	(\$27.00)	(\$27.00)
ATM Declines	10	\$0.00	(\$5.25)	(\$5.25)
ATM Withdrawal - MoneyPass	0	\$0.00	\$0.00	\$0.00
ATM Withdrawal - Other	109	(\$14,789.36)	(\$165.50)	(\$14,954.86)
Load - ACH Known Remitter	2	\$1,629.16	\$0.00	\$1,629.16
Load - ACH Unknown Remitter	27	\$11,211.38	\$0.00	\$11,211.38
Load - Client	0	\$0.00	\$0.00	\$0.00
Load - Connect	0	\$0.00	\$0.00	\$0.00
Over-The-Counter Withdrawal	11	(\$7,248.56)	\$0.00	(\$7,248.56)
POS PIN Purchase - Domestic	1,022	(\$27,007.14)	\$0.00	(\$27,007.14)
POS PIN Purchase - International	0	\$0.00	\$0.00	\$0.00
POS Purchase - Decline	264	\$0.00	(\$24.70)	(\$24.70)
POS SIG Purchase - Domestic	1,174	(\$25,392.71)	\$0.00	(\$25,392.71)
POS SIG Purchase - International	9	(\$325.23)	\$0.00	(\$325.23)

Card Status Report

Reporting Period 03/01/2014 to 03/31/2014								
Program	Client Program	Report Date	# of Registrations	# of Client/Other Activations	# of IVR Activations	# of Web Activations	# of Card Upgrade/Replacement Requests	# of Card Downgrade Requests
12345678	12345678	03/01/2014	0	18	0	0	2	0
		03/02/2014	0	12	0	0	1	0
		03/03/2014	0	20	0	0	6	0
		03/04/2014	0	23	0	0	4	0
		03/05/2014	0	21	0	0	7	0
		03/06/2014	0	31	0	0	5	0
		03/07/2014	0	14	0	0	4	0
		03/08/2014	0	3	0	0	4	0
		03/09/2014	0	12	0	0	6	0
		03/10/2014	0	5	0	0	5	0
		03/11/2014	0	9	0	0	6	0
		03/12/2014	0	6	0	0	6	0
		03/13/2014	0	6	0	0	4	0
		03/14/2014	0	3	0	0	1	0
		03/15/2014	0	5	0	0	2	0
		03/16/2014	0	7	0	0	447	0
		03/17/2014	0	4	0	0	3	0
		03/18/2014	0	8	0	0	5	0

### Funding Reject Report

Reporting Period: 3/1/2014 12:00:00 AM to 03/31/2014 12:00:00 AM

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

### Card Account Detail Report

Reporting Period: from 3/1/2014 to 3/31/2014

Client Program Name	Client Program ID	Location Name	Location ID	Routing Number	Account Number
<b>Program Name: U.S. Bank</b>					
State Agency	12345678	State Agency Loc	87654321		
				55555555	8888888888888
				55555555	8888888888888

### Indicative Data Change Report

Program Name: ReliaCard - Core  
 Program Number: 96889614  
 Sub Program: U.S. Bank ReliaCard - Core  
 Sub Program Number: 96889614

Institution ID	PreFix	Set Number	File Type	File Key	Action	Field Number	Changed From
U21	491288000	000	ACCOUNT		CHANGE	3022	31508486119900613
U21	491288000	000	ACCOUNT		CHANGE	3022	31508486119900613
U21	491288000	000	ACCOUNT		CHANGE	3022	31508486119900613
U21	491288000	000	ACCOUNT		CHANGE	3022	15710 JFK BLVD STE 500 77032
U21	491288000	000	ACCOUNT		CHANGE	3022	15710 JFK BLVD STE 500 77032
U21	491288000	000	ACCOUNT		CHANGE	3022	15710 JFK BLVD STE 500 77032
U21	491288000	000	ACCOUNT		CHANGE	3022	15710 JFK BLVD STE 500 77032

### Cardholder Information Exception Report

**Program U.S. BANK ReliaCard**

Account Last Name	Mailing Address	Permanent Address	City	State	Zip Code	Card ID	Status
<b>Client Program ID</b>	<b>12345678</b>	<b>Location ID</b>	<b>12345678</b>				
ABCDEF	1234 Main St		SPRING	FL	32212	123456780	AC

## Account Reconciliation Report

Program: U.S. Bank ReliaCard

Funding Card: Client 1 (1234567890)

Reporting Period: 3/01/2014 to 3/31/2014

Report Totals:

Total Debits: (\$9,094,276.02)

Total Credits: \$9,090,898.68

Funding Card	Program	Client Program	Location	Funding Trans	Debit \$ Transaction	Credit \$ Transaction	Acct Ending Balance	Trans Code
<b>Program Name</b>						<b>Beginning Balance</b>	<b>\$102,994.79</b>	
US Bank ReliaCard	12345678	12345678	12345678	03/01/2014	(\$6,428.56)	\$0.00		2353
				03/02/2014	(\$7,645.94)	\$0.00		2353
				03/03/2014	\$0.00	\$9,090,898.68		2129
				03/03/2014	(\$0.77)	\$0.00		2830
				03/03/2014	(\$120.00)	\$0.00		2830
				03/03/2014	(\$26.09)	\$0.00		2830
				03/03/2014	(\$467.37)	\$0.00		2926
				03/03/2014	(\$270.36)	\$0.00		2926
				03/03/2014	(\$3,102.21)	\$0.00		2353
				03/04/2014	(\$9,059,593.06)	\$0.00		2353
				03/04/2014	(\$2,849.47)	\$0.00		2353
				03/04/2014	(\$173.00)	\$0.00		2830
				03/07/2014	(\$5,825.28)	\$0.00		2353
				10/08/2013	(\$2,024.31)	\$0.00		2353
				10/09/2013	(\$5,749.60)	\$0.00		2353
<b>Total</b>					<b>(\$9,094,276.02)</b>	<b>\$9,090,898.68</b>		
						<b>Ending Balance</b>	<b>\$99,617.45</b>	

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

Rev. 3/20

Line No.	Type of Service	Monthly Estimated Quantities*	Claimant's Unit Fee	Claimant's Total Cost
1	Number of Monthly Benefit Payments to Direct Deposit	10,640	NA	
	Number of Monthly Benefit Payments to EPC	9,360	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 ( No Cost to Claimant)**

6	Number of Counties with at least One In-Network ATM	55		
7	Divided by Total Counties in West Virginia	55		
8	Percentage of Counties with In-Network ATM	100.00%		
9	Percentage of Counties without In-Network ATM (If line 9 is 0.00% then Claimants unit fee on Line 11 must be zero)	0.00%		

**Charges for Out-of-Network ATM Withdraws**

10	Percentage of Counties without In-Network ATM	0.00%		
11	% in Line 9 multiplied by ATM Withdrawals (line 5)	0	\$1.95	\$0.00
12	Potential Additional Charge by Bank where Out-of-Network ATM is located (Use Same Quantity from 10)**	0	\$2.00	\$0.00

\*\*Bidding vendor cannot predict the cost per transaction being charged by a bank that is not one of the vendor's banks. For Line 11, 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.

13	ATM Transactions outside of the US	100	\$0.00	\$0.00
14	Point of Sale as Credit	50,000	\$0.00	\$0.00
15	Point of Sale as PIN Debit	50,000	\$0.00	\$0.00
16	Teller assisted Withdraw at debit card in-network bank	2,100	No Cost	
17	<b>Total Transaction Cost (11+12+13+14+15+16)</b>			<b>\$0.00</b>

No.	Type of Service	Monthly Estimated Quantities	Claimant's Unit Fee	Claimant's Total Cost
	<b>ATM Balance Inquiries</b>	70,000	NA	
18	ATM Balance Inquiries for In-Network 70,000 multiplied by % from Line 8	70,000	No Cost	
19	Chargable ATM Balance Inquiries for In-Network (10% multiplied by 18) equals monthly estimated total	7,000	\$0.00	\$0.00
20	ATM Balance Inquiries for Out-of-Network (70,000 multiplied by %			

	in Line 9) equals monthly estimated total	0	\$0.00	\$0.00
<b>21</b>	<b>Total Cost (18+19)</b>			<b>\$0.00</b>

<b>Other Fees</b>				
22	Account Overdraft	10,000	\$0.00	\$0.00
<b>Insufficient Funds</b>				
23	Minimum of two (2) denial for Insufficient Funds per month	10,000	No Cost	
24	Additional denials for Insufficient Funds	5,000	\$0.00	\$0.00
25	Free On-Line Statements	20,000	No Cost	
26	Account Statements Mailed to Claimants	1,000	\$0.00	\$0.00
<b>27</b>	<b>Total Other Fees (20+22+24)</b>			<b>\$0.00</b>

<b>Card Issuance Services</b>				
28	One Card replacement per year (includes postage)	500	No Cost	
29	Additional Card Replacements per year	100	\$0.00	\$0.00
30	Overnight delivery requested by cardholder	50	\$10.00	\$500.00
31	Expired card replacement	2,000	No Cost	
32	Card Deactivation	500	No Cost	
33	Card Reactivation	300	No Cost	
<b>34</b>	<b>Total Card Services Cost</b>			<b>\$500.00</b>

**Note: Vendor should be aware that the Agency does not have actual numbers for Card Issuance Services . Therefore, all items in this section may could potentially be estimate extremely low.**

<b>Cardholder Inquiry</b>				
35	Free telephone automated inquiries through toll-free line	80,000	No Cost	
36	Free Web inquiries	30,000	No Cost	
37	2 Free Live Customer Service Inquiries per Month	40,000	No Cost	
38	Additional Live Customer Service Inquiries per Month	30,000	\$0.00	\$0.00
<b>39</b>	<b>Total Inquiry Cost</b>			<b>\$0.00</b>

<b>Miscellaneous</b>				
40	Account Inactivity with a balance after 12 Months	100	\$0.00	\$0.00
41	Change in PIN	500	\$0.00	\$0.00
42	Account Research	100	\$0.00	\$0.00
43	Conversion of Foreign currency	200	\$0.00	\$0.00
<b>44</b>	<b>Total Miscellaneous Cost</b>			<b>\$0.00</b>

Line No.	Type of Service	Monthly Estimated Quantities	Claimant's Unit Fee	Claimant's Total Cost
<b>ACH Origination and Routing</b>				
45	ACH Monthly Maintenance	2	No cost	
46	ACH Credit Originated	20,000	No cost	
47	ACH Debit Originated	55	No cost	
48	ACH Transmission	27	No cost	
49	ACH Return	10	No cost	
50	ACH Notification of Change	10	No cost	
<b>51</b>	<b>Total ACH Cost</b>			

52	Grand Total			\$500.00
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Technical Proposal  
Workforce West Virginia  
Unemployment Compensation Division

# Supporting electronic payment card services and direct deposit services

Strategic leadership. Superior solutions. Trusted partnership.



Presented to:

**Dusty J Smith**

*Buyer*

Workforce West Virginia  
Unemployment Compensation  
Division

Submitted by:

**Tyler Vickery**

*Sales Manager*

U.S. Bank, Retail Payment Solutions  
Government Prepaid Cards  
Phone: 904.470.1990  
Email: [tyler.vickery@usbank.com](mailto:tyler.vickery@usbank.com)

Due Date: May 15, 2020  
Solicitation No.: CRFQ 0323 WWV2000000015





Retail Payment Solutions –  
Prepaid Cards  
200 South 6<sup>th</sup> Street  
Minneapolis, MN 55402  
usbank.com

May15, 2020

Dusty J Smith  
Department of Administration  
Purchasing Division  
2019 Washington Street East  
Charleston, WV 25305-0130

Dear Ms. Smith,

Thank you for the opportunity to submit a response to your Request for Proposal (RFP) for the Workforce West Virginia Unemployment Compensation Division supporting your Unemployment Benefit Payment Distribution Solicitation No.: CRFQ 0323 WWV200000015. We are pleased to share an overview of our solution that will enable you to provide a full-service payment distribution solution to all benefit recipients.

This responsive and consumer-friendly solution enables you to continue providing a full-service benefit payment distribution solution to all claimants with a leading national bank as your partner—a solution that is grounded in compliance, targeted at being consumer-friendly and brings the continuity of a fully integrated provider (we are the issuing bank, program manager and processor, giving us full control of our program and yours). With U.S. Bank as your electronic payment card provider you have the backing of One of the Nation's Largest and Most Trusted Banks – Prepaid is part of the Payments division of U.S. Bank, currently the fifth largest bank in the nation. We are consistently recognized for our leadership including being:

- A “World’s Most Ethical Company” by the Ethisphere Institute in 2020 for the sixth year in a row.
- The “Most Admired Superregional Bank” by Fortune in 2020 for the 10th consecutive year.
- The Number One Most Trusted Retail Bank for Privacy by the Ponemon Institute for the 12th year in a row.



With a trusted brand like U.S. Bank, both you and your claimants can feel confident that their funds are safe and their personal information is safeguarded by an extensive data security program.

We are pleased to share this overview of ReliaCard, our prepaid government card program which will enable you to provide a leading, full-service prepaid card solution to support your unemployment disbursement needs. We look forward to the opportunity to partner with you on this initiative. If you have any questions regarding our services, please contact me at 904.470.1990 or tyler.vickery@usbank.com.

Sincerely,

*Tyler Vickery*

Tyler Vickery  
Sales Manager  
U.S. Bank, Government Prepaid Cards

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## Appendices

Appendix A: Complete Solicitation - Insurance Review
Appendix B: Notice of State of West Virginia Confidentiality Policies and Information Security Accountability Requirements Suggested Redlines
Appendix C: Reference Letters
Appendix D: Certificate of Insurance
Appendix E: ReliaCard Marketing and Instructional Materials
Appendix F: ReliaCard Welcome Packet
Appendix G: ReliaCard FAQs
Appendix H: Card Account Detail Report
Appendix I: Account Reconciliation Report
Appendix J: Standard Report Formats

Acknowledgement of required documents: Addenda 1-4 and required documents

## Notice

*The U.S. Bank-prepared RFP documents represent a snapshot of U.S. Bank's prepaid program operations and functionality as of the specific time those RFP documents were drafted. Changes may occur over the term of this Agreement due to forces within or beyond the control of parties, including, but not limited to regulation changes, changes in industry, personnel changes, technological changes, and others. Except where terms, provisions or services (and levels) from the RFP documents are explicitly restated in contract resulting from this RFP, such changes do not constitute a breach of contract, nor necessitate contract amendments.*

## Required attachments

### Cost proposal

Our completed Cost Proposal Spreadsheet has been attached as a separate document.

### Acknowledgement of addendums

U.S. Bank acknowledges the issuance of the four addendums to the Request for Proposal (RFP). Our acknowledgment forms can be found in attachment titled Addenda 1-4 and required documents.

### Contract terms

U.S. Bank acknowledges its acceptance of the General Terms and Conditions outlined in the RFP. Complete Solicitation - Insurance Review included in Appendix A. We have also included initial comments to the Notice of State of West Virginia Confidentiality Policies and Information Security Accountability Requirements in Appendix B. We are confident that we can arrive at mutually agreeable terms to the contract terms as we have successfully negotiated contract terms for both the Focus Card Agreement, for payroll and ReliaCard Agreement, for pension disbursement with the West Virginia State Treasurer's Office.

### Section 8.4 Contract Manager

Contract Manager: James Homer  
Telephone Number: 651.435.7663  
Fax Number: 612.973.2918  
Email Address: James.homer@usbank.com

### State purchasing forms

We have included our prior submission of *State of West Virginia Purchasing Affidavit* and completed the *Disclosure of Interested Parties to Contracts*. Due to the current Covid-19 work conditions, a notarized version of the forms will be provided upon award. Both forms are included in attached document titled Addenda 1-4 and required documents.



*ReliaCard provides a safe, secure payment option for Unemployment claimants*

## Executive summary

### Providing claimants with a flexible, reliable payment option

Having had the privilege to partner with state unemployment disbursement card programs since 2001, U.S. Bank looks forward to extending our electronic payment card (EPC) to Workforce West Virginia, Unemployment Compensation Division (Agency) and your claimants. Implementing our ReliaCard program achieves the Agency's goal of 100% electronic deposit by providing an EPC to your claimants with no interruptions in service.

Over the past 20 years, we have provided a safe, secure payment option for claimants to receive unemployment disbursements via an EPC that provides the convenience of easily withdrawing cash, using the card for daily shopping needs and easily avoiding unnecessary fees. U.S. Bank is the leading provider of state workforce/unemployment insurance prepaid card providers in United States. We currently partner with 17 states for unemployment insurance prepaid card services including several longstanding neighboring states like Pennsylvania and Ohio. Even with our successful market leadership, we have not lost sight of the fact that the ultimate beneficiaries of our services need a steady, reliable program that ensures their funds are available promptly and are easy to use. The ReliaCard program delivers on this premise every day. Their satisfaction, and yours, remain our highest priority.

### Providing cardholders with consistent, fair, responsive service

In selecting an EPC provider, one consideration for the Agency is very likely maintaining a card program that provides prompt payment to recipients from a trusted bank with strong national market presence. U.S. Bank is a familiar and trusted national bank. Our relationship with the state of West Virginia is broad based and includes being the ACH bank for the State and various Corporate Trust relationships, provider of your P-card, payroll prepaid card (Focus Card) and State pension payments (ReliaCard). We also provide ReliaCard services to the Clarksburg-Harrison Regional Housing Authority and Parkersburg Housing Authority.

Additionally, we also understand the State's interest in offering low cardholder fees and maximum spending flexibility. By transitioning your program to U.S. Bank, you can achieve this goal and feel confident that your claimants will not only receive the funds they need on the day you specify, but also have exceptional flexibility in use and support of their card. Your recipients can use their ReliaCard anywhere Visa is accepted—including thousands of locations in West Virginia. Claimants selecting ReliaCard will have access to the necessary tools to access their funds, monitor card transactions and card balance, and request assistance when they need it. Your cardholders will appreciate the wide-range of free cash access options. In West Virginia alone, our surcharge-free network spans all 55 counties in the state and includes 508 U.S. Bank, MoneyPass, Allpoint and NYCE SUM ATM locations and 1,764 Visa banks and credit unions for teller cash withdrawals—**this provides full in-network ATM service to every county in West Virginia**. They will also have the resources they need to keep track of their accounts at their convenience.



**KEY POINT**

*We offer multiple flexible, convenient options for cardholders to manage their funds anytime, anywhere.*

When our cardholders have questions, they have multiple avenues to access their account information. With our informative, secure and easily accessed website and mobile app, West Virginia claimants are able to access their account information and easily track spending. Plus, they have the option to call our 24/7 customer service center to gain assistance with balance information or contact a customer service representative. To stay abreast of their account, they can also enroll in text or email alerts to access their account balance or transaction information.

With U.S. Bank, security is also a strength. Our prepaid card solution has a strong security infrastructure that includes PCI and SOC certifications and vigilant security oversight by our Information Systems Security team. Our backup and recovery systems are closely monitored by federal agencies and provide reassurance to the Agency of our ability to provide continuity of services in the future.

The ReliaCard solution has been widely accepted and well-received by more than 850,000 claimants. We consistently obtain high satisfaction rating from our cardholders. In our most recent cardholder survey, 92% of cardholders rated themselves as satisfied with their ReliaCard provided by U.S. Bank. They cite the no/low usage fees, savings account feature, and email and text alert notifications as significant-value added services. With such a positive perception of the card program by claimants, moving forward with us just makes sense.

**92% of cardholders surveyed rated themselves as satisfied with their ReliaCard provided by U.S. Bank**

**Providing assistance everyday**

A dedicated team of U.S. Bank resources will manage your EPC program and work with you to provide recommendations for improved efficiencies and identify areas of continued expansion. Kelli Keller, relationship manager, will be your primary point of contact. Kelli currently works with the State Treasurer's office in support of the U.S. Bank Focus Card program used by your state payroll department and ReliaCard program for pension payments. She will be supported by Gretchen Anderson, senior relationship manager, Tyler Vickery, sales manager, and James Homer, national sales manager, to ensure your team has support around-the-clock. In addition to this dedicated support team, U.S. Bank has a full staff of dedicated personnel to support our prepaid operations. Our product, operations, customer service and technology teams are there as back up and to serve our clients and cardholders every day.

A hallmark for U.S. Bank is our ability to launch our programs on time. We have maintained a **100% success rate** in meeting client-established implementation deadlines. We use the lessons we have learned over nearly two decades in the prepaid space to understand client needs and to make suggestions for improvement and greater efficiency during and after the implementation process.

With U.S. Bank's commitment to customer service and nearly 20 years' experience implementing complex government programs, you can be confident that the entire team (yours and ours) will be ready to issue cards by our agreed upon launch date with the technology in place and training completed. As with all our clients, we will provide project leadership and technical assistance to bring the Agency online with the ReliaCard program for their unemployment distributions.

As an example of the assistance we provide to our clients, we transitioned an Unemployment Insurance (UI) program from a previous card provider to U.S. Bank for the Commonwealth of Pennsylvania, Department of Labor & Industry (the Commonwealth)—a program similar to the Agency—in just 14 weeks starting June 23 to October 1, 2015. By creating concrete groundwork, we were able to gather information upfront and throughout the entire implementation process that aided both teams in breaking down potential barriers and avoid delays. We supported the entire process with coordinated weekly status calls, ongoing testing, troubleshooting and communication strategy discussions.

From the beginning of the implementation, all parties were committed to maintaining clear, ongoing communication. The timing and frequency of meetings was a joint collaboration between us and the Commonwealth to ensure all parties have regular opportunities for communication. We scheduled weekly implementation calls to move the project forward and developed project plans and timelines to keep everyone on track. During the early phases, the Commonwealth expressed concerns that cardholders should receive appropriate information on the change in vendors. We responded with a well-executed direct mailing campaign. We sent out three letters to ensure their current cardholders understood what to expect due to the switch in providers. As a result of our successful planning and collaboration, the Commonwealth's team members were very pleased with the well-organized and executed implementation of this program.

***Financial support to assist in transition***

A successful and smooth transition from the Agency's previous UI Benefits Debit Card provider is of utmost importance to U.S. Bank. We have a strong track record of successfully transitioning UI debit card programs to U.S. Bank. Our goal is to make the transition as seamless as possible for the Agency and for your benefit recipients. **To support this initiative, U.S. Bank has up to \$50,000 available in our technical implementation fund for the Agency to help absorb potential costs associated with the prepaid card implementation.**

Through the information communicated in our response we sincerely hope you see the level of expertise and commitment we have to the government prepaid industry. Should the Agency make the decision to further consider U.S. Bank as their next partner, we welcome any discussions/negotiations to come to agreement on a mutually beneficial and sustainable long-term partnership between U.S. Bank and the Agency. We are committed to supporting your claimants, supporting your business activities and are looking forward to demonstrating our expertise.

## Section 3 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.

#### 3.1.1 The Electronic Payment Card (EPC)

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

Agreed. The ReliaCard uses the VISA network, which is accepted at more than 38 million locations worldwide.

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

Agreed. Cardholders can use their ReliaCard wherever Visa debit is accepted, including commonly frequented retailers like grocery stores, pharmacies and gas stations. Cardholders can also use their ReliaCard to make Internet, mail order and telephone purchases.

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

Agreed. The ReliaCard program will utilize Visa-branded prepaid cards that operate within the Visa Interlink and Maestro debit merchant networks for signature-based, PIN-based and cash back transactions.

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

Agreed. ATM access is an extremely important aspect of any government benefit EPC program. ReliaCard contains the technology required to operate at any ATM locations in the Visa PLUS network for the withdrawal of cash through a normal ATM transaction – including nearly 2 million locations worldwide.

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

Agreed. The ReliaCards expire every three years and automatically are reissued to all active accounts. New cards are mailed to the cardholder's address of record approximately 45 days prior to the card expiration date and have a new three-year expiration timeframe.

Upon receipt of the reissued card, the cardholder will be instructed to destroy the old card and activate the new card via IVR. During this transition period the old card remains completely open, accessible and useable until the new card is activated, ensuring that there is never a gap in card accessibility.

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

Agreed. Our ReliaCard program will be established as non-portable, ensuring only funds initiated by the Agency are allowed. Neither the cardholder or any other entity is permitted to add funds to the ReliaCard account. Credits from merchants who are making refunds of authorized purchases

or corrections for erroneous or canceled transactions will be allowed. The cards are funded via ACH and the Agency can load as many times a month as they'd like.

- 3.1.1.7 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. The average monthly amount of funds disbursed on a monthly basis to each claimant is \$814.29. However, if the claimant receives weekly benefits at the maximum weekly benefit amount available the disbursement would be \$1,698 per month.

Agreed. ReliaCard is a stored value card program. The Agency will have the ability to load the card as often as they would like in the amount, they deem appropriate. There is no minimum balance or minimum load amount required when adding funds to the cards. We will accept all loads as described above.

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

Agreed. ReliaCard does not incorporate a line of credit or have any other ties to credit products or their functionality. If a cardholder attempts a transaction for more than their balance, it will simply decline at the point of sale (at no fee to the cardholder).

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

Agreed. ReliaCard can be used anywhere Visa is accepted. Cardholders can receive cash back with purchase at participating merchants through a PIN-based transaction.

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

Agreed. Visa branding provides almost universal acceptance, including online and phone purchases. ReliaCard has the required embossed 16-digit card number, expiration date and security code that can be used to make card-not-present transactions.

- 3.1.1.11 The EPC must provide for Real Time Processing;

Agreed. Our state-of-the-art processing platform and wholly owned subsidiary, FSV Payment Systems, uses proprietary technology built specifically for prepaid cards. This delivers the fastest possible processing speed and greatest cardholder experience—resulting in real-time processing. Cardholder transactions are processed and posted to the account immediately, ensuring an accurate available balance. That balance can be viewed online or via the mobile app, toll-free IVR, at an ATM or two-way text.

Our flexibility in developing prepaid card programs is derived from a configurable, rules-based and parameter-driven processing system that is adaptive to the requirements of any number of program variables. The FSV processing platform is also used by four of the 10 largest prepaid issuing banks—providing proven confidence in our ability to support large and varied programs by leaders in our industry.

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

Agreed. The EPC is set up as a prepaid card account and does not extend a line of credit. Therefore, neither a bank account relationship or credit approval is required by U.S. Bank to open an account.



**The successful vendor:**

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

Agreed. U.S. Bank has the knowledge, expertise and experience to successfully implement and manage government programs for a wide range of clients. We welcome the opportunity for the Agency to speak to our current clients. We have selected three state agency clients for which we currently provide ReliaCard services that are of similar size and scope of the services as those outlined in this proposal. Each individual listed can speak to their prepaid card experience with U.S. Bank and have agreed to speak with you regarding our services. We have included the letters of reference in Appendix C.

We have also included a reference from the state of West Virginia Treasurer’s office. We provide electronic payment services for payroll and pensions to them and they have agreed to be a reference for U.S. Bank as well.

	Reference 1	Reference 2	Reference 3	Reference 4
<b>Reference Company Name</b>	West Virginia State Treasurer’s Office	Iowa Department of Human Services’ Child Support Recovery Unit	State of Nebraska Department of Labor	Wisconsin Unemployment Insurance
<b>Contact Name and Title</b>	Brant Gibson Director of EFT & Financial Services	Allan Olney Contract Manager	Char Scott Treasury Management Director	Thomas McHugh Treasurer and Director Tax & Accounting
<b>Contact Phone Number</b>	304.340.1594	515.242.5502	402.471.4146	608.266.3130
<b>Contact Email Address</b>	brant.gibson@wvsto.com	aolney@dhs.state.ia.us	char.scott@nebraska.gov	thomas.mchugh@dwd.wisconsin.gov

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

Agreed. The Agency’s ReliaCard program will have a dedicated, toll-free, customer service number and a cardholder website through which claimants can check their balance, receive transaction history and report a lost or stolen card.

**Cardholders are fully informed and supported – 24/7/365**

Our customer service center’s toll-free number is conveniently printed on the back of the card. By calling the dedicated, toll-free customer service number specifically for the West Virginia program, cardholders are assisted by:

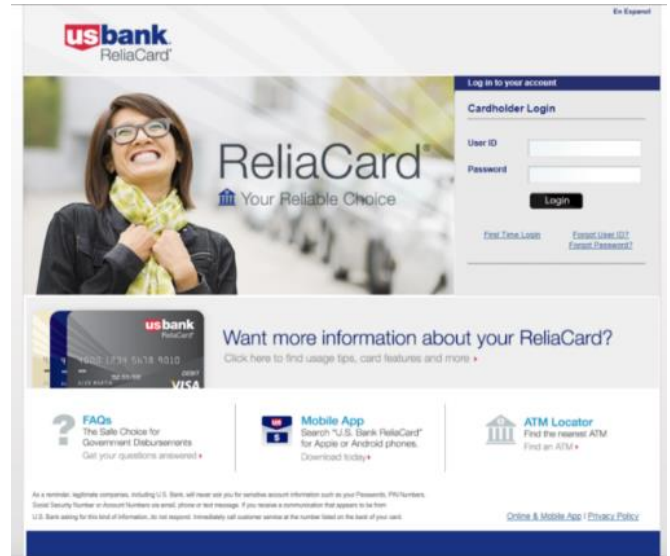
- **Automated IVR assistance** – A user-friendly and automated response system to get answers quickly and easily.
- **Visual IVR** – While on the phone with IVR, a link will be sent to their mobile device for a visual representation of their transaction history.

- **Live agent support** – Provided by English and Spanish-speaking customer service representatives, and an interpreter service is available with nearly 200 languages of support, including TTY capabilities.

We do not charge our cardholders for calling our customer service center.

All cardholders receive secure, free and unlimited access to the ReliaCard website to manage their account 24/7. Using this site, cardholders have direct access to their account and program resources. Some of the online website functionality includes:

- Transaction history
- Balance inquiries
- Activation
- PIN selection and PIN change
- Email and text alert registration
- ATM locator
- Profile management
- Monthly statements
- Bill pay (optional feature)
- Information on how to file a dispute
- FAQs
- Cardholder agreement
- Usage instructions
- Fee disclosure



All ReliaCard accounts are setup with itemized detail of their most recent transaction and online monthly statements via the ReliaCard program website. If a cardholder prefers monthly, paper statements to be mailed, they must opt-in for paper statements via the ReliaCard program website.

Date & Time	Transaction Description	Reference Information	Base Amount	Fee	Total Amount	Running Balance
11/14/2016 09:01 PM	Purchase	ALLIES RAND DELI & CAT MINNEAPOLIS Minnesota	-\$3.00	\$0.00	-\$3.00	\$12.32
11/14/2016 09:01 PM	POS Reconciliation	ALLIES RAND DELI & CAT MINNEAPOLIS Minnesota	\$3.60	\$0.00	\$3.60	\$15.32
11/14/2016 08:27 AM	POS Pre-Authorization	ALLIES RAND DELI & CAT MINNEAPOLIS Minnesota	-\$3.60	\$0.00	-\$3.60	\$11.72
11/11/2016 12:57 PM	Purchase	SQ *THE DEPOT COFFEE H Hopkins MN Minnesota	-\$5.90	\$0.00	-\$5.90	\$15.32
11/11/2016 12:57 PM	POS Reconciliation	SQ *THE DEPOT COFFEE H Hopkins MN Minnesota	\$7.08	\$0.00	\$7.08	\$21.22
11/11/2016 07:58 AM	POS Pre-Authorization	SQ *THE DEPOT COFFEE H Hopkins MN Minnesota	-\$7.08	\$0.00	-\$7.08	\$14.14

In addition, we offer a variety of other cost-free convenient channels that are available 24/7 to access account information or get answers to questions including:

- **Mobile App** – ReliaCard users can check the account balance, recent transactions and view mini-statements on-the-go.
- **Two-way text inquiries** – In addition to proactive, automated alerts, cardholders can also engage in two-way text inquiries to get their balance, most recent transaction, the customer service number and their savings account balance (optional service) .
- **Text and email alerts** – Cardholders now have access to 11 text and email alerts that aid them in staying informed of account activity.
- **ATM balance inquiries** – ReliaCard users can obtain a balance inquiry via any Visa/*PLUS*, U.S. Bank, MoneyPass, Allpoint or NYCE SUM ATM.
- **Mailed disclosures** – Throughout the lifetime of the program, cardholders will receive compliance disclosures, statements and other communications via the regular mail and email.

Additionally, we provide a detailed monthly reporting detailing customer service metrics. This report includes:

- Number of incoming calls
- Abandon rate (percentage)
- Number of calls handled by IVR
- Number of calls handled by live agents
- SLA level achieved
- Average handle time
- Top five reasons for talking to live agents

Our IVR system has sufficient capacity to ensure that every call is answered immediately so a caller will never receive a busy signal. Each call can last as long as the cardholder requires to meet their needs.

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

Agreed. We will provide the Agency with a web page for cardholders of the Agency to access Consumer Financial Protection Bureau (CFPB) compliant Short and Long Forms (including fees attributable to the unemployment EPC card, lists of in-network statewide ATM's, and contact information for customer service). The web page will be accessible on a pre-card activation basis, meaning the claimant does not need to have a card or create a log in to view the required information.

With the recent CFPB change, all existing U.S. Bank government clients were provided with the new CFPB pre-authorization disclosure forms well in advance of the April 2019 deadline. By being proactive and diligently working with our clients, we have made the new pre-acquisition disclosures available to our government clients and have helped them create or modify print materials, websites and telephone scripting materials and processes. We have also updated our processes for managing new client implementations to include guidance on integrating CFPB pre-acquisition disclosures into your existing claims processes and providing compliant pre-acquisition disclosure materials. Ensuring the Agency is compliant with CFPB requirements and recommended best practices will be a key component of U.S. Bank's ReliaCard implementation plan for the Agency.

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

Agreed. The link to our cardholder website is [www.usbankreliacard.com](http://www.usbankreliacard.com). At this time, anyone can view card usage tips, FAQs, ATM offerings and easily contact customer service all without having to log in. As noted above and as part of our CFPB compliance, we will provide the Agency with a website for cardholders of the Agency to access that contains compliant Short and Long Forms (including fees attributable to the unemployment EPC card, links to statewide in-network ATM's and contact information for customer service). The web page will be accessible on a pre-card acquisition basis, meaning the claimant does not need to have a card or create a log in to view the required information. The West Virginia specific page will be live after award and prior to launch of the program.

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

Agreed. Our client support team will facilitate and monitor any card reissue upon request from the Agency. Any email or telephone requests received before 3 p.m. ET will be processed the same business day. While, email or telephone requests received after 3 p.m. ET are typically processed the next business day. We can help decrease the delivery time of the card by requesting expedited delivery and we can waive the fee in these circumstances (not standard due to error). Additionally, Kelli Keller, your relationship manager, will also be a resource for the Agency to resolve day to day issues.

3.1.1.18 The successful vendor must allow a new card to be requested by the cardholder in cases of a lost, stolen, damaged, etc. 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.

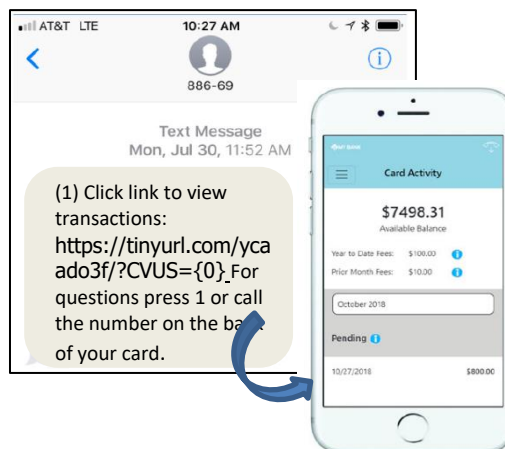
#### Responsive IVR system allows direct access to CSRs

Agreed. U.S. Bank far exceeds your requirement. ReliaCard cardholders can make unlimited calls to our domestically based live customer service representatives 24/7, without ever incurring a fee. This allows them to request a new card if their card is lost, stolen, damaged, etc. and gain access to the account information they need. We have found that cardholders are most comfortable speaking to a live representative to request a new card due to the sensitive nature of the information gathering required. Our IVR system allows them to easily select and reach a representative. The phone number provided to your claimants is specific and dedicated to Workforce West Virginia.

From the IVR system, cardholders are able to:

- Easily select to speak to a live customer service agent.
- Obtain account information (current balance and last 10 transactions including deposits and purchases).

- Activate their card and change/update their PIN.
- Request a replacement card.
- Report a lost or stolen card.
- Enroll in alerts.
- Access bill pay.
- Request paper statements.
- Access their account using Visual IVR – **A NEW, exclusive, innovative service** – This new customer service IVR feature was launched in September 2019 and we are already seeing quick adoption and cardholder use. It allows the cardholder to obtain a text containing a link to view the requested information on their smartphone (shown to the right). This feature allows cardholders to view multiple transactions and scroll through them to verify each transaction, offering a fast, visual way to monitor transactions. If a cardholder needs additional assistance, they simply text back 1 to quickly re-enter the IVR system and request to speak to a CSR if needed.



As is our standard security practice, the CSR will verify the cardholder's identity by requesting the last four digits of their Social Security number prior to deactivating the old card so it cannot be used. There is no cost to the Agency or the cardholder when the replacement card is shipped via standard USPS delivery. Cards can also be shipped using expedited delivery methods at the cardholder's request for an additional fee.

To speed up the process for future calls, our IVR recognizes the phone number the caller is using and ties it to their card account. When the cardholder calls the IVR from that phone number in the future, they will not have to enter their full card number and can go straight to identity verification. If a phone number has multiple card accounts tied to it, the cardholder will be asked to enter the last four digits of the specific card they are calling about.

### Lost or stolen cards

Cardholders can report damaged, lost or stolen cards directly to us by calling our 24/7 customer service line. We have found that cardholders are most comfortable speaking to a live representative to request a new card due to the sensitive nature of the information gathering required. As is our standard security practice, the customer service representative (CSR) will verify the cardholder's identity by requesting the last four digits of their Social Security number prior to deactivating the old card so it cannot be used.

When a cardholder calls customer service, the CSR will disable the current card and order a replacement card, which will be mailed to the cardholder in two business days. When the recipient receives and activates their new card, the balance is automatically transferred from the old card, making it available as soon as the new card is placed into service. A provisional credit for the lost amount will be applied in accordance with Regulation E.

Replacement cards are sent via first class mail within two business days of the cardholder's request. Cards can also be shipped using expedited delivery methods at the cardholder's request for an additional fee. When the recipient receives and activates their new card, the balance is automatically transferred from the old card, making it available as soon as the new card is placed into service.

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

Agreed. U.S. Bank is currently far exceeding this requirement with our current clients. Our standard time to answer is 80% of CSR-assisted calls will be answered within 45 seconds of the call being transferred from our IVR.

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

Agreed. Cardholders need to feel confident that they will be able to access help quickly in a language they are comfortable using. When they call our customer service number, they are given the option to continue in either English or Spanish as soon as their call is answered or they can proceed with the use of Telecommunications Relay Services. If they elect to talk to a customer service representative, their call will continue in either English and Spanish (available 24/7). We also partner with a 24/7 language translation service that supports nearly 200 languages, ranging from French and Chinese to Pidgin and Tagalog. Through the language line, our CSR's can easily conference in a professional interpreter to help understand and respond to the cardholder's request. The ReliaCard website is available in both English and Spanish in its entirety.

Languages Available via Customer Service				
Acholi	Dutch	Japanese	Moldavan	Sorani
Afrikaans	Estonian	Javanese	Mongolian	Spanish
Akan	Ewe	Kanjabal	Montenegrin	Sudanese Arabic
Albanian	Farsi (Persian)	Karen	Moroccan Arabic	Sundanese
American Sign Language	Fijian Hindi	Karenni	Navajo	Susu
Amharic	Finnish	Kashmiri	Neapolitan	Swahili
Arabic	Flemish	Kazakh	Nepali	Swedish
Arakanese	French	Khmer (Cambodian)	Nigerian Pidgin	Sylheti
Armenian	French Canadian	Kinyarwanda	English	Tagalog
Ashante	Fukienese	Kirghiz	Norwegian	Taiwanese
Assyrian	Fula	Kirundi	Nuer	Tajik
Azerbaijani	Fulani	Korean	Oromo	Tamil
Azeri	Fuzhou	Kosovan	Pahari	Telugu
Bajuni	Ga	Krio	Pampangan	Thai
Bambara	Gaddang	Kurdish	Pangasinan	Tibetan
Basque	Gaelic	Kurmanji	Pashto	Tigre
Behdini	Georgian	Laotian	Patois	Tigrinya
Belorussian	German	Latvian	Pidgin English	Toishanese
Bengali	Greek	Lingala	Polish	Tongan
Berber	Gujarati	Lithuanian	Portuguese	Tshiluba
Bosnian	Haitian Creole	Luganda	Portuguese Creole	Turkish
Bulgarian	Hakka	Luo	Pothwari	Twi
Burmese	Hakka – China	Luxembourgish	Pulaar	Ukrainian
Cantonese	Hassaniyya	Maay	Punjabi	Urdu
Catalan	Hebrew	Macedonian	Quichua	Uyghur
Chaldean	Hindi	Malagasy	Romani, Vlach	Uzbek
Chaochow	Hmong	Malay	Romanian	Vietnamese
Chavacano	Hokkien	Malayalam	Russian	Visayan
Cherokee	Hunanese	Maltese	Samoan	Wenzhou
Chin	Hungarian	Mandarin	Serbian	Wolof
Chuukese	Ibanag	Mandingo	Shanghaiese	Yiddish
Cree	Ibo	Mandinka	Sichuan	Yoruba
Croatian	Icelandic	Marathi	Sicilian	Yupik
Czech	Igbo	Marshallese	Sinhalese	
Danish	Ilocano	Mexican Sign Lang.	Sindhi	
Dari	Indonesian	Mien	Slovak	
Dinka	Inuktitut	Mina	Slovenian	
Diula	Italian	Mirpuri	Somali	
	Jakartanese	Mixteco	Soninke	

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

Agreed. We provide a monthly report detailing the performance of our cardholder web system which documents up time for each day of the month. We also provide a customer service metrics report that includes:

- Number of incoming calls.
- Abandon rate (percentage).
- Number of calls handled by IVR.
- Number of calls handled by live agents.
- SLA level achieved.
- Average handle time.
- Top five reasons for talking to live agents.

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

Agreed. To ensure your new cardholders have prompt access to their funds, the Agency will send U.S. Bank enrollment files on a daily basis. We provide both a secure batch file enrollment process and a secure online web-based enrollment process that the Agency can elect use to enroll participants.

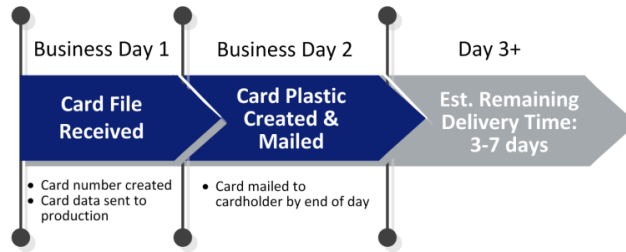
- **Batch file transmission via SFTP or other transmission formats** – Batch file enrollment allows you to compile new account information for as many cards as necessary and transmit the information in one file to U.S. Bank.
- **Data entry via secured administrative portal** – Select staff will be given secured access to this interactive, web-based enrollment and search tool for both new account enrollments and account updates. Enrollments completed through the secure web-based tool occur in real-time.

Using a daily enrollment method allows the Agency to compile new account information for as many cards as necessary and transmit the information in one daily file. Immediately upon processing the Agency's enrollment file, we create a new card account for each record in the file and provide the account number back to the Agency with the enrollment acknowledgment file. This allows the Agency to begin funding the cards immediately (even the same day on newly established accounts).

Once a new enrollment file is received from the Agency, a new card account is created for each record immediately upon processing the file. Individual funding account numbers are created and provided back to the Agency in the enrollment acknowledgment file that is sent within two hours or less of processing the file. The Agency can begin funding the ReliaCard accounts immediately upon receipt of the acknowledgement file, even the same day on newly established accounts.

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

Agreed. The card order is then sent to our card provider who will produce and ship personalized cards the next business day after receiving the enrollment data file. Cards are shipped first-class mail via the U.S. Postal Service. This process allows for us to process enrollments and mail completed card the next business day.



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

Agreed. The cards can be funded by the Agency's choice of bank accounts with no fee from U.S. Bank Prepaid. Our onboarding team will work with you to easily capture the remitter and test funding from your accounts prior to launch.

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

Agreed. A cardholder can request a new card for any reason (including name changes) by simply calling a live customer service agent and asking for one. The card will be replaced free of charge. For name changes via ReliaCard customer service, the cardholder is responsible for providing legal documentation supporting the name change before a new card can be issued. The Agency may prefer to enter the name change by updating the cardholder record on the ReliaCard administrative website, which will trigger a new card to be issued.

**3.1.1.26 The successful vendor must process files that load value and/or transfer funds to claimant's designated method of payment, either 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);**

Agreed. All ACH files received are processed according to the processing time stamp (effective date) on the ACH file, allowing us to deposit funds into individual accounts as directed by the Agency. Funds are available to the cardholder immediately upon being processed/posted to the account.

Our processing system processes incoming ACH files based on the funding windows outlined below. If a new file is present and the processing time stamp on the file is in the past, the file will be immediately processed. If the processing time stamp on the file is in the future (defined by the effective date of your ACH file), the file will be moved to a separate folder to be processed at the specified time, which is rechecked/processed every 15 minutes.



Current Funding Windows		
Date ACH File Received	Time ACH File Received	Funds Processed and Posted to Card Account
Sunday	No Transmissions	
Monday - Friday	1:00 a.m. ET	1:30 a.m. ET
	3:00 a.m. ET	4:00 a.m. ET
	6:00 a.m. ET	6:30 a.m. ET
	9:00 a.m. ET	9:30 a.m. ET
	5:00 p.m. ET	5:30 p.m. ET
Saturday	1:00 a.m. ET	1:30 a.m. ET
	2:30 a.m. ET	3:00 a.m. ET

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

Agreed. In compliance with Regulation E, we inform all cardholders of all card activity. All ReliaCard accounts are setup with itemized details of their most recent transaction and online monthly statements via the ReliaCard program website. If a cardholder prefers monthly paper statements to be mailed, they can easily opt-in for paper statements via the ReliaCard program website.

The screenshot displays a web interface for a US Bank ReliaCard statement. On the left, a 'Monthly Statement' is generated for the reporting period of March 2019. It shows a card ID of XX XXXX 8889 and a card number of XX XXXX 8889. The beginning balance is \$77.56 and the ending balance is \$82.55. The statement lists several transactions, including payments from U.S. Bank ACH and purchases from various vendors like BROADWAY FAST & FRESH, DAIRY QUEEN, and CARIBOU COFFEE. On the right, a 'Statement Summary' for November 2014 is shown, featuring the US Bank logo, card number ending in 7540, and customer ID 0111021510. It also includes a QR code and a barcode.

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

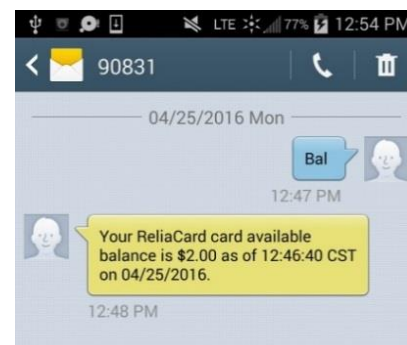
Agreed. We have been supporting text alerts for deposit notifications for years and it is an extremely popular feature among our current cardholders. **In February 2020, cardholders received more than 22 million text alerts and nearly 6.7 million email alerts.** We provide cardholders with the option to enroll in up to 11 different alerts to keep them up-to-date and well-informed of card activity. In addition to our website, cardholders can sign up for text alerts via our mobile app.

Automated Text and Email Alerts			
Alert Type	Description	Website	Mobile App
Welcome Alert	When the cardholder has successfully enrolled in alerts.	✓	✓
Deposit Alert	When funds are loaded to the card (includes the new available balance).	✓	✓
Transaction Alert (any debit)	When a point-of-sale (POS) transaction is posted to their account (includes the new available balance).	✓	✓
Low Balance	When the available balance on the card falls below a set minimum.	✓	✓
Purchase Alert	When each point-of-sale (POS) pre-authorization transaction is posted to the card account (includes the new available balance)	✓	✓
Purchase Decline	When the card is declined at ATM or POS (includes the new available balance and any applicable fees).	✓	✓
Pre-Authorized Transaction	When a debit, such as an POS transaction, has occurred that meets the minimum amount entered by cardholder	✓	✓
Card Not Present Purchase	When you make a purchase has been made without physically swiping/ inserting the card.	✓	✓
International Transaction	When the card is used outside the 50 United States.	✓	✓
Card Shipped Alert	When the card has been shipped.	✓	✓
Informational Alerts	Informs cardholders about new features and benefits associated with their card accounts.	✓	✓

We also offer two-way text alerts. Cardholders can text a short code to receive the following alerts:

- Card balance.
- Recent transactions.
- Savings account balance (optional feature).
- Customer service number.

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



Agreed. U.S. Bank will provide the Agency with a secure file transfer connection for automated enrollments, demographic changes, and exchange synchronization files directly to our secure server, eliminating the need for manual entry. During the onboarding process, our skilled and experienced project managers will work closely with you to establish an agreed upon procedure that requires the least amount of Agency resources. We have been highly successful in this regard and have transitioned many programs with wide-ranging file formats. The U.S. Bank preferred format is comma-delimited using PGP encryption and sent via Secured FTP (SFTP). We will also set up APIs at the Agency's request.

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

Agreed. To ensure your new cardholders receive their card promptly, the Agency will send U.S. Bank batch enrollment files on a daily basis. We provide both a secure batch file enrollment process that can be sent via SFTP or uploaded to our secure administrative portal. Batch file enrollment allows you to compile new account information for as many cards as necessary and transmit the information in one file to U.S. Bank.

All data provided using the batch upload process will be echoed back in the same format and location. Within the returned file, each line item within the file will have a confirmation or failure message appended to the line item so as to provide the Agency with absolute confirmation of what transpired on the processing platform. Your administrator will also have access to a Card Account Detail report, which is one of our standard report offerings. This report provides a summary of cardholder information such as account and routing numbers, card ID, name, address, card status (active, inactive, etc.), mail date, fulfillment date, registration date, activation date and last load date. A portion of that summary report format is illustrated below.

Card Account Detail Report

Reporting Period: from 3/1/2014 to 3/31/2014					
Client Program Name	Client Program ID	Location Name	Location ID	Routing Number	Account Number
<b>Program Name: U.S. Bank</b>					
State Agency	12345678	State Agency Loc	87654321		
				55555555	888888888888
				55555555	888888888888

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

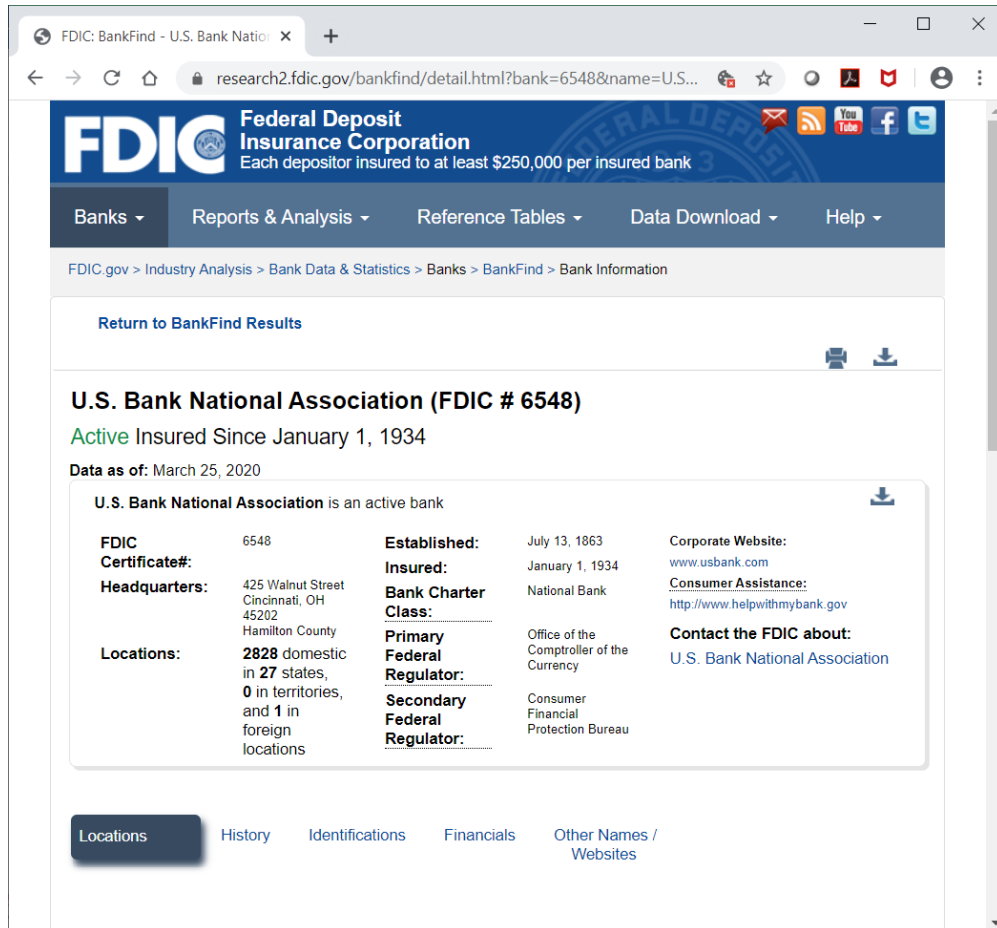
Our goal is to simplify the end-to-end card management process for the Agency, so all administrative functions for our card programs are web-based or use current existing business technologies such as ACH funding and SFTP or API data transfer. The Agency will not be required to install new hardware or software to run the prepaid card program, nor will you have to integrate your current software or hardware into our system.

The current technical minimums required to manage a prepaid card program are:

- **For card funding** – The ability to initiate loads via standard NACHA-approved ACH PPD format.
  - **For enrollments, program access and maintenance** – Internet access, current browser and secure file transfer protocols (SFTP) or APIs to further automate data transfer, if desired.
- 3.1.1.32 The successful vendor must be Federal Depository Insurance Corporation (FDIC), Federal Savings and Loan Insurance Corporation (FSLIC), or National Credit Union Share Insurance Fund (NCUSIF) insured and affiliated with the VISA or Equal or

MasterCard or Equal system. Certificate of Insurance should be submitted with bid response. Certificate of Insurance will be required before contract is awarded.

U.S. Bank is FDIC insured and has been since January 1<sup>st</sup>, 1934. The U.S. Bank FDIC certificate number is 6548. Confirmation of U.S. Bank’s membership in the FDIC is illustrated by the current screenshot obtained by visiting <http://www.fdic.gov>. U.S. Bank is affiliated with both Visa and Mastercard. We will be using Visa as the brand for this program. See Appendix D for current Certificate of Insurance.



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

Agreed, U.S. Bank is fully compliant with all state and federal banking regulations. U.S. Bank has designed all our prepaid cards so implementation and daily operations fully comply with the regulatory requirements by which we, as a financial institution must abide. They are also set up to enable our clients to be compliant with applicable laws regarding the issuance and use of prepaid cards. A detailed list of regulations with which we comply is included below.

#### **Banking, Financial and Processing Compliances**

- Office of the Comptroller of Currency (OCC).
- Office of Foreign Assets Control (OFAC).
- Bank Secrecy Act.

- USA PATRIOT Act.
- Card Act.
- Gramm Leach Bliley Act.
- Anti-Money Laundering (AML) Laws.
- Customer Identification Program (CIP).
- Know Your Customer (KYC) Laws.
- Regulation E.
- Visa and Regulation E Plastics Compliance.
- NACHA ACH PPD entry class code funding and reversal methodologies.
- FDIC-Insured.
- Data Security Standards and Compliance.
- Visa PCI-DSS.
- Mastercard® SDP Compliance.
- SSAE 18 (SOC1 Type II).
- Consumer Financial Protection Bureau (CFPB).

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

Agreed. U.S. Bank will comply, except where federally-restricted. To comply with the USA PATRIOT Act and the Office of Foreign Assets Control (OFAC) standards, each cardholder will be put through an OFAC screening. Any issues arising from the screening will be resolved by U.S. Bank directly with the cardholder in accordance with federal guidelines. The primary reason any cardholder would be denied a card is if they are confirmed to be on a sanctioned list. In the rare situation where a recipient is confirmed to be on a sanctioned OFAC list or other federal government watch list, U.S. Bank is bound by federal law and cannot allow that recipient to use the funds posted to the card account.

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

Agreed. Our ReliaCard program will be established as non-portable, ensuring only funds initiated by the Agency are allowed. Neither the cardholder or any other entity is permitted to add funds to the ReliaCard account. Credits from merchants who are making refunds of authorized purchases or corrections for erroneous or canceled transactions will be allowed.

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

Agreed. ReliaCard does not incorporate the use of paper checks. Cardholders will not be able to negotiate checks against the card account.

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

Agreed. Claimant communications are a true ReliaCard strength! We will work with you to ensure that UI cardholders are fully-informed at all times. Our prepaid marketing team (dedicated solely

to our business line) will meet with Agency administrators early and often in the implementation process to develop and finalize all cardholder communication materials.

ReliaCard instructional material will be submitted to the Agency for approval before they are distributed to the cardholder. We will provide the Agency with all finalized and approved educational and instructional material prior to distribution to the cardholder. This approval is obtained as part of our onboarding process. Furthermore, if the Agency wants to update the marketing materials during the contract period, we can work with you to complete the project and secure any necessary approvals.

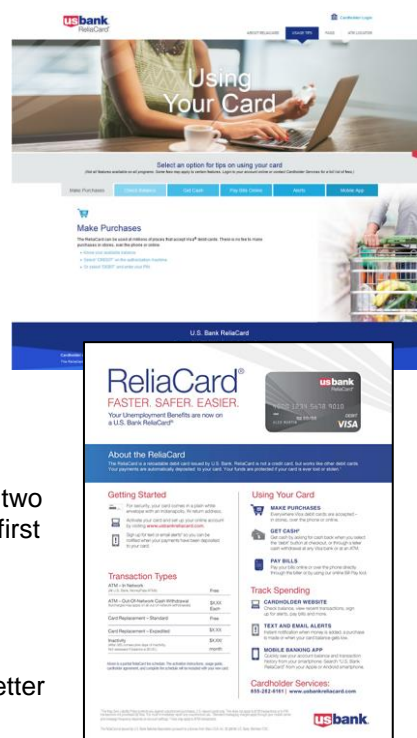
### Ensuring current cardholders are comfortable with a change in providers

Our onboarding project manager will schedule web-based administrator training sessions where we walk your team through collaboratively assessing your program’s transition communication and marketing needs. We will assist you in developing the optimal marketing and educational campaign strategy and developing the necessary collateral to inform and educate your claimants about the prepaid card.

This phase is crucial to help ensure the success of your program, as is the process by which future enrollees will be informed of their options for receiving their disbursements. Whether your current process includes posting announcements on the Agency website, providing information as part of the initial benefits application, or another method, we can work with you to help you update your materials with ReliaCard details. Our team will work with you to develop any necessary communications you need for outside parties (e.g., employers, agencies, etc.) who may be involved in working directly with your claimants enrolling in the ReliaCard program.

In order to help ensure your current cardholders experience a smooth transition to the ReliaCard program, we will distribute two letters to cardholders alerting them of the change prior to the first funding date. We will also work with you to post alerts on the Agency’s website. The letters your cardholders will receive include:

- **Communication of change** — U.S. Bank will send this letter out approximately 45-60 days before the new ReliaCard program launches. The letter will alert cardholders that the Agency will soon be switching from your current provider to the U.S. Bank ReliaCard, and to watch for additional information prior to receiving their new card. We will prepare the letter and send it to your team for approval. Once approved, we will coordinate its distribution based on the cardholder enrollment file you send to us.
- **Cards are on the way** — Approximately three weeks before the first ReliaCard funding date, we will send another letter alerting cardholders that their card is on the way. The letter will let them know when the Agency will stop funding their old card and start funding the ReliaCard. It will also instruct them that they can continue to use their old card until the balance reaches \$0 and remind them to update any auto-payments to the new card account.



Sample Letter Distributed to Cardholders

[Redacted]

[Redacted]

[date]


[Cardholder Name]  
[Address 1]  
[Address 2]  
[City, State Zip]

**IMPORTANT NOTICE ABOUT YOUR CURRENT CARD**

We are writing to inform you that **CLIENT** will soon replace your current Card with a new prepaid debit card from U.S. Bank® called the ReliaCard. Unless you sign up for direct deposit by **DATE**, you will automatically receive a ReliaCard in the mail, which you will begin receiving your pay on after **DATE**.

The ReliaCard features the same convenience and security as your current card:

- Payments are automatically loaded to your card, and funds are available to use right away.
- Make purchases, get cash, and pay bills<sup>1</sup> everywhere Mastercard<sup>®</sup> is accepted.
- Funds are protected if your card is lost or stolen.<sup>2</sup>



**Important dates to remember:**

- You will receive your ReliaCard in the mail **DATE**. The card will arrive in a plain, white envelope with a return address from Indianapolis, IN.
- You must choose a new Personal Identification Number (PIN) when you activate your new card. Your existing Card PIN will not work with your ReliaCard.
- All payments made after **DATE** will automatically be deposited to your ReliaCard. You will stop receiving pay to your current card on this date.
- Any balance remaining on your Card **WILL NOT** transfer to the new card, so **KEEP** your old card. You can continue to use your existing card until the balance reaches zero.

It's important to activate your card as soon as possible, so that you may begin taking advantage of everything the ReliaCard has to offer. You can also go to [www.usbankfocuscard.com](http://www.usbankfocuscard.com) to learn more about the ReliaCard.

Along with your new card, you'll receive instructions for activation, usage guide, cardholder agreement and a complete fee schedule. Make sure to read and save this important information for your files.

<sup>1</sup>Transactions are subject to limitations on the number and dollar amount of transactions performed each day.  
<sup>2</sup>For text messages, standard messaging charges apply through your mobile carrier and message frequency depends on account settings.

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

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

See how ReliaCard is helping real people, every day.







- **Special transactions** – Reminds cardholders that they should to pay for their gas inside the store, and restaurants may hold 20% over a purchase to cover for tip.

#### Website and mailings

In addition to the card package sent to each new cardholder, all of the same information plus a comprehensive list of FAQs will be provided for posting on the Agency website. Ongoing, additional reminders and other informational collateral can be provided as stuffers for mailing to cardholders. Through this function, U.S. Bank has the ability to be proactive and openly communicate to cardholders about legislative or regulatory changes that impact their card and their use. Please see samples of our web-accessible FAQs in the provided ReliaCard FAQs in Appendix G. Lastly, the mailing materials will be clearly be marked indicating the card is issued in relation to an unemployment claim filed with the Agency.

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

Agreed. Code reference sheets will be provided to the Agency detailing approval codes, type codes, card status codes, account status codes, program types, primary/alternative codes and client (customer) search codes to ensure complete understanding of the program.

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

Agreed. We will work with the Agency to ensure the card mailing is clearly identified as coming from the Agency to avoid inadvertent disposal of the mailing. This is commonly accomplished by adding the Agency's name in the return address section of the envelope.

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

Agreed. We will provide the Agency with written notification of change notices at least 30 days prior to the effective date of a change in policy affecting cardholders.

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

Agreed. U.S. Bank will provide the Agency with 45 days advance notice, or as much notification as possible, of any announced changes to laws, regulations, or guidance required by state or federal laws. U.S. Bank is always actively monitoring the regulatory landscape and are rarely surprised by any changes in regulation. We will also communicate any changes in best practices.

As with the recent CFPB change, all U.S. Bank government clients were provided with the new CFPB pre-authorization disclosure forms well in advance of the deadline. By being proactive and diligently working with our clients, we have made the new pre-acquisition disclosures available to our government clients and have helped them create or modify print materials, websites and telephone scripting materials and processes. We have also updated our processes for managing

new client implementations to include guidance on integrating CFPB pre-acquisition disclosures into your existing claims processes and providing compliant disclosure materials. Ensuring the Agency is compliant with CFPB requirements and recommended best practices will be a key component of U.S. Bank’s ReliaCard implementation plan for the Agency.

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

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

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

Agreed. U.S. Bank, as appropriate, will work with the Agency to reinstate suspended/deactivated cards within two business days. If a cardholder has their account suspended/deactivated by U.S. Bank, we will work hand-in-hand with the individual to resolve the issue. They will not be charged a fee for this service. Note some accounts cannot be reactivated due to regulations (OFAC, AML, fraud, etc.).

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

Agreed. We have an automated / existing reporting to identify cards which are funded yet never activated to facilitate return of funds. Your RM will guide the Agency through the setup process. However, the Agency will have online access to card program information via our administrative portal. Card status is readily available to the Agency using our Card Account Detail report or by conducting a searching within the administrative portal. The Card Account Detail report provides a detailed summary of card account information that is itemized by individual cardholder. A sample of this report is included below and in Appendix H. The Card Status column indicates whether the card is active and included the date of the last load.

Card Account Detail Report  
Reporting Period: from 7/1/2019 to 7/13/2019

Client Program Name	Client Program ID	Location Name	Location ID	Inventory Point	Routing Number	Account Number	Current Card ID	ATMB	Pay To Acct Num	Core Tran Acct Fund ID	Client Define ID	Last Name	First Name	Mailing Address	City	State	Zip Code	Card Status	Fulfillment Date	Mail Date	Returned Date	Registration Date	Activation Date	Expiration Date	Last Load Date	Verification Status
Program Name: ReliaCard - CLIENT NAME: Program ID: 000000																										
ReliaCard - CLIENT NAME	900000X	ReliaCard	9000000X																							
				Chiffon Production Test Card	0000000000	00000000405	1234567890	00070000				BRANDED	INSTANT ISSUE	9400 Southport Hwy STE 100	Jacksonville	FL	32216	AK	05/13/2019			5/16/2014	5/16/2019 12:06:22 PM	5/16/2023		Other
				Personalized	0000000000	00000000409	1234567890	00070001				BRANDED	INSTANT ISSUE	9400 Southport Hwy STE 100	Jacksonville	FL	32216	AK	05/13/2019	8/2/2014		8/2/2014	8/2/2019 1:22:23 PM	5/16/2023		Other
					0000000000	00000000409	1234567890	00070000				Dora	Jane	200 S 6th Street	Minneapolis	MN	55402	AK	01/29/19	9/2/2019		9/2/2019	9/2/2019 3:01:46 PM	10/30/2023		Other

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

Agreed. U.S. Bank can deploy an automated returned funds process for the Agency. We are able to automatically sweep back funds from unpinned cards and transfer the funds to a designated State Agency account. The operable timeframes for the returned funds process can be developed in collaboration between the Agency and U.S. Bank during implementation. The Agency will receive a detailed report via SFTP explaining which cards were unloaded.

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

Agreed. Your relationship manager will work very closely with you and provide notification when funds are returned to the Agency. We recommend using a monthly process in which cards are identified and unloaded. The Agency will receive a detailed report via SFTP explaining which cards were unloaded.

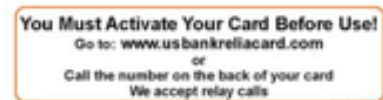
3.1.1.48 The successful vendor must begin accepting initial deposits from the Agency no later than five (5) days after the receipt of the electronic daily enrollment data file transmission, which establishes the cardholder's unique ID number and initiates the mailing of the initial EPC card.

Agreed. Our established protocol helps to ensure your unemployment claimants get their cards quickly and can access loaded funds as soon as they activate their card. We create a new card account for each record in the enrollment file immediately upon processing the file and send the account number back to the Agency within the enrollment acknowledgment file. This allows the Agency to begin funding the cards immediately (same day), exceeding your requirement.

At the same time, we initiate the production of the card and ship personalized cards the next business day. Cards are shipped first-class mail via the United States Postal Service (USPS). Our card fulfillment provider is located in Indianapolis, Indiana, and is a USPS hub, which helps to ensure prompt delivery of cards.

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

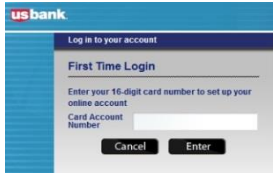
Agreed. To maintain the security of the Agency's prepaid program, we follow industry leading security procedures and protocols, including only distributing cards as inactive and requiring cardholders to activate the card and select a unique 4-digit PIN. All new cardholders will receive a card package in the mail that includes a card carrier with instructions on how to activate the card and set their PIN. As a security measure, cardholders must enter a pre-defined activation code, which can include the last four digits of their Social Security number, date of birth or ZIP code. In addition, the cardholder must enter the CVV code from the back of their card. The pre-defined activation code is customizable and will be determined during implementation.

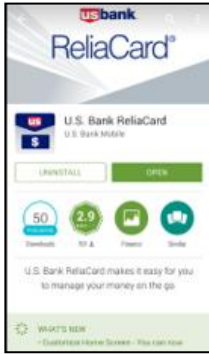
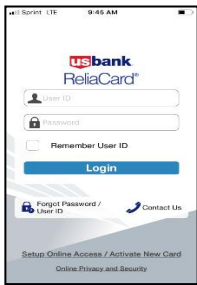


Sample Activation Sticker

The card can be activated 24/7 via the IVR, secure cardholder website or mobile app. Cardholders can also easily be connected to our experienced and professional CSRs if they need assistance during the activation process.

Prepaid Card Activation and PIN Creation Process – Phone	
Step	Description
Step 1	Cardholder calls the secure program IVR by dialing our number on the back of their card.
Step 2	As a security measure, cardholders must enter a pre-defined activation code, which could include the last four digits of their Social Security number, date of birth or ZIP code. In addition, the cardholder must enter the CVV code from the back of their card. The card carrier (distributed with the new prepaid card) will detail what type of information is needed to activate the card.
Step 3	Once validated, the cardholder will be prompted to select a 4-digit Personal Identification Number (PIN) for future information security.

Card Activation & PIN Creation — Web	
Step	Description
Step 1	Cardholder goes to <a href="https://www.usbankreliacard.com">https://www.usbankreliacard.com</a> and selects First Time Login.
Step 2	The 16-digit card account number will launch the activation and PIN selection process. 
Step 3	Once validated, the cardholder will be prompted to select a Personal Identification Number (PIN) for future information security.
Step 4	All other account holder profile information can be set up as well.

Card Activation & PIN Creation — Mobile App	
Step	Description
Step 1	Go to mobile app store and select U.S. Bank ReliaCard, install mobile application, accept mobile app requirements and open mobile application. 
Step 2	Enter the 16-digit card account number to launch the card activation and PIN selection process. 
Step 3	Once validated, the cardholder will be prompted to select a Personal Identification Number (PIN) for future information security.
Step 4	All other account holder profile information can be set up as well.

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

Agreed. Cardholders will be able to choose and change their PIN. They will be prompted to create their own PIN at time of card activation. They can change their PIN easily using the IVR. As a security measure, the cardholder must know the last four digits of their Social Security number (or

the unique identifier used for your program) in order to change their PIN. They will also be required to enter the CVV from the back of their card during the PIN change process.

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

Agreed. U.S. Bank is committed to protecting the security of cardholder information. We have been ranked the number one most trusted bank for privacy for the 12<sup>th</sup> year in a row, according to an independent survey of more than 8,000 financial institution customers conducted by the Ponemon Institute. This is the 13<sup>th</sup> year that we have ranked in the top five since the study's inception in 2004. The Ponemon Institute study measures consumer perceptions of trustworthiness for retail banking institutes and identifies the issues that influence consumer opinion.

Unique among our competitors, we have the capability to provide the entire prepaid value chain of issuing bank, program manager, processor and all other specialty functions under a single management team and set of guiding principles—a **clear asset only a full-service bank can offer**. We have gone beyond simply investing in our products to support our clients and maintain our edge in the marketplace. We have invested in the right infrastructure to bring the first fully integrated prepaid card program to the marketplace by owning our processing platform.

By providing the Agency with the entire prepaid value chain of issuing bank, program manager, processor and all other specialty functions under one management team and set of guiding principles, we maintain direct oversight of all aspects of the program. This provides our team with a greater degree of information exchange, which help us maintain better fraud control, confidently support federal and industry compliance standards and federal/state regulatory oversight efforts—all of which are aimed at protecting the Agency and supporting your employees. In return, our integrated approach results in lower costs and greater stability for the Agency and your employees. By selecting U.S. Bank, the Agency's entire program will be on U.S. Bank systems.

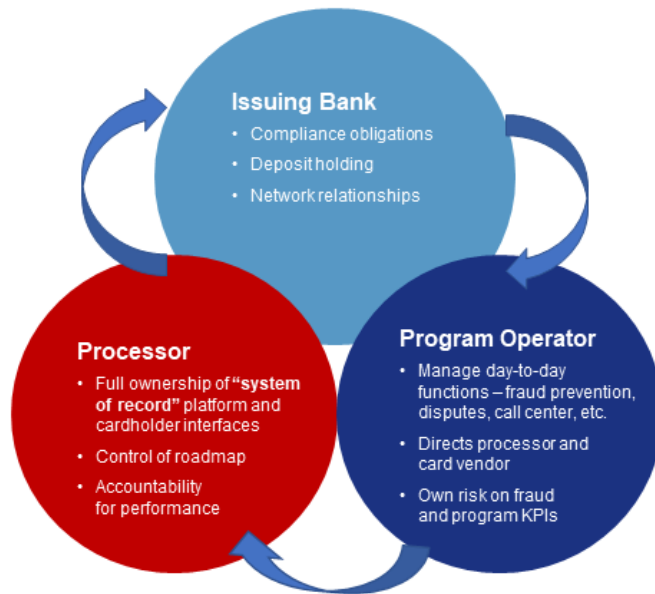
**KEY POINT**

***The Most Trusted Bank in America:***









*U.S. Bank has been ranked the number one most trusted bank for privacy for the 12th year in a row by the Ponemon Institute.*

## U.S. Bank has Complete Control Over our Prepaid Programs



### The Advantages:

-  Fully-Aligned Business Operations
-  End-to-End Accountability
-  Control of Technology Roadmap
-  Efficient Cost Structure
-  Ensures Program Continuity
-  Dedicated Functional Expertise

To protect the sensitive personal information of your cardholders, the Agency will have the backing of U.S. Bank’s multi-faceted security program that focuses on end-to-end security, ranging from employee training and protocols to the security features within our data processes centers. U.S. Bank maintains PCI-compliant and adheres to Visa’s and Mastercard’s standard security guidelines, protocols and procedures. The U.S. Bank Information Security Services team works closely with the major card associations and our subcontractors to ensure that we have protected our resources in accordance with the PCI DSS.

- Visa® PCI-DSS.
- Mastercard® SDP Compliance.



Our subcontractors are held to the same security procedures as U.S. Bank, including confidentiality requirements and being restricted to data on a “need to know” basis. Our subcontractors are subject to annual third-party audits by our internal Third-Party Risk Management compliance team that includes a detailed annual review of their security procedures. Their contracts also restrict the use and/or access to PII/PCI information.

In addition, we incorporate the following data security systems into our security oversight:

#### Application Controls

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

#### Network Controls

- Cisco firewalls.
- IBM Proventia IDS.
- IBM Proventia file integrity monitoring.
- Qualys internal and external vulnerability scan.
- SFTP with DMZ proxy.

**Infrastructure Systems Controls**

- CIS modeled configuration guides.
- Role-based access control.
- Centralized logging – alert logic.
- Tripwire file monitoring.
- Anti-virus, anti-malware.
- Change control.

**Security Governance Controls**

- PCI Assessment.
- SOC I Type II.
- Annual issuing bank due diligence reviews.
- Annual IT risk assessments.
- CISSP.

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

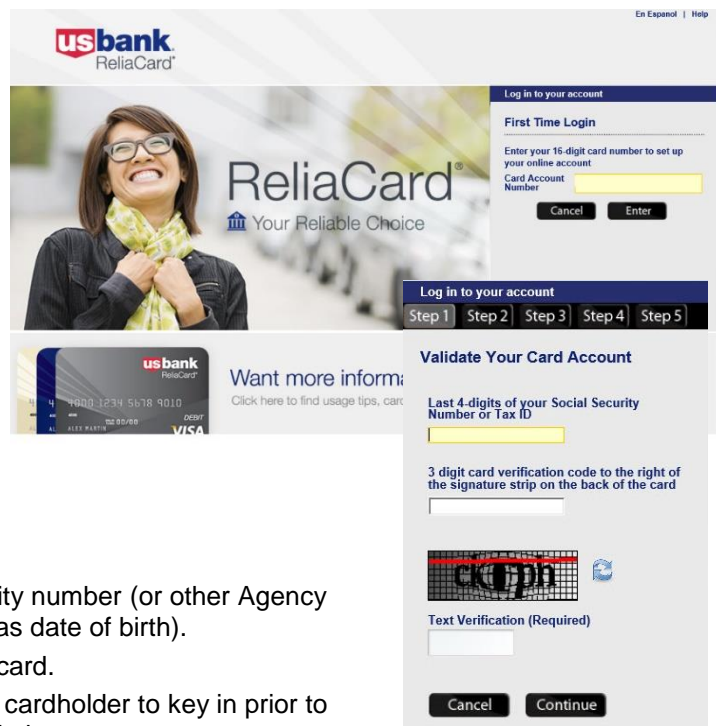
Agreed. To maintain the security of the Agency’s card program, we follow industry leading security procedures and protocols, including only distributing cards as inactive and requiring cardholders to activate the card and select a unique PIN once they receive it. The card carrier includes easy-to-follow instructions on how to activate the card.

As part of the registration process for both the website and the mobile app, cardholders must verify their identity by submitting the following pieces of identification information:

- 16-digit card number

Then they need to enter:

- Last four digits of the Social Security number (or other Agency approved unique ID number such as date of birth).
- CVV number from the back of the card.
- CAPTCHA text is presented to the cardholder to key in prior to moving to the next step in the validation process.



Once they have identified themselves, the cardholder will choose a user name and password for continued use of the website, as well as the mobile app. For security purposes, passwords must be between eight and 30 characters, and include at least one upper case letter, one lower case letter, and one number or special character. Additionally, passwords cannot be the same as the user ID.

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

Agreed. Cards are configured so that any attempted transaction that may exceed the available card balance, or the balance plus any applicable preauthorization offset, (e.g., restaurant tip) will decline. The Agency is not responsible for overdrafts on prepaid debit cards. The overdraft amount will be

recouped by U.S. Bank when additional funds are deposited to the cardholder's account. If no further funds are deposited, U.S. Bank will absorb the loss.

While our cards do not offer a line of credit, all prepaid card programs that offer the flexibility of hospitality and rental purchases include the slight risk of the cardholder exceeding their available balance. This risk is due to the "preauthorization" component of certain transaction types that are left open until the final total is determined by the consumer. To manage these transactions, cardholders can enroll in text and email alerts via the cardholder website, which includes an alert for pre-authorized transactions when they are posted to the card account (includes the new available balance).

Examples of pre-authorized transactions include:

- **Pay-at-the-pump automated fuel dispensers (AFDs)** – If cardholders use their card at an AFD, U.S. Bank may hold \$75 from the account to initiate the transaction. This hold may take up to four days to clear. If cardholders do not want funds held or do not have enough money in their account, they are advised to pay the cashier inside for their gasoline purchase.
  - AFD technology has improved where some fuel providers can process a close to real-time clearing process that stops the AFD from pumping fuel when the card limit has been reached, but this is still the exception rather than the rule.%
- **Hospitality establishments (hotels, restaurants, etc.)** – Depending upon the policy of the establishment, an amount equal to the transaction total plus as much as an additional 20% may be suspended until actual settlement is processed again. This may take anywhere from 1 to 48 hours.
- **Rentals** – Where the final amount is not known at the start of the transaction and a pre-authorization amount is suspended against the account balance. There is also the possibility of an additional charge after drop-off due to damage.
- **Merchant forced post** – A transaction posted to the account after the original, sometimes to correct an error or to add for damage (i.e., rental establishment).

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

Agreed. We do not charge the cardholder for denied transactions.


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

Agreed. An unlimited number of balance inquiries can be performed at any in-network or out-of-network ATM at no cost to the cardholder, **exceeding your requirements**.

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


Agreed. Cardholders can make unlimited, free over-the-counter teller withdrawals at any of the 97,000 nationwide Visa affiliated bank or credit union branches. Our partnership with Visa makes this a very simple process. Please see a letter explaining this feature to the cardholders and their local Visa affiliated bank and tellers .





## VISA BANK TELLER SERVICE

Take this notice and your U.S. Bank ReliaCard® with you to the bank if you need a teller-assisted withdrawal.



**IN BRIEF:**

Visa prepaid cardholders are allowed to withdraw the cash from their prepaid card.<sup>1</sup> This is a manual cash disbursement that Visa Member Banks must honor on all valid Visa cards whether the card is embossed or unembossed, personalized or not personalized with the cardholder's name. No surcharge or other fee should be added to the transaction amount. Do not refer cardholders to ATMs for service.

**IMPORTANT NOTE: VISA PREPAID CARD PROGRAMS ARE EXPANDING**

The use of Visa prepaid cards distributed by corporations and government/state agencies to disburse wages, benefits, and corporate incentives is expanding quickly as Visa Members and business partners introduce new prepaid programs. These cards provide significant benefits to Visa Member Banks, their corporate and government clients, and consumers.

The Visa U.S.A. Inc. Operating Regulations require that members authorized to provide cash disbursements make manual cash disbursements to other issuers' Visa cardholders, even if the cardholder does not have an existing banking relationship with that member.<sup>1</sup>


Members are reminded that manual cash disbursements require only one piece of positive identification (such as a valid passport, driver's license or government identification card with picture) to validate the cardholder's identity. The signature on the Visa card must also be compared with the signature on the transaction receipt.

Members are reminded that they must comply with this requirement and all other requirements of the Visa U.S.A. Inc. Operating Regulations concerning manual cash disbursements.<sup>1</sup>

**ATTENTION CARDHOLDER:**

If you are unable to get cash from your prepaid card at a bank branch that accepts Visa, or if you are charged a withdrawal fee in error, please call Cardholder Services using the toll free number on the back of your Visa prepaid card.

The ReliaCard is issued by U.S. Bank National Association pursuant to a license from Visa U.S.A. Inc. © 2019 U.S. Bank Member FDIC.  
<sup>1</sup> Certain conditions may apply to cash disbursements in accordance with Visa U.S.A. Inc. Operating Regulations and Visa Prepaid Card program guidelines.



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

Agreed. As a service to the Agency, U.S. Bank will accept and process demographic information changes as received from the cardholder. The majority of our government clients use this service due to the 24/7 service we provide and the reduction in error by working with a single entity to manage demographic changes.

We maintain updates between your system and ours with change of address and other demographic information through the use of a daily synchronization file. We will establish an automated nightly batch file exchange in order to synchronize our cardholder databases.

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

Agreed. In the case of a returned card, our card production staff scans, processes and records the returned mailing in our central database and it is reported to the Agency on the next day's Card Account Detail report. This report is available on the administrative portal for administrators to view at their convenience.

Based on our security and red flag validation check policies, our card production staff does not auto correct the address information and re-send the card, since it would by-pass these security requirements. In addition, following this process helps ensure the address change creates a long-

term correction to the database instead of for a single mailing, which would occur if the address was adjusted only at the point of card production. Cardholders are asked to update their address by contacting customer service directly and requesting a new card be sent to them.

When an address update is received by our customer service team or by the Agency, our systems will then be updated via an automated nightly synchronization file. If a card was returned undeliverable, U.S. Bank only mails a new card to the cardholder when an updated address is provided.

- 3.1.1.59 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.

Agreed. Once a new enrollment file is received from the Agency, a new card account is created for each record immediately upon processing the file. The enrollment acknowledgment file is sent upon processing the file. Accounts can be funded as soon as the acknowledgement file is received, allowing the Agency to make deposits on whatever schedule the Agency chooses.

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

Agreed. U.S. Bank proposes to **far exceed your requirement by offering unlimited replacement cards without a fee through standard shipping**. Please see our detailed cost proposal for more details.

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

Agreed. Cardholder can make cash withdrawal at any In-network ATM, at no cost, as needed. We do not set any limits on the number of free withdrawals allowed.

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

Agreed. Cardholder privacy and security is a core value for U.S. Bank. As a standard policy, U.S. Bank does not share or sell cardholder information.

- 3.1.1.63 The successful vendor must have systems disaster support available to your stored value card services which include:

- a.) Backup and recovery capabilities;
- b.) Security and emergency arrangements.

Agreed. U.S. Bank's Enterprise Preparedness Program establishes and supports our organization's Business Continuity and Contingency Planning Program. The program is designed to evaluate the impact of significant events that may adversely affect customers, assets or employees. This program helps ensure that U.S. Bank and its applicable affiliates can recover our mission-critical functions and applications, thereby meeting our fiduciary responsibility to our stakeholders and complying with the requirements of the Federal Financial Institutions Examination Council (FFIEC), the Securities and Exchange Commission (SEC), the Office of the Comptroller of the Currency (OCC), the Financial Industry Regulatory Authority (FINRA) and the Office of the Superintendent of Financial Institutions (OSFI). In addition, we have met all recovery

criteria as prescribed by the Interagency White Paper on Sound Practices to Strengthen the Resilience of the U.S. Financial System.

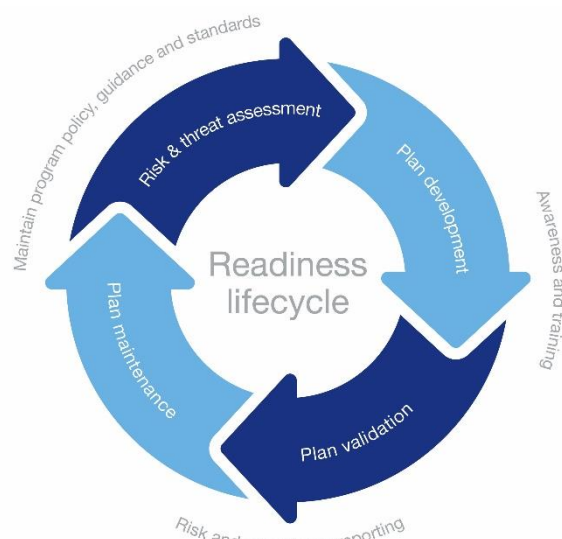
The U.S. Bancorp Board of Directors approves the U.S. Bancorp Enterprise Preparedness Policy annually, and key issues and status are reported to the Board and senior executives on a periodic basis.

Crisis Management manages and coordinates the enterprise response to adverse events that threaten to harm our organization, stakeholders, employees, assets or reputation. The enterprise response focuses on the safety of all employees, customers and assets of U.S. Bank; minimizing disruption of service and/or inconvenience to customers; returning to a business-as-usual state as quickly as possible; and limiting any potential liability of the organization.

Additionally, Crisis Management maintains situational awareness and facilitates crisis management planning, conducts training, tests, exercises and maintains the emergency notification system. Crisis Management oversees the information flow between our lines of business, tiered response teams and executive management. The tiered incident response teams consist of the following:

- Executive Crisis Management team.
- First Response Executive team.
- International Response team.
- Emergency Response team.

The U.S. Bancorp Pandemic Preparation and Response Plan was developed in partnership with senior leaders and other critical support departments to prepare for the possibility of pandemic flu in the same way that we prepare for other events that could affect our employees, customers and communities. The plan was prepared in communication with public officials, pandemic planning experts, various state and local organizations, and other financial institutions and businesses. The plan augments procedures already in place as part of the existing Enterprise Preparedness Program and outlines strategies to mitigate the impact of a pandemic upon our company, employees and customers.



We have resources dedicated to the Enterprise Preparedness Program and detailed Business Continuity Plans and Disaster Recovery Plans for the restoration of critical processes, applications, infrastructure and operations. Key features of our planning process include:

- Employee safety strategies and communications/notifications.
- Systems and telecommunications accessibility.
- Alternate physical site location and preparedness.
- Emergency notification processes and systems.
- System and data backup and recovery.
- Pandemic and high employee absenteeism.

The Enterprise Readiness Services department coordinates strategy, planning, testing, reporting and monitoring of the U.S. Bank Enterprise Preparedness Program across our organization. The

Enterprise Preparedness group has set forth guidelines which incorporate industry best practices for recovery of critical business units, recovery of technology, and emergency and crisis management response and integrates the program into the overall risk management framework.

- **Criticality assessments** — The criticality assessments are used in the determinations of business process and application recovery time objectives, which addresses impacts based on financial, operational, reputational and regulatory risk factors.
- **Business impact analysis (BIA)** — The BIA measures the effects of resource loss and escalating losses over time in order to provide management with reliable data upon which to base risk mitigation and continuity planning. BIA is reviewed biennially in conjunction with plan.
- **Threat vulnerability assessment (TVA)** — Our Enterprise Preparedness Program utilizes a TVA process, biennially, to assess the risk of major natural hazard events and the impacts of those events on our corporate locations and the mission critical processes/technologies executed at those locations. This analysis drives strategic recovery planning for continuity of operations for these processes and technologies at the selected locations. The planning process assists in mitigating the potential concentration risk exposure of a single natural hazard or man-made event to any particular location or process.
- **Business continuity, disaster recovery and vendor service plans** — The plans are a documented collection of procedures and information that is developed and maintained to enable us to provide products and services at an acceptable predefined level in the event of a business, technology or third-party disruption. Recovery plans are reviewed and approved by senior management biennially at a minimum, or as changes occur to mission critical functions and applications or as a result of issues discovered during exercises/tests.
- **Exercising/testing** — All aspects of the plans are exercised/tested in accordance with regulatory requirements and U.S. Bank Enterprise Preparedness Policy guidance, and to demonstrate the level of recoverability. This includes plan activation simulation, including recovery strategies, crisis management and response, business continuity processes and critical infrastructure disaster recovery. Key mission-critical applications are exercised on a quarterly basis. Business Continuity Plans are exercised on an annual basis. Mainframe data is mirrored and replicated to the hot site and server backups are stored off-site in a secured climate-controlled environment. All exercise testing is measured and reported with identified issues documented and remediated.
- **Audit** — Annual internal audits and periodic OCC/Federal Reserve exams are conducted on the U.S. Bank Enterprise Preparedness Program.
- **Board of Directors updates** — The Enterprise Preparedness group provides annual updates at a minimum on the status of our Enterprise Preparedness Program to the Audit Committee of the Board of Directors of U.S. Bancorp.
- **Employee training and awareness** — Employee training and awareness includes biennial training courses, evacuation procedure awareness and identifying employees' roles and responsibilities during an adverse event. Clear communication during an event is vital. Employees who support mission critical operations and technologies are trained through participating in functional exercises of recovery plans.

Our Business Continuity Plans are developed and maintained to address recovery strategies for such events as: pandemic/high employee absenteeism, technology outages, natural hazard impacts, etc. Below are examples of what might occur during an interruption of normal business operations. In the event a business site becomes inaccessible, we presently employ the following recovery strategies for mission-critical functions:

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

- **Relocate to regional recovery center** — A location, other than normal facility, will be used to process data and/or conduct critical or necessary business functions.
- **Vendor work area recovery** — An external site will be used for the recovery of mission-critical personnel and processes utilizing a third party-owned location.
- **Work from home** — Team members will work from home on a bank-owned device.

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

Agreed. There will be no fees whatsoever charged to the Agency including for implementation or ongoing management of the ReliaCard program.

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

Agreed. U.S. Bank will not charge any additional fees to cardholders that are not included in our proposal. Please see our Cost Proposal for a full listing of fees. Our ReliaCard program is not fee driven as many of our cardholders use the card without ever seeing a fee.

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

Agreed. If a cardholder is charged a fee by U.S. Bank that is not included in this solicitation we will credit their account instantly upon them calling customer service to alert us. Cardholders will have the full listing of fees given to them as part of the CFPB pre-acquisition materials, in their initial card packet as well as posted on the website. This event is very rare. After the cardholder alerts U.S. Bank of a fee error, our team uses that information to diagnose the issue and to help prevent it from happening again.

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

Agreed. ReliaCard accounts are all held at U.S. Bank, and we never hold funds designated for deposit into our cardholder's accounts. While some issues are beyond our control, we will use our best efforts to assist cardholders with issues relating to their card.

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

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

Agreed. Each funding file and individual transactions will be confirmed at the time of the processing. In addition, we will provide access via the ReliaCard administrative portal. Within the portal, you will have access to our reporting system. Our Account Reconciliation report provides a detailed itemization of each funding transaction. Please see an example of the Account Reconciliation Report below and in Appendix I. The Card Load report also provides a summary of the total number and value of loads by cardholder ID.

Account Reconciliation Report  
 Program: U.S. Bank (97711111)  
 Funding Card: 111111111  
 Reporting Period: 07/17/2019 to 07/19/2019  
 Report Totals:  
 Total Debits: (\$1,930.60)  
 Total Credits: \$2,559.85

Funding Card	Program	Client Program	Location	Funding Trans Date	Debit Transaction	Credit Transaction	Acct Ending Balance	Trans Code	Trans Code Desc	Transaction Detail	User ID	To Cust ID	To Emp ID	To Cardholder Last Name
369511111	U.S. Bank	15711111	23011111			Beginning Balance	\$0.00							
				07/17/2019 01:46:41	\$0.00	\$395.45		2163	U.S. Bank ACH from Known Remitter	Remitter: Client [MSRN005963] EYVWDR - Payee: 00056003RING - SEC: CTA [CompanyID]				
				07/17/2019 01:46:41	\$0.00	\$395.45		2163	U.S. Bank ACH from Known Remitter	Remitter: Client [MSRN005963] EYVWDR - Payee: 00056003RING - SEC: CTA [CompanyID]				
				07/17/2019 01:46:41	\$0.00	\$395.45		2163	U.S. Bank ACH from Known Remitter	Remitter: Client [MSRN005963] EYVWDR - Payee: 00056003RING - SEC: CTA [CompanyID]				
				07/17/2019 01:46:41	\$0.00	\$395.45		2163	U.S. Bank ACH from Known Remitter	Remitter: Client [MSRN005963] EYVWDR - Payee: 00056003RING - SEC: CTA [CompanyID]				
				07/17/2019 12:14:28	(\$409.05)	\$0.00		2630	Funds Transfer by Card	Credit cardholder debit \$409.05 from funding account - Funds Transfer to Cardholder Name: 3695111111	11223344	24540112		DATA
				07/18/2019 12:14:53	(\$409.05)	\$0.00		2630	Funds Transfer by Card	Credit cardholder debit \$409.05 from funding account - Funds Transfer to Cardholder Name: 3695111111	11223344	24540113		DATA
				07/18/2019 12:15:14	(\$409.05)	\$0.00		2630	Funds Transfer by Card	Credit cardholder debit \$409.05 from funding account - Funds Transfer to Cardholder Name: 3695111111	11223344	24540114		DATA
				07/18/2019 12:20:48	(\$409.05)	\$0.00		2630	Funds Transfer by Card	Credit cardholder debit \$409.05 from funding account - Funds Transfer to Cardholder Name: 3695111111	11223344	24540115		DATA
				07/19/2019 01:48:29	\$0.00	\$94.26		2163	U.S. Bank ACH from Known Remitter	Remitter: Client [MSRN005963] EYVWDR - Payee: 00056003RING - SEC: CTA [CompanyID]				
				07/19/2019 01:48:29	\$0.00	\$94.26		2163	U.S. Bank ACH from Known Remitter	Remitter: Client [MSRN005963] EYVWDR - Payee: 00056003RING - SEC: CTA [CompanyID]				
				07/19/2019 01:48:29	\$0.00	\$300.00		2163	U.S. Bank ACH from Known Remitter	Remitter: Client [MSRN005963] EYVWDR - Payee: 00056003RING - SEC: CTA [CompanyID]				
				07/19/2019 01:48:29	\$0.00	\$94.26		2163	U.S. Bank ACH from Known Remitter	Remitter: Client [MSRN005963] EYVWDR - Payee: 00056003RING - SEC: CTA [CompanyID]				
				<b>Total</b>	<b>(\$1,930.60)</b>	<b>\$2,559.85</b>			<b>Ending Balance</b>					

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

Agreed. The ReliaCard Funding Reject Report lists cardholders accounts for which funding has been rejected. The report is available on the administrative portal the day after cards have been funded. This information is also included in the echo file sent to the Agency if batch funding is used.

Funding Reject Report

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

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

Agreed. Our Account Reconciliation report will be provided on a monthly basis, which itemizes all debits and credit to the account during the month.

3.1.1.68.4 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.

Agreed. We will provide a detailed report via SFTP on a monthly basis explaining which cards were unloaded and the funds returned to the Agency.

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

Agreed. U.S. Bank will send a summary of our SSAE 18 Report in a confidential manner directly with the Agency annually.

- 3.1.1.69 The successful vendor must ensure that any website, web portal, browser plug-ins, or provided software for all transactions and functions (e.g. file transfers, reporting, status review, etc.) are compatible with Microsoft Windows 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.

Agreed. To enjoy the best and most secure experience, we support current browsers and operating systems. Our website supports the current and previous major releases of:

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

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

We do not currently require third-party software to use our web-based systems.

- 3.1.1.70 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:

- a. Account Closure Report.
- b. Aged Inactivated Card Report.
- c. Card Activation Status Detail Report.
- d. Card Activation Summary Report.
- e. Card Issuance Activity Report.
- f. Card Replacement Report.
- g. Cardholder Account Balance Report.
- h. Cardholder Balance Reversal Report.
- i. Client Account Summary Report.
- j. Client Transaction Summary Report.
- k. Customer Service Call Metrics Report.
- l. Customer Service Representative Call Type Report.
- m. Deposit Reversal Report.

- n. [Funding Detail Report, Funding Summary Report.](#)
- o. [Negative Accounts Aging Report.](#)
- p. [Cards Returned as Undeliverable Report](#)
- q. [Report of Card Usage Out of the United States.](#)

Agreed. To ensure the Agency’s program administrators have access to the detailed information they need to manage your program, U.S. Bank offers web-based reporting capabilities that provide detailed program reporting functionality and provides support for the reporting requirements listed in 3.1.1.70.a. through q.

Our portal provides access to the standard query-based reports outlined in the chart below. These standard reports are available through the U.S. Bank prepaid administrative portal and/or SFTP transmission. Sample report formats have been included in Appendix J. Reports can be exported Excel format, allowing the Agency to adapt them to routine internal reporting formats. Reports can be generated on all currently available data (up to the last 12 months). The reporting portal employs a multiple level authorization structure, so access to report functionality can vary with personnel authority levels. Options to run reports are governed by these security access levels.

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



### Agency required ReliaCard reports

Specific to the reports you have outlined in your RFP documents, we can meet your needs through a combination of our standard reports and custom created reports. We are including our recommendations based on our knowledge of your reporting requirements. We look forward to discussing in more detail your needs as we begin the implementation process. In instances where multiple reports may meet your needs, we have listed all of them below.

Supporting All Agency Reporting Requirements	
Agency Need	U.S. Bank Proposed Solution
a) Account Closure Report	Agreed. Monthly Return of Funds Report (via SFTP)
b) Aged Inactivated Card Report	Agreed. Card Activity Summary; Card Account Detail; Daily/Weekly Activation report
c) Card Activation Status Detail Report	Agreed. Card Activity Summary; Card Account Detail; Daily/Weekly Activation report
d) Card Activation Summary Report	Agreed. Card Activity Summary; Card Account Detail; Daily/Weekly Activation report
e) Card Issuance Activity Report	Agreed. Response/Acknowledgment file; Card Account Detail report
f) Card Replacement Report	Agreed. Card Account Detail report
g) Cardholder Account Balance Report	Agreed. Monthly Metric; Card Activity Detail; Custom report created
h) Cardholder Balance Reversal Report	Agreed. Monthly Metric; Card Activity Detail; Custom report created
i) Client Account Summary Report	Agreed. Ad Hoc Report, details to be discussed
j) Client Transaction Summary Report	Agreed. Response File Acknowledgment file
k) Customer Service Call Metrics Report	Agreed. Monthly Call Center SLA report
l) Customer Service Representative Call Type Report	Agreed. Monthly Call Center SLA report
m) Deposit Reversal Report	Agreed. Response File A Account Reconciliation report or Ad Hoc Report
n) Funding Detail Report, Funding Summary Report	Agreed. Card Load Report; Reconciliation Report
o) Negative Accounts Aging Report	Agreed. Card Detail Report or Ad Hoc Report
p) Cards Returned as Undeliverable Report	Agreed. Card Account Detail Report
q) Report of Card Usage Out of the United States	Agreed. Ad Hoc Report, specific details to be discussed

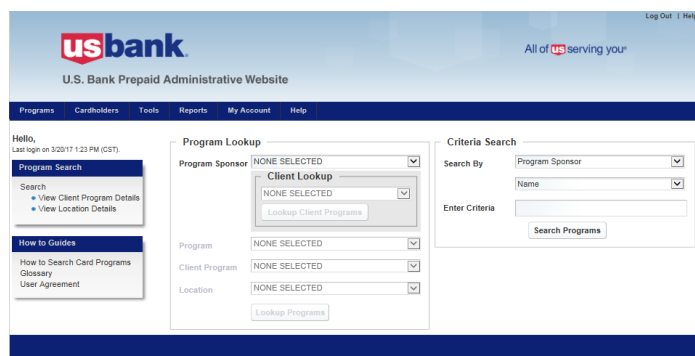
Your onboarding and relationship managers will work closely with you to gather specific details you'd like the ad hoc report to contain. All requested reports will be available prior to program launch.

After implementation, you can request additional custom reports from your relationship manager Kelli Keller. After consultation with our IT staff to scope the request, we will provide an estimated timeframe for completion. Many simple, non-reoccurring ad hoc report requests can typically be completed within two weeks. If you have more complex custom reporting needs (i.e., ongoing scheduled reports), the timeline for completion will vary depending on the technology

development, testing and IT resources needed. After they have been developed, U.S. Bank can push custom reports to an SFTP folder or schedule them to be sent to the Agency on a set basis (e.g., daily, weekly, whenever data changes).

3.1.1.71 The successful vendor must provide agency a Web Portal to view cardholder information including unique ID number assigned, last four digits of card number; cardholder'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.).

Agreed. To aid your administrators in monitoring program activities, such as viewing or running a standard report, enrolling new cardholders or performing general maintenance tasks, the secure ReliaCard administrative portal is available 24/7. Through this intuitive, easy-to-use portal your team will have access to monthly reports and month-to-date program data that can be queried through the previous day's activity.



They will also have access to:

- Look up existing cardholder information including:
  - Address
  - Date of birth
  - Last four digits of card number
  - Unique ID numbers assigned (Card ID and Customer ID)
  - Date card was issued
  - Date card was mailed
  - Method of card mailing
- Edit cardholder information
- Locate routing/account information
- View cardholder account status (Active, Inactive, Pre-active, Replaced, Reissued, De-active)
- Fund cards manually or via file upload
- View date and amount of last payment to card
- View adjustment account information
- Order card replacements
- Order or register a card via file upload
- Confirm batch files are successful
- View/export reports

Please see screenshots below detailing how some of this information is displayed in our administrative portal.

**usbank** All of us serving you<sup>SM</sup>

U.S. Bank Prepaid Administrative Website

Programs Cardholders Tools Reports My Account Help

**Current User**  
Hello, Portal User.  
Last login on 11/4/19 2:25 PM (CST).

**Cardholders**  
Search Cardholders  
View Cardholder Details  
Enhanced Search  
Register New Cardholder  
Order a Personalized Card

**Recent Searches**  
4281 90XX XXXX 3737  
Evcarrie Consumer

**How to Guides**  
How To View Cardholder Info  
Glossary

Cardholder: **Consumer, Evcarrie**  
16-digit Card Number: 4281 90XX XXXX 3737  
Logo/FIID: 9271  
10-digit Card ID: 1234567890  
Customer ID: 987654321  
Card Status: **PreActive**

**Cardholder Information**  
Last updated on 2018-08-25 06:59 AM

**Name** Evcarrie Consumer

**Physical Address** 4437 Spruce Street  
Philadelphia, Pennsylvania 19104  
**Country** United States of America

**Mailing Address** 4437 Spruce Street  
Philadelphia, Pennsylvania 19104  
**Country** United States of America

**Birth Date** May 17, 1954

**U. S. Citizen ?**

**SSN** XXX-XX-6169

**Employee ID**

**State of Employment** PA

**Home Phone**

**Office Phone**

**Mobile Phone**

**Fax Phone**

**Email**

**Notes**

Card Status indicates if account is open or closed. If account is open it will show PreActive or Active. If closed, it will show Inactive, Replaced, Reissued, Expired or DeActive.

**usbank** All of us serving you<sup>SM</sup>

U.S. Bank Prepaid Administrative Website

Programs Cardholders Tools Reports My Account Help

**Current User**  
Hello, Portal User.  
Last login on 11/4/19 2:25 PM (CST).

**Cardholders**  
Search Cardholders  
View Cardholder Details  
Enhanced Search  
Register New Cardholder  
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**Recent Accounts**  
4281 90XX XXXX 3737  
Evcarrie Consumer

**How to Guides**  
How To View Cardholder Info  
Glossary

Cardholder: **Consumer, Evcarrie**  
16-digit Card Number: 4281 90XX XXXX 3737  
Logo/FIID: 9271  
10-digit Card ID: 1234567890  
Customer ID: 987654321  
Card Status: **PreActive**

**Card Information**  
Last updated on 2018-08-25 06:59 AM

**BIN Type** : VU

**Card Status** : PreActive

**Card Design** : Standard

**Number Of Cards** : 1

**Registration Date** : 2018-08-25 06:59 AM

**Activation Rule** : Requires validation of cardholder information

**Validation Date** :

**Request Date** : 2017-01-15 10:43 PM  
**Fulfill Date** : 2017-01-15 10:43 PM  
**Mail Date** : 2017-01-19 06:45 PM

**Fulfillment Provider** : Fiserv Output Solutions

**First Load Date** :

**Expiration Date** : 2020-01-31 11:59 PM

**Card Lost Date** :

**Issuing Bank** : U. S. Bank

**Program Name** : USB Focus PayCard Visa Portable USB/MP ATM

**Program ID** : 11111111

**Client Program Name** : Focus Portable & USB/MP ATM - USB Sales Demo

**Client Program ID** : 22222222

**Card Type** : 1

**Old 16-digit Card Number** :

**New 16-digit Card Number** :

**Paper Statements** : Not Enrolled

**Statement Mail Date** :

**Virtual Card** : No

This section displays card production and mail date. It will also show if expedited shipping was used.

If a card is expired, as indicated by the Expiration Date, a new card is automatically sent to primary address. A link to the new card account shows under "New 16-digit Card Number". Clicking the link will display the new card account record.

3.1.1.72 The successful vendor must supply the agency with Monthly Summary Reports, including Year to Date totals, on activity of services provided. The summary reports should include at a minimum: Transaction Detail (Total, Type, Network Affiliation, etc.); Summary of all Fees Charged to Cardholders by Type; Cards Issued and Reissued; 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.

Agreed. Our standard formats can be produced to provide aggregate data and can be provide through SFTP posting monthly or through your relationship manager. Below is a summary of the reports you require and the name of the report available.

Supporting All Agency Reporting Requirements	
Agency Need	U.S. Bank Proposed Solution
Transaction Detail (Total, Type, Network Affiliation, etc.)	Card Activity Detail Report
Summary of all Fees Charged to Cardholders by Type	Card Activity Detail Report
Cards Issued and Reissued	Card Status Report
Card Activations	Card Activity Summary; Card Account Detail; Daily/Weekly Activation Report
Card De-activations	Card Account Detail
Direct Deposit Transactions;	Card Load Report; Reconciliation Report
Replacement Card Activity (Total, Type, Mailed or Expedited, etc.);	Card Status Report. We do not track / report on expedited mailing, this would be a custom report request.
Number of Cardholders having an Insufficient Fund Charge (Reason);	N/A; we do not charge a decline feed or allow accounts to go to a negative balance

<b>Customer Service Inquiries (Number, Type, Resolved Code); any other information related to the services provided</b>	Monthly Call Center SLA report provide detail on the top five reasons for agent support
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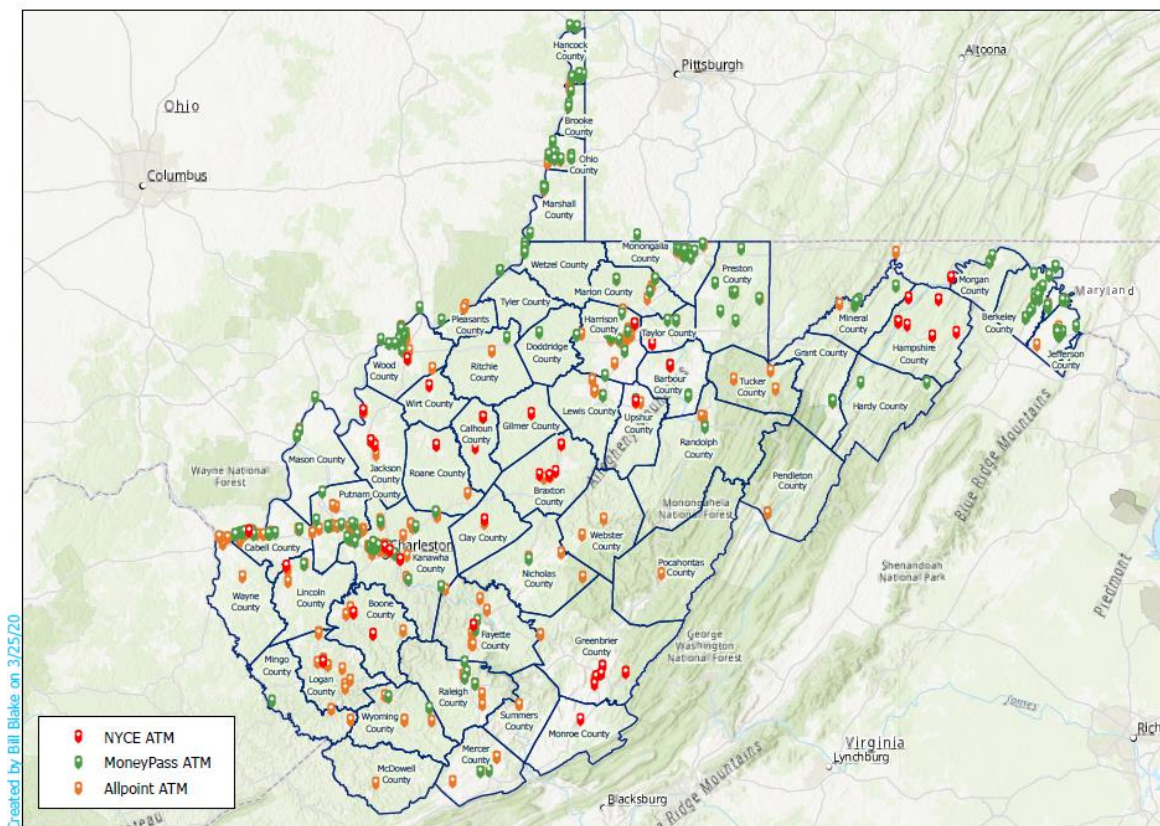
3.1.1.73 Agency will allow 90 days to obtain in-network ATM's in all 55 counties within West Virginia. However, the successful vendor must establish functional in-network ATM's in at least 65% of the 55 counties within 45 days after the contract has been awarded.

Agreed. The ReliaCard program will provide your recipients with in-network ATM options in every county in West Virginia from the start of the contract. U.S. Bank offers the largest ATM network in the country as “in-network” for the Agency’s claimants by including U.S. Bank, MoneyPass, Allpoint and NYCE SUM locations in our in-network group. As opposed to the ATM networks currently offered surcharge free to West Virginia claimants, we are currently covered in 100% of West Virginia counties. **Switching to the U.S. Bank ReliaCard will give citizens of every West Virginia county, including residents of Monroe County, access to a surcharge-free ATM in close proximity to their home.**

In-network ATMs provide for unlimited usage per month, are surcharge free, and includes 508 U.S. Bank, MoneyPass, Allpoint and NYCE SUM locations throughout West Virginia and 79,500 locations nationwide. In addition, cardholders can get cash back at point of sale or withdraw cash from a bank teller at anyone of the 1,764 Visa affiliated financial institutions in West Virginia. They can also use more than 6,500 out-of-network Visa ATMs to access cash, for a minimal charge. The following chart highlights in-network cash access services currently available nationwide for ReliaCard cardholders.

Current U.S. Bank Prepaid ATM Network				
Transaction Type	Network	West Virginia	U.S.	World
ATM Cash Withdrawals (In-Network)	U.S. Bank, MoneyPass, Allpoint and NYCE SUM	508	79,500	87,610
ATM Cash Withdrawals (Out-of-Network)	Visa/Plus	6,500	612,000	1,900,000
Teller Withdrawals (Visa Affiliated Financial Institutions)		1,764	97,250	531,100
Total Access Points		8,772	788,750	2,518,710

U.S. Bank has designed our programs to make sure cardholders can quickly and easily access in-network ATMs when needed. As shown on the following maps, our in-network ATM locations provides the widest coverage throughout the state.



**West Virginia: Allpoint, MoneyPass, & NYCE ATMs**



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

Agreed. U.S. Bank appreciates the Agency’s requirement to have an ATM in every county. This is an extremely important resource for the claimants, no matter which county they reside in. U.S. Bank is pleased to provide ATM coverage in all 55 counties from day 1. With full coverage from the very beginning, your claimants will have the continued access to cash that they need for their daily needs. We understand that the Agency will apply 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 grace period.

3.1.1.75 Vendor must respond to all Agency requests for information within two (2) business days of the request being made to the vendor.

Agreed. U.S. Bank will provide a response within two business days to the Agency’s requests for information submitted. . Both your dedicated Relationship Manager, Kelli Keller, and our client support team will be available to respond to your needs in an expeditious manner.

3.1.1.76 Vendor must implement Electronic Payment Card and Direct Deposit services and go-live within seven (7) months after contract is awarded.

Agreed. U.S. Bank will implement the ReliaCard Electronic Payment Card and Direct Deposit services and go-live within seven months after contract is awarded.

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

Agreed. U.S. Bank has a robust fraud prevention program that includes continuous monitoring and investigating in order to control the inherent risk fraud produces. We will actively assist and cooperate with the Agency in your efforts to investigate and reduce fraud. This will include providing information and documentation as required by your investigations. We can also provide periodic updates from our fraud team on any trends we are seeing in the prepaid industry that may be helpful to your efforts.

Our Prepaid Fraud Operations team communicates with industry groups, other issuers, program managers and gateway partners on a regular basis to discuss current trends and strategies to best utilize fraud prevention tools. This allows us to best protect cardholders, merchants and issuers, and U.S. Bank from potential financial exposure and loss.

#### *Fraud investigation efforts*

By using system-wide tools, U.S. Bank deters, detects, mitigates and prevents system-wide fraud via many host and gateway settings and tools, minimizing potential losses and making the prepaid programs unattractive to fraudsters. We employ both internal and external fraud tools to protect our cardholders. All transactions pass through numerous velocity and fraud checks in real time prior to approval.

Our fraud investigation unit monitors all cardholder activity, allowing us to help protect cardholders from fraud and suspicious activity. The fraud investigation unit utilizes a suite of detection tools that supports an electronic neural network. By integrating a variety of tools, we are better able to support a consistent fraud prevention strategy that allows us to react quickly to emerging suspicious activity with expert rules-based strategies matched against a set of user-defined fraud profiles. At a high level, our fraud monitoring and reporting tools include:

- Compromised card alert analysis and reissue recommendations
- Dispute trends analysis (daily and monthly)
- Gateway case research and analysis (daily)
- False positive and fraud avoidance reviews (monthly)
- Negative reviews
- IVR fraud module

#### *Alerting the Cardholder to Fraudulent Activity*

When a fraud prevention rule detects a potential event, the call center attempts to contact the cardholder either by phone or text (depending on the information on file for the cardholder) to verify the suspicious transaction.

If the cardholder is contacted by phone and he/she confirms that the transactions were fraudulent, the customer service representative will take the cardholder through the process of filing a dispute immediately.

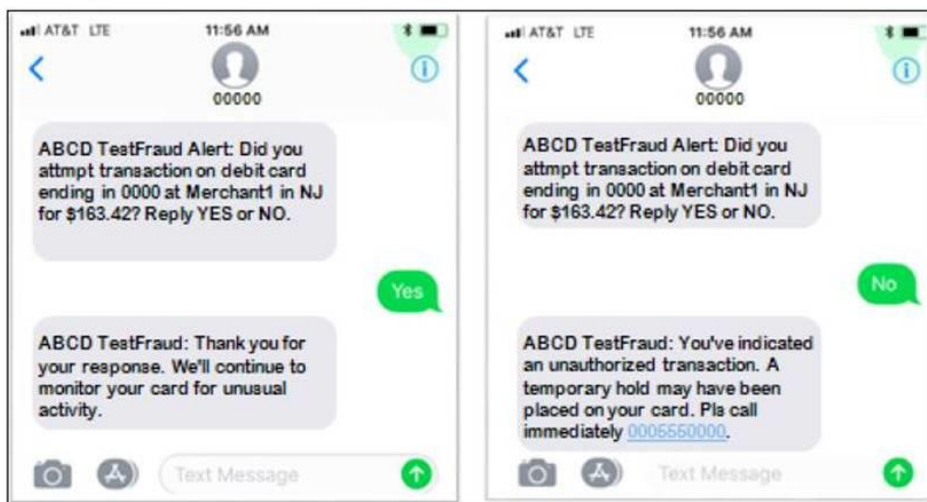
If the cardholder is contacted by text, the cardholder can either confirm or deny they made transaction simply by responding Yes or No to that text. If the response is yes, then the temporary hold on the account will be lifted and they can continue to use their card like normal. If they respond no, the hold on the account will prevent any further unauthorized transactions while the cardholder calls U.S. Bank to dispute the charge.

Our financial intelligence unit director, Andrea Valentin, CFE, CAMS, CFCS leads many industry fraud discussions and is a speaker at many fraud prevention conferences. She is also a co-founder of the Payments Risk and Fraud Consortium.

#### **New Fraud Text Alert**



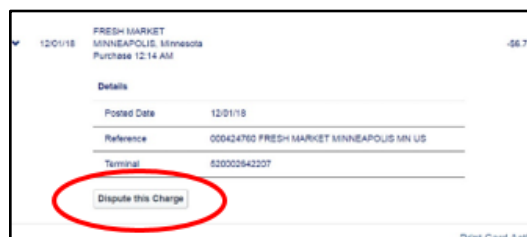
We added 2-way Text Fraud Verification to our fraud alert system, providing an immediate text alert to the cardholder of a suspicious transaction.



### Supporting Cardholder Reported Disputes

Cardholders will have two ways to report a transaction dispute: 1) they can call our customer service center, or 2) use the “Dispute this Charge” button located beneath the transaction detail on our website. If they call us to report a dispute, the CSR will complete a form containing the initial information gathered and mail it to the cardholder. The cardholder completes/verifies the form, signs and returns to us via fax or mail.

The online dispute button provides an alternative accurate and prompt way to submit a dispute without the call center wait time. Clicking on the dispute button auto populates a dispute form that can be printed, completed and signed by the cardholder, and mailed to us for resolution.



### Provisional Credits

If our initial investigation of the dispute claim is not completed within 10 business days of the date initiated by the cardholder, and certain criteria are met (i.e., receiving the written confirmation), a provisional credit will be posted to the cardholder’s card and a letter will be sent to the cardholder documenting that fact.

If the final conclusion of our dispute claim investigation finds that the transaction was unauthorized, the provisional credit becomes permanent and we mail a letter to the cardholder with that information. If our investigation concludes that the cardholder did authorize the transaction and we are denying the claim, a letter is sent to the cardholder informing them of the denial and that we will be debiting any provisional credit from the card account in five business days. The letter also states that the cardholder can request the details of our investigation upon request.

3.1.1.78 A representative of the vendor must meet in person at least once every six (6) months, with Agency staff at the Agency’s designated location.

Agreed. A U.S. Bank representative will meet with the Agency staff in person at least once every six months at the Agency’s designated location.