



West Virginia Purchasing Division

2019 Washington Street, East
Charleston, WV 25305
Telephone: 304-558-2306
General Fax: 304-558-6026
Bid Fax: 304-558-3970

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

Header @ 13

List View

General Information | Contact | Default Values | Discount | Document Information | Clarification Request

Procurement Folder: 944763

Procurement Type: Central Master Agreement

Vendor ID:

Legal Name: New York Community Bank

Alias/DBA:

Total Bid: \$0.00

Response Date:

Response Time:

Responded By User ID:

First Name:

Last Name:

Email:

Phone:

SO Doc Code: CRFQ

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Solicitation Description:

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Total of All Attachments: 13



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

**State of West Virginia
 Solicitation Response**

Proc Folder: 944763
Solicitation Description: ADDENDUM 1 - Electronic Payment Card and Direct Deposit Serv
Proc Type: Central Master Agreement

Solicitation Closes	Solicitation Response	Version
2022-03-07 13:30	SR 0323 ESR03072200000005414	1

VENDOR
 VS0000039877
 New York Community Bank

Solicitation Number: CRFQ 0323 WWV2200000006
Total Bid: 0
Response Date: 2022-03-07
Response Time: 12:51:39
Comments:

FOR INFORMATION CONTACT THE BUYER

Linda B Harper
 (304) 558-0468
 linda.b.harper@wv.gov

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

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

Line	Comm Ln Desc	Qty	Unit Issue	Unit Price	Ln Total Or Contract Amount
1	Vendor should enter Grand Total from the Exhibit A Pricing	0.00000	EA	1763.950000	0.00

Comm Code	Manufacturer	Specification	Model #
84120000			

Commodity Line Comments: Please see Exhibit A Pricing Page as an attachment for detailed pricing.

Extended Description:

Vendors should enter the Grand Total from the Exhibit A and must upload a copy of the Exhibit A Pricing Page as an attachment.

The background of the document is a photograph of the West Virginia State Capitol building. The building is a large, white, neoclassical structure with a prominent dome. The dome is covered in blue and gold mosaics and is topped with a golden finial. The building is surrounded by lush green trees, and the sky is a clear, light blue.

Electronic Payment Card Services and Direct Deposit Services

Solicitation No. CRFQ 0323 WWV2200000006

Presented to:

State of West Virginia

Submitted by:

**Tom Graziano
Vice President and Director Government Banking
New York Community Bank**

March 7, 2022



March 7, 2022

Department of Administration, Purchasing Division
Attn: Bid Clerk / Linda Harper, Buyer
2019 Washington Street East
Charleston, WV 25305-0130

Dear Bid Clerk / Ms. Harper:

New York Community Bank (NYCB)—in partnership with our prepaid debit card program subcontractor, Money Network Financial, LLC (Money Network) a wholly owned indirect subsidiary of Fiserv, Inc., (NASDAQ: FISV)—submits our proposal in response to the State of West Virginia Department of Administration Purchasing Division ("the Agency") Request for Quote for Electronic Payment Card (EPC) Services and Direct Deposit services. We have thoroughly analyzed the solicitation, including Exhibit B and Addendum 1 and are confident our tenured team and robust prepaid card solution will successfully meet the present and future needs of the Agency.

NYCB is a full-service bank and a leading producer of multi-family loans on non-luxury, rent-regulated apartment buildings in New York City with reported assets of \$57.7 billion and deposits of \$34.2 billion. NYCB is a member of the Federal Depository Insurance Corporation (FDIC). We operate over 230 branches through its local divisions, each with a history of service and strength:

In New York:	Queens County Savings Bank
	Roslyn Savings Bank
	Richmond County Savings Bank
	Roosevelt Savings Bank
	Atlantic Bank
In New Jersey:	Garden State Community Bank
In Ohio:	Ohio Savings Bank
In Arizona & Florida:	AmTrust Bank

Our partner and Program Manager, Money Network, offers a robust prepaid card platform and suite of solutions to provide security, simplicity, and flexibility for cardholders. Their expertise in the government prepaid sector includes federal, state and local programs where they serve as the Program Manager for over 16 million reloadable and non-reloadable prepaid cards across the country for programs of diverse size and scope. They are the largest prepaid payroll card provider in the industry, serving over 4,000 clients. What all of these programs have in common is a foundation based on a flexible prepaid platform that has proven to be of timely assistance during the tenuous times brought about by the pandemic, as well as standing needs for governmental



monetary distributions. This includes current partnerships for unemployment insurance, and other disbursements needs, across **the States of New Jersey, South Carolina, Missouri and Rhode Island**. Money Network delivers \$20 billion annually to over three million prepaid cardholders. During the pandemic, Money Network partnered with the U.S. Department of the Treasury – the largest federal program in the country – to efficiently deliver over 24 billion dollars on 16.5 million cards for the three Economic Impact Payments as part of the COVID-19 stimulus efforts. They are also the U.S. Department of the Treasury’s exclusive provider serving over 130 programs for its agencies as Program Manager.

Together, we bring you robust banking services along with a state-of-the-art prepaid debit card program that will serve or exceed your needs. We offer a complete, end-to-end solution providing a streamlined prepaid ecosystem that offers greater value for the Agency with a secure, simple and flexible program for cardholders. With all aspects of our solution under a single provider, you will avoid unnecessary bottlenecks across a multi-provider system. A partnership with us will enable the Agency to provide a multi-client prepaid card program that includes the following:

- Unmatched breadth of experience
- End-to-end platform and set of solutions at no cost to the Agency
- Fee-free cash access for cardholders
- Multi-layered cardholder support, including call center, website, and mobile app
- Seamless transition with no program disruption
- Industry leading fraud mitigation technology, including – VerifyNow™ – for pre-enrollment fraud prevention and account ownership verification as an optional value-added service

We stand ready and remains deeply committed to providing the Agency a solution that enables you to rapidly adapt to changing business needs, keep pace with digital transformation and ultimately surpass the competition in the prepaid, merchant and banking spaces. As your single point of contact, I look forward to taking the next steps with the Agency. Our submission will remain valid for 120 days from the date an Offeror is selected for negotiation or until a contract is fully executed by the Agency.

Sincerely,

A handwritten signature in cursive script that reads 'Thomas Graziano'.

Thomas Graziano,
Vice President and Director Government Banking
New York Community Bank



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EXECUTIVE SUMMARY

Industry-leading prepaid card solutions to help drive Agency objectives:



Partner with a proven and flexible prepaid cards provider.

Over 20 years of experience providing end-to-end prepaid card solutions for private and public sector clients.



Seamless and methodical transition.

Timely transition and implementation methodology for uninterrupted service.



Protect Agency and cardholders with security and fraud mitigation tools.

Industry-leading fraud prevention that combines advanced intelligence sources, agile 24/7 monitoring, and skilled security specialists.



Convenient, fee-free access to funds.

Over 94,000 in-network ATM locations globally, including over 77,000 in the U.S., including in 54 of West Virginia's 55 counties, as well as surrounding states.



Greater possibilities with our team.

Instant and scheduled electronic card funding capabilities to deliver cardholders funds when they need it, along with robust Cardholder mobile app with account management tools.



On-going multilayered support for the Agency and cardholders.

Dedicated account manager backed by executive leadership, call center support, and payments experts to help drive your objectives.

As the Agency seeks an electronic bank services partner for the disbursement of unemployment compensation benefits, you need a strategic partner to manage a seamless transition from your current partner and provide the breadth of capabilities needed to successfully serve the West Virginians in need. NYCB and our prepaid debit card program has over 20 years of experience as a global leader in financial technology and payments in public and private sectors. Our partner Money Network delivers unparalleled capabilities that meet your requirements at no cost to the Agency. This includes a highly competitive cardholder fee schedule that allows more of the funds you provide to go directly toward cardholders' daily needs.

For this contract, NYCB has partnered with Money Network. Figure 1 overviews of our partnership alignment. In our team, the Agency will find the forward-thinking mindset that will enable the Agency's cardholders to integrate our solutions to fit all their individual needs.

As we innovate and lead the changing marketplace, we deliver comprehensive solutions that will offer much greater value in a competitive ecosystem. We remain on the forefront of payment innovation, and we will enable these advanced capabilities through our unique solution to accommodate all types of payment preferences.

Even as your needs grow and evolve, the breadth of our solution capabilities enables us to meet your proposed requirements today and expand to meet the greater necessities of your organization in the future.

We earn client trust every day, and we are fully committed to provide the Agency and the communities you serve with service that exceeds both you and your cardholders' expectations.

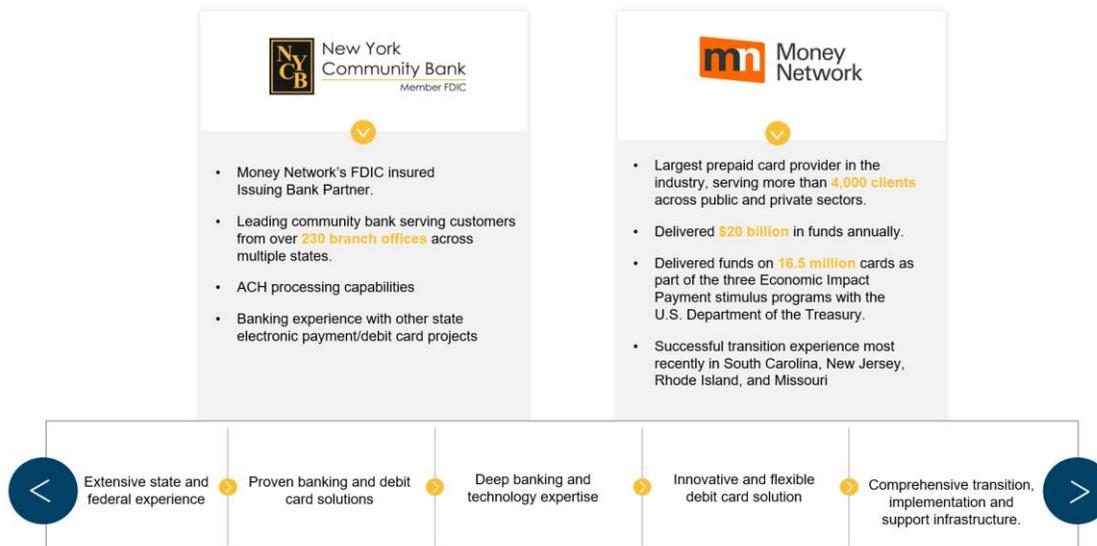


Figure 1. A winning team for West Virginia

Our team brings the right combination of solution, experience, expertise, and passion for driving meaningful change for our clients and the people they serve.

Our complete, end-to-end solution will help you achieve your goals with the following capabilities, which are managed in-house:

- Card manufacturing
- Card and print material customization
- Card processing
- Risk management services, including owning fraud risk post activation
- Extensive management reporting and analytics
- Multilayered customer service support for the Agency

As shown in Figure 2, our solution enables the Agency to deliver a streamlined prepaid ecosystem that offers much greater value in a competitive market. With all aspects of the Money Network solution under a single provider, the Agency avoids unnecessary bottlenecks across a multi-provider system. We continue to innovate and enable advanced capabilities through a unique solution that accommodates and provides greater value to the Agency and your cardholders.

Our solution empowers your cardholders with inclusive financial capabilities to which they may never have had access previously, such as a mobile application that supports popular Wallets such as Apple Pay®, Google Pay™ and Samsung Pay®, and card spend metrics.

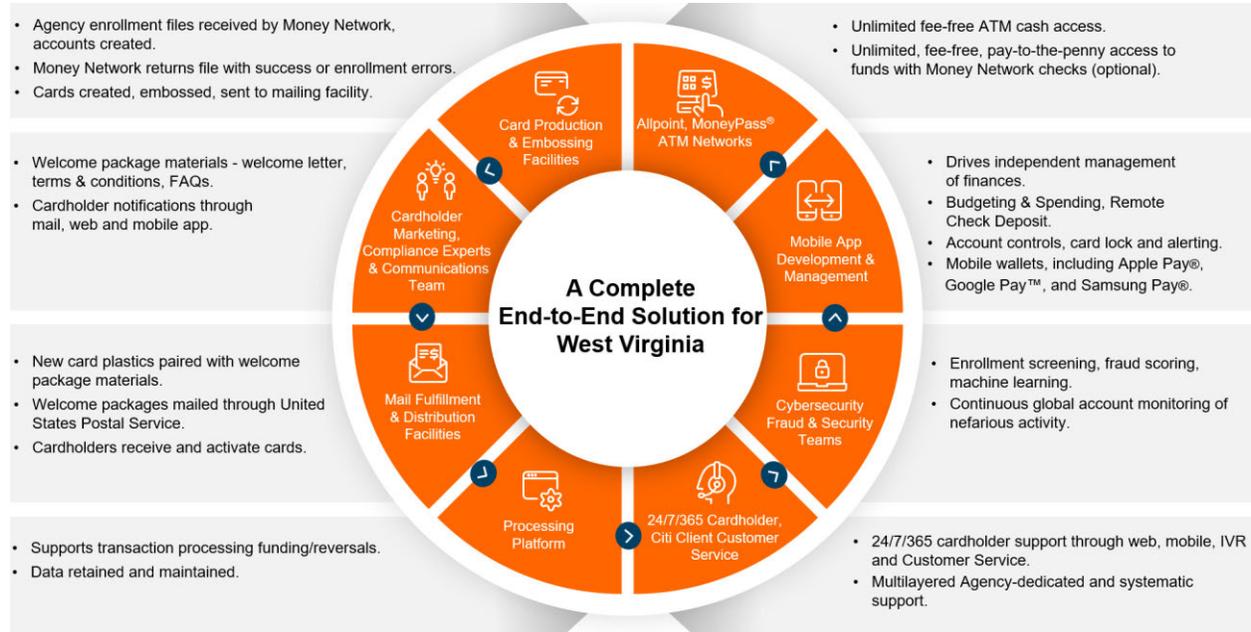


Figure 2. Complete End-to-End Solution

Money Network's parent company, Fiserv, owns and operates key components of our Money Network Prepaid Card program, simplifying the Agency's costs and program administration.

Partner with a flexible and proven prepaid card leader

As demonstrated in Figure 3, our partner, Money Network, has a track record of innovation and success in the prepaid debit card sector. We work with thousands of programs of varying scope and complexity across public and private sectors. We are the largest prepaid payroll card provider in the industry, serving over 4,000 clients, including the largest non-benefits federal government prepaid program and six of the top ten U.S. retailers, including the world's largest retailer.



Figure 3. Money Network is unmatched in experience and capabilities.
We serve a broad scope of public and private sector clients, moving billions of dollars to consumers who rely on our prepaid card services.

Additionally, we deliver \$20 billion annually to over three million prepaid cardholders. In the last year, in partnership with the U.S. Department of the Treasury—the largest federal program in the country—Money Network efficiently delivered funds on 16.5 million cards for the three Economic Impact Payments as part of the COVID19 stimulus efforts. In addition, we are the U.S. Department of the Treasury’s exclusive provider serving over 117 programs for its agencies as program manager. We also support smaller agencies (such as the Hawaii Restaurant Card) and relief efforts such as providing aid to communities impacted by crises like Hurricane Katrina and the California wildfires. This has yielded tremendous insights into the needs of West Virginians without traditional bank accounts.

Figure 4 provides select examples of state and federal programs that Money Network supports.



Figure 4. A Proven Partner for Federal and State Agencies

Throughout the recent global pandemic, federal and state government agencies rely on Money Network to support their prepaid card efforts, and we've risen to the challenge delivering prepaid card services for millions of our fellow citizens.

A multidisciplinary team of payments experts implements our solution. Each member of our team delivers invaluable insights into payments and financial technology the Agency needs to meet your present and future objectives.

As we innovate and lead the changing marketplace, we deliver comprehensive solutions that will offer significant value in a competitive ecosystem. We are fully committed and capable of providing the Agency with services and solutions that exceed your and your cardholders' expectations. As your needs grow and evolve, our solution capabilities are sufficiently flexible to meet your proposed requirements today and expand to respond to the wider needs of the future marketplace.

Seamless and methodical transition



We recognize the urgency and importance of this transition, the criticality of delivery and access to funds by your cardholders and the enormity of the task for the Agency in support, and delivery of, the needed disbursements to approved recipients. Our partnership provides a seamless migration from your current vendor to our Money Network platform and solution that eliminates any disruption of funds being delivered and access to those funds for your cardholders. We are prepared to develop and execute the detailed steps necessary to ensure a smooth and timely transition from your current provider.

With our 2021 transition of the State of South Carolina Unemployment Insurance card from their previous provider to Money Network and selection as a trusted partner for the implementation of State of New Jersey (unemployment compensation, disability, and family leave,) State of Rhode Island (unemployment compensation, child support and **former Key Bank client**) and Missouri (unemployment insurance) programs, we look forward to bringing to bare, the lessons learned and best practices for West Virginia.

In collaborating with the State's staff for the transition, we follow a highly structured transition and project management approach that is based on the application of proven industry- standard

techniques and methodologies. Additionally, we provide a single point of contact that provides updates and answers to address your concerns or other key issues throughout the entire transitionary process. This allows you to run your program while we manage the transition.

Protect Agency and cardholders with security and fraud mitigation tools



Government prepaid programs have experienced a significant growth rate throughout the pandemic. With this rise in prepaid program distributions, fraudsters have increased their efforts as well. Money Network uniquely positions fraud reduction and mitigation as a core differentiator for our program. With the Fiserv global fraud organization regarded as a top industry benchmark, **Money Network owns the risk and losses from third-party fraud after card activation.**

Through innovative technology and continuous learning, Money Network ensures legitimate cardholders enjoy seamless access to their funds and always protects client funds. Money Network has an average fraud loss of less than 4 basis points (bps), compared to a prepaid industry average of 10 bps. Further, during the execution, delivery and management of the National Economic Impact Payments, the fraud loss rate was less than 2 bps.

To help mitigate fraud, prevent data breaches, and protect cardholders' information, we employ a unified cybersecurity and fraud protection program which promises of the components shown in Figure 5. Implementing these measures is our global fraud organization, which is regarded by our industry peers as one of the best in the world. We score 500 million transactions daily built on a 24/7 Joint Security Operations Center (JSOC). Most notably, we are the first to identify up to 40 percent of breaches, many times even before the affected entity themselves are aware.

Additionally, we have a 24/7 incident response organization and a world-class cyber fraud threat intelligence team monitoring transaction worldwide. The cyber, fraud and risk teams at Fiserv offer tremendous insight into the financial space, monitor dark web activity, and analyze trends in cardholder behavior to minimize your program's risk.



Figure 5. Unified Cybersecurity and Fraud Protection.

Money Network offers the Agency prepaid payment innovation with advanced threat awareness and prevention solutions that was developed and implemented by experts with experience and insights from some of our nation's most elite intelligence agencies.

The Money Network monitoring systems combine proactive cardholder protection including EMV chip cards, the lock and unlock feature available through our mobile app, and our cyber fraud and security teams to provide our public and private sector clients with unique and effective defenses against third-party fraud.

To help protect the Agency and your cardholders from fraudulent claims, Money Network combines instant verifications/approvals with robust fraud scoring at the point of activation for a layered approach to authentication without friction for legitimate cardholders. With these capabilities, the Agency can help confirm the cardholders entitled to the funds are the ones receiving these funds.

Most recently, when activating cardholders receiving funds in a large public sector program rollout, the fraud organization interrupted transactions totaling approximately \$338 thousand and prevented fraud loss in a single week. Our fraud organization's ability to prevent and interrupt fraud loss protects legitimate cardholders from a disrupted, fraudulent/traumatic experience and maximizes legitimate delivery of government funds. Customization aspects of these funded programs will be made available to the Agency.

Pre-enrollment fraud verification reduces fraud exposure

To help protect the Agency and its citizens, Money Network leverages best-in-class technology to combat identity theft on the front-end of your application process. This is an optimal approach

in that it eliminates the possibility of a fraudster being approved as a claimant and limits the Agency's liability relative to disbursement fraud.

Consistent with these objectives, we offer – VerifyNow™ – for pre-enrollment fraud prevention and account ownership verification as an optional for a fee Value-Added Service, as shown in Figure 6.



Figure 6. Account Ownership Verification

VerifyNow provides the Agency with three distinct methods that can be used to verify demand deposit account (DDA) ownership prior to a claimant deemed eligible to receive funds via direct deposit.

VerifyNow has the capacity to help insulate the Agency from disbursement liability/fraud in both your prepaid and direct deposit environments. More information is included in a separate attachment as to how VerifyNow can enhance your existing fraud prevention capabilities, while being integrated into your existing fraud team.

Convenient, fee-free ATM access to funds



Our extensive ATM network and digital capabilities provides the Agency with more ways for cardholders to access funds wherever and whenever they need. As shown in Figure 7, we provide cardholders with an expansive network of fee-free, in-network ATMs, providing greater fee-free ATM access for your cardholders **in 53 of**

West Virginia's 55 counties. We closely align with the distribution of these ATM locations with West Virginia's geographic population density.

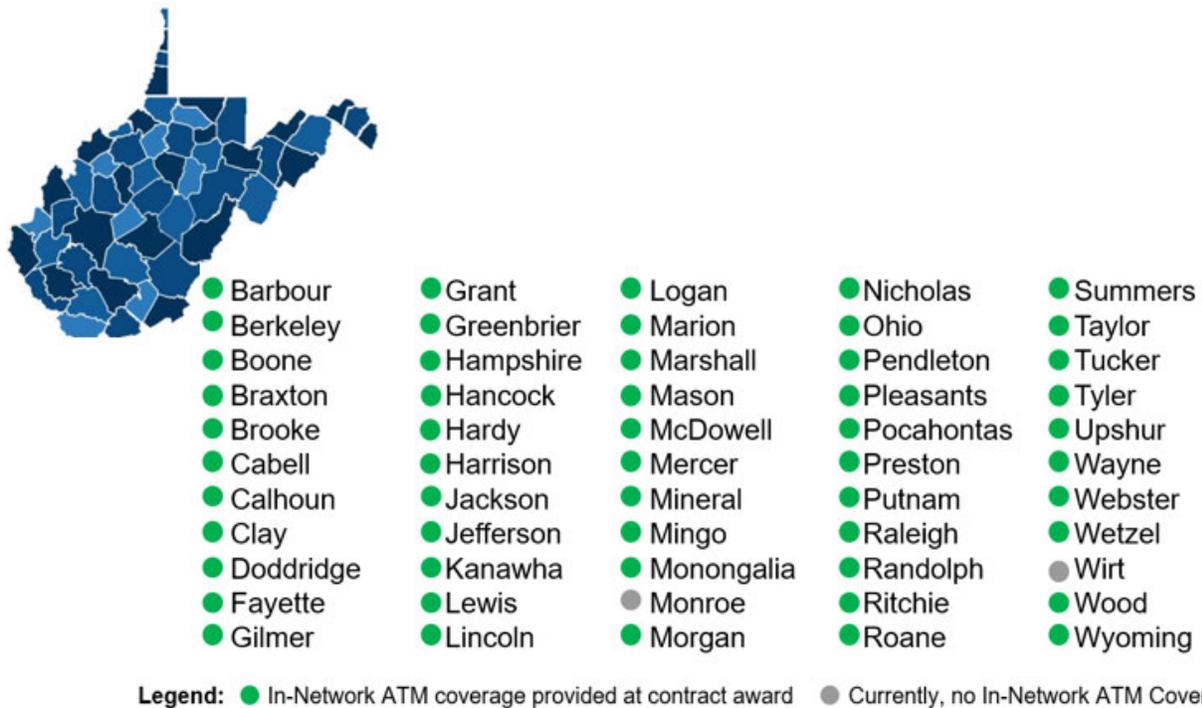


Figure 8. In-network Fee Free ATM Access in West Virginia Counties
We provide your cardholders with convenient access to cash withdrawals.

Figure 9 shows our in-network ATM distribution across the state.

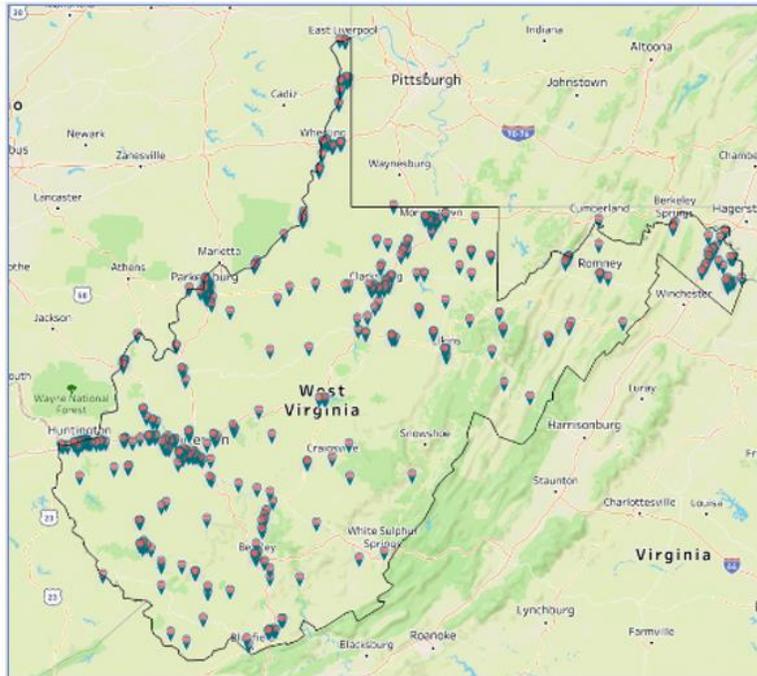


Figure 9. In-network Fee Free ATM Access Across West Virginia
Our large in-network ATM footprint covers most of the State.

As outlined in Table 1, we also provide in-network, fee free ATM access in multiple bordering states, nationally, and internationally.

Table 1. Money Network ATM Network			
Number of in-network ATM Locations			
ATM Geographic Location	In-Network MoneyPass	In-Network Allpoint	Total
West Virginia	246	256	502
ATM Coverage in 53 of 55 West Virginia Counties			96 percent
National	37,147	39,939	77,086
International	456	16,590	17,046
In-Network Border States ATM Locations			
Kentucky	548	439	987
Maryland	932	1,324	2,256
Ohio	1,878	1,632	3,510
Pennsylvania	1,854	2,302	4,156

Table 1. Money Network ATM Network			
Number of in-network ATM Locations			
ATM Geographic Location	In-Network MoneyPass	In-Network Allpoint	Total
Tennessee	601	653	1,254
Virginia	1,546	1,151	2,697

Greater possibilities with our team

The last thing your cardholders should be worried about is how to access their money, pay bills or move funds, particularly during these trying times. The Money Network debit card program offers flexibility through a mobile application that makes it easier for cardholders to establish and maintain healthy financial habits on the go with “anytime, anywhere” account access.

Cardholders can view their account activity in real time, receive balance information, track transactions, get notifications, and locate nearby in-network ATMs. The solution offers many ways to access funds, move money or pay for goods and services.

The following are available options for your cardholders:

- **At the Point-of-Sale or Online** – Your cardholders can use their prepaid debit card anywhere Visa® is accepted at the point-of-sale or online the same way they would use any other prepaid card.

- **Money Network Mobile App** – Through the app, cardholders can access a variety of features to help them manage funds on their prepaid debit card or transfer money to their bank account.



- **Mobile Wallet Support** – Cardholders can link their prepaid debit card to the most popular mobile wallets (Apple Pay®, Google Pay™ and Samsung Pay®,) with the Native IOS and Android-compatible mobile devices.

- **The Money Network Check (optional)** – The patented solution is a positive-pay instrument, whereby cardholders simply place a call to the Money Network Call Center to authorize the amount based on the availability of funds, the amount the cardholder authorizes is then removed from the account balance which prevents the possibility of an overdraft or advanced funds not yet deposited to card. These checks are sent with the Welcome Package and can be reordered as necessary and can be used to make payments or cashed at participating locations.

On-going multi-layered support for the Agency



Our partner, Money Network, is a world leader in payments and financial technology. They leverage their extensive experience to uncover how people access, save, and manage their money. We have an end-to-end view of payment trends across multiple industries, users, and institutions. This has helped them develop the technical advantages and specialized expertise within a program that will best serve the needs of your intended payments recipients.

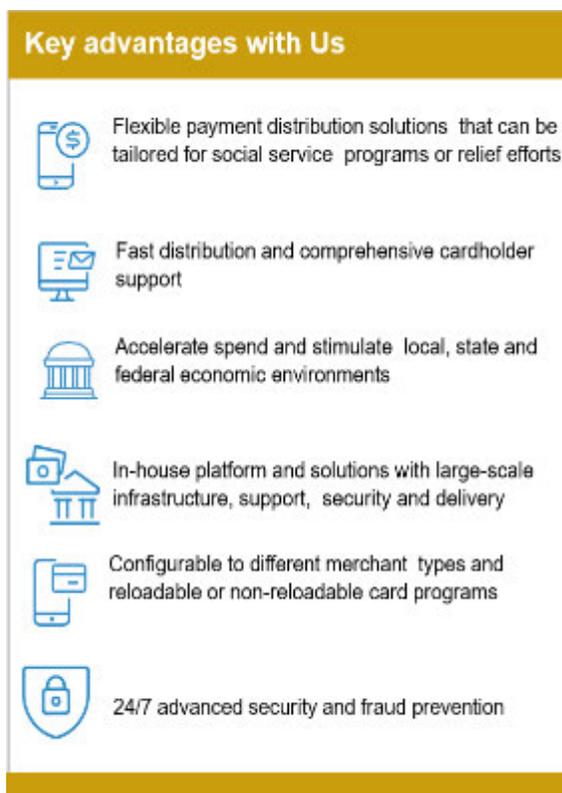
To help drive the Agency's objectives, our team provides multiple layers of support that include:

- Live dedicated day-to-day program resources
- Executive level oversight
- Government-specific client management
- Subject matter experts in fraud mitigation and security
- Intuitive self-service systems and more.

- In addition to the Agency’s specialized support, we have broad systems support across the program, which include the following:
- 24/7 technology monitoring (boasting a 99.9 percent uptime)
- Dedicated customer service phone line
- Business continuity and disaster recovery plans and support

Money Network continues to provide payments for a wide variety of needs and industries including agency benefits, stimulus funds, payroll, tax refunds, and more. We continue to manage programs of all sizes with varying complexities and requirements across the public and private sectors. Fiserv helps clients achieve best-in-class results through a commitment to innovation and excellence in areas including prepaid program management, debit solutions, digital banking solutions, card issuer processing and network services, eCommerce, merchant acquiring and processing.

Why choose us?



As the needs of the Agency and its cardholders evolve, we offer greater value and unwavering reliability to deliver a streamlined, proven prepaid card solution that can support accelerated entry into your respective client markets. As shown in the Figure 10, we summarize the overarching advantages we bring to the Agency. Our innovative solutions help you increase efficiency and streamline operations, connect with your citizens, and reduce back-office efforts.

Under the leadership of our parent company Fiserv, we strive to be a driving force of innovation across the entire payment spectrum. Fiserv exemplifies this goal by recently being named one of Fast Company's World's Most Innovative Companies in 2021. This is based not only on our resilience during the pandemic, but also for our ability to transform challenges into impact-making processes.

Figure 10. Key Advantages

We help clients achieve best-in-class results through a commitment to innovation and excellence in areas including prepaid program management, debit solutions, digital banking solutions, card issuer processing and network services, eCommerce, merchant acquiring and

processing. Our \$500 million investment in innovation helps deliver innovative solutions that provide value to our clients while improving the customer experience.

3. GENERAL REQUIREMENTS:

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

3.1.1. The Electronic Payment Card (EPC) / Direct Deposit

Comply. See detailed responses below.

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

Comply. We are offering a Visa-branded EPC and are accepted at more than 10 million merchants domestically and more than 70 million merchants globally. Cards may be used in person at the point-of-sale or for card-not-present transactions, whether online or phone-based. Our cards support both PIN debit and signature debit transactions.

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

Comply. Money Network is indirectly affiliated with both Visa and Mastercard through our payments processing services and financial institution solutions for issuing banks that are members of Visa and Mastercard. As a result, we can support either card network that the state elects to use. For this RFQ, we propose to partner with Visa for network purposes.

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

Comply. Our card offers the flexibility of both PIN-based debit and signature-based transactions for cardholders at the point-of-sale. Both PIN-based and signature-based transactions are unlimited and free. Cash-back feature is available at point-of-sale where supported by merchants. Our Visa-branded prepaid debit cards can also be used remotely, with more than 10 million merchants domestically and more than 70 million merchants globally.

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

Comply. Cardholders are allowed unlimited fee-free cash withdrawals via our in-network ATMs through the Allpoint Network and the MoneyPass Network, which is Fiserv-owned. As shown in Figure 11, Cardholders can identify in-network ATMs through the Money Network Mobile App locator feature, via the cardholder Web site or by contacting our call centers. In West Virginia, we provide access to 246 MoneyPass locations and 256 Allpoint locations, for a total of 502 fee-free locations.

Nationally, cardholders have access to over 77,000 fee-free in-network locations.

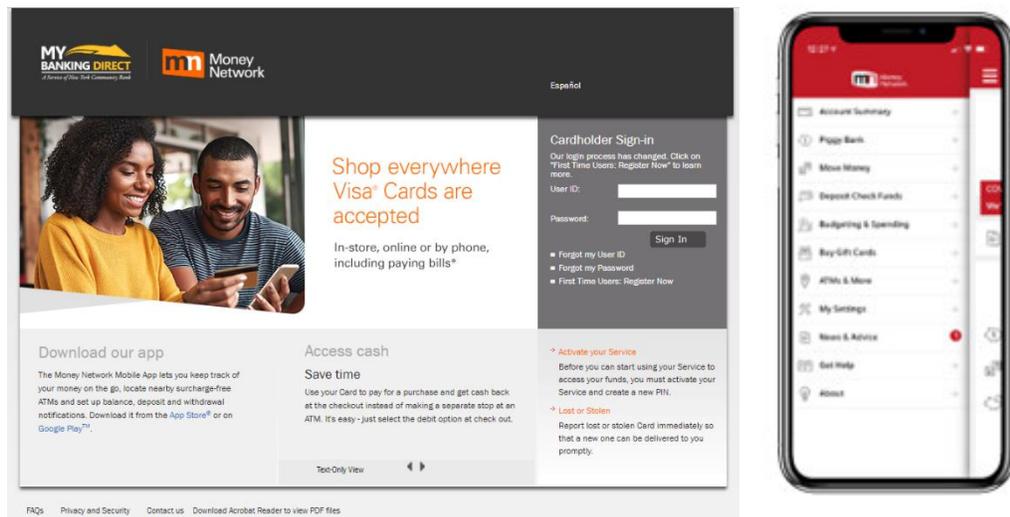


Figure 11. Cardholder Website and Mobile App—ATM Locator
Cardholders can easily locate in-network ATMs with the ATM search function.

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

Comply. We support issuance of cards with expiration durations of either 36 or 48 months.

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

Comply. Money Network supports both reloadable and single load prepaid debit cards as required by the state. Our team has vast experience in supporting public sector benefits programs of varying types, to include unemployment Insurance.

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 \$1,696 per month.

Comply. Money Network will load card account funds as instructed by the state in the amounts and on the dates required. We process approximately \$20 billion in annual loads on prepaid cards that covered 600 million transactions and have served over 65 million cardholders.

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

Comply. Money Network will not offer or extend a line of credit to cardholders.

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

Comply. Our prepaid cards offer the flexibility of both PIN-based debit and signature-debit transactions for cardholders at the point-of-sale. Both PIN-based and signature-based transactions are unlimited and free. Where supported by merchants, cash back is available at the point-of-sale.

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

Comply. Our prepaid cards can be used for on-line and phone purchases with merchants that accept Visa for card-not-present transactions.

3.1.1.11. The EPC must provide for Real Time Transaction Processing.

Comply. We process all card authorizations in real-time.

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

Comply. We do not require a bank account relationship or a credit approval for cardholders. Our prepaid debit experience includes extensive support of those that are considered under/unbanked, banked, unemployed and those looking for alternatives to traditional banking.

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/or other government programs. This information will be required before issuance of contract award.

We submit **three references in Table 2.**

Table 2. Project References	
Project Name 1 – Virginia Department of Social Services	
Reference Contact Information	Isabelle Stitt-Fredericks, Strategic Initiatives VISTA 845.417.1590 Isabelle.stitt-fredericks@dss.virginia.gov
Letter of Reference	Please refer to Attachment 3.1.1.13a – Fiserv Reference Letter – Virginia Department of Social Services.

Table 2. Project References	
Project Name 2 – State of South Carolina Treasury Office	
Reference Contact Information	Clarissa T. Adams, Chief of Staff 803.734.2522 Clarissa.Adams@sto.sc.gov
Letter of Reference	Please refer to Attachment 3.1.1.13b – Fiserv Reference Letter – State of South Carolina Treasury.
Project Name 3 – State of Hawaii – Department of Business	
Reference Contact Information	Gwen S. Yamamoto Lau, Executive Director 808.587.2690 gwen.s.yamamotolau@hawaii.gov
Letter of Reference	Please refer to Attachment 3.1.1.13c – Fiserv Reference Letter – State of Hawaii Department of Business, Economic Development & Tourism

3.1.1.14. The successful vendor must provide cardholders a secure system that operates 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.

Comply. Cardholders have secure system access and support services available 24/7/365. This includes toll-free IVR (interactive voice response) and live agent support through our call centers located in Hagerstown, Maryland, and Coral Springs, Florida. The Money Network Mobile App and our online website are also free and available 24/7/365.

Cardholders can contact us for many reasons: balance inquiries, questions about statements and transactions, lost or stolen cards, PIN changes and more. Contact made with our call centers results in most inquiries being resolved on the first call.

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 ATMs, and detailed contact information for their customer service. The web page should be accessible without cardholder having to create a login.

We provide a cardholder website and mobile app for access to card account information, program details and other relevant information. As shown in Figure 12, our website includes a “Frequently Asked Questions” (FAQs) page, which provides information pertaining to getting started with the account, card usage, account

management, and other information. Our website also includes a “Contact Us” page, which provides detailed contact information for their customer service. This page is accessible on our homepage without cardholder log-in, as shown in Figure 12.

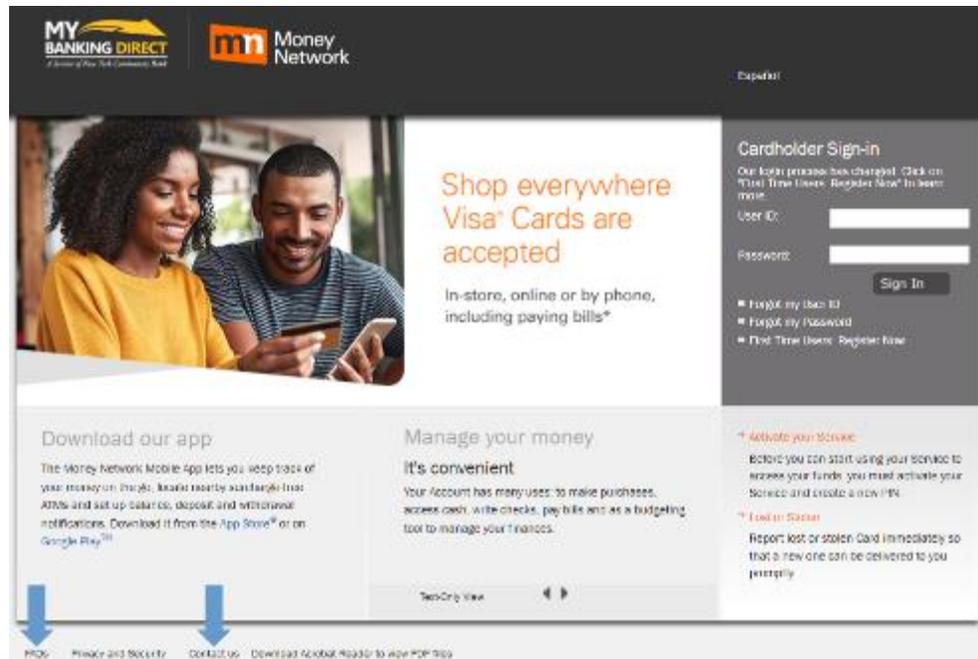


Figure 12. Designated Informational Page - FAQs and Contact Us
Cardholders can access the Frequently Asked Questions page for information.

As shown in Figure 13, cardholders can also access the cardholder fee schedule and other confidential card account information and program details remain confidential after login. Additionally, as noted in our response to Requirement 3.1.1.4, both the Money Network website and mobile app enable cardholders to search in-network statewide ATMs.

Our call centers are toll-free and available 24/7/365. Our cardholder Website and mobile app have FAQs to assist with common inquiries, to include program information, monitor balances, view transactions, transfer funds, locate in-network ATMs and more. Cardholders can sign up to receive balance updates and transaction alerts via text message or email.

Additionally, cardholders can sign up to receive balance updates and transaction alerts via text message or email. In addition to the web page, cardholders can also locate customer service contact information in their Welcome Packages and via the Money Network Mobile App.

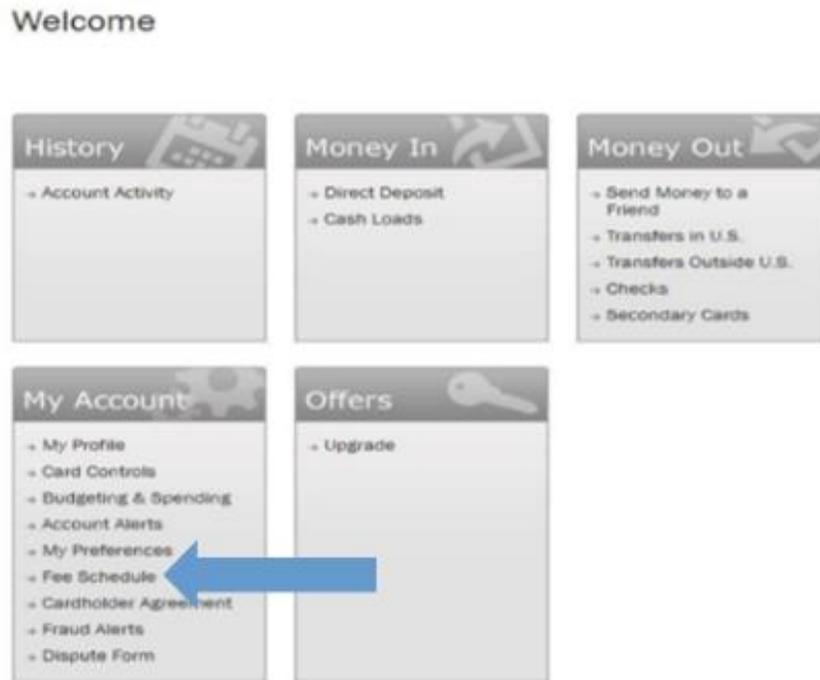


Figure 13. Money Network Website- Link to Fee Schedule
Cardholders can easily access fee information via the website "Fee Schedule" link.

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.

Comply. The following is our cardholder website URL:

<https://mbd.everywherepaycard.com>

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

Upon receipt of the Agency's daily enrollment data file (via an agreed upon deadline), we begin processing. After receipt of the request to generate a new card, a file is processed, an account is created and assigned a card number, and the file is sent to card production. From there, cards are embossed (personalized), cardholder information is printed on carriers, and the materials are assembled in envelopes, sent to a ZIP sort facility and ultimately transported to a USPS facility. Materials received by cardholders will include a plastic card with an activation sticker, a card carrier and a cardholder agreement that contains the appropriate fee schedule and terms and conditions.

Money Network retains capacity to service programs of all sizes.

- Monday- Enrollment file processed upon receipt
- Tuesday - Next business day card accounts created, plastics embossed, and Welcome Package created and mailed

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 which is located within the geographical boundaries of the United States with live representatives 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.

Comply. Cardholders may request a new card based on cases of lost, stolen, or damaged cards. We provide for unlimited and toll-free calls 24/7/365 to our call centers located in Hagerstown, Maryland, and Coral Springs, Florida. Live agents are easily reached from the IVR main menu, and our agents support cardholder inquiries in English and Spanish, with translation services available in up to 40 languages.

The Cardholder Welcome Package contains our 1-888 number to our Call Centers. In addition, the customer service number is available on the back of the card, via our cardholder website and our mobile app. Replacement cards can then be issued and the outstanding balance transferred to the new card account immediately upon account creation.

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.

Comply. We 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.

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

Comply. With our full language offering, cardholders should not experience any language issues. The Money Network IVR provides support for English and Spanish. If the cardholder has an additional language need, they are redirected from the IVR to the Call Center for additional assistance. Money Network supplies translations services in the 40 languages listed in Table 3. If needed, we can also scale to provide support in up to 200 languages.

In connecting to our toll-free Call Centers, cardholders are prompted to press 1 for English, press 2 for Spanish, Press 3 for all other languages. The call is then transferred to a live agent who would receive guidance from the cardholders as to their preferred language and then the caller would then be connected to our translation services for assistance.

Table 3. Cardholder Customer Service Center Supported Languages				
<ul style="list-style-type: none"> English Spanish Albanian American Sign Language Amharic Arabic Armenian Bengali 	<ul style="list-style-type: none"> Bosnian Brazilian Burmese Cambodian Cape Verdean Chinese (Cantonese, Mandarin and Hmong) Dari/Afghan European Portuguese 	<ul style="list-style-type: none"> Farsi French French Creole Gujarati Haitian Creole Hindi Italian Japanese 	<ul style="list-style-type: none"> Karen Kinyarwanda Korean Nepali Polish Portuguese Punjabi Romanian 	<ul style="list-style-type: none"> Russian Somali Swahili Tagalog/Filipino Tigrigna Turkish Urdu Vietnamese

3.1.1.21 The successful vendor must notify the Agency within four (4) hours of any down time.

Comply. The agency can enroll to receive notifications of outages that impact them. In so doing, the agency will receive updates about any incidents impacting them specifically every 30 minutes. Money Network sustained zero down time during the pandemic, a time frame with an extremely heavy number of inbound calls.

3.1.1.22. The successful vendor must also provide a monthly report of any down time in their customer service support. This report will only be necessary when down time occurs.

Comply. Though highly unlikely, should down time occur with our Call Center support, Money Network will ensure that a monthly report is provided to the state.

3.1.1.23. The successful vendor must establish a unique ID number for each cardholder upon receipt of the Agency’s daily evollment data file.

Comply. All cardholders in the program will receive a unique card number and underlying card account number upon enrollment.

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.

To establish new cardholder accounts, the Agency will submit an enrollment file. Within 24 hours of receipt of the enrollment file, we create the card account and transmit a return file back to the Agency detailing account creation data. The enrollment file is processed, an account is created, assigned a card number, and the sent to our card production team. Cards are then embossed (personalized), cardholder information is printed on card carriers, and the Welcome Package is assembled, sent for ZIP sort and transported to a USPS facility for shipping and distribution. Materials received by cardholders will include a plastic card with an activation sticker, a card carrier and a cardholder agreement that contains the appropriate fee schedule and terms and conditions.

Maximum time to process the creation of an account and card plastic until mailing of the card and its accompanying Welcome Package materials to the cardholder is based on the following timeline:

- Monday - Enrollment file processed upon receipt
- Tuesday - Next business day card accounts created, plastics embossed, and Welcome Package created and mailed

3.1.1.24. The successful vendor must provide the ability to fund EPC's and accounts designated for direct deposit from the Agency's multiple bank accounts.

Comply. With an active NYCB business account, the Agency can take advantage of our state-of-the-art Business Online Banking system through our Cash Management Department which will allow the Agency the ability to create ACH transactions for the purpose of sending direct deposits to recipient's bank accounts. The system would also allow pass through files from a third-party vendor in NACHA format to be processed on a daily basis.

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.

Comply. We will work with state agency personnel to develop a cardholder information change procedure.

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).

Comply. With an active NYCB business account, the bank will be able to effectively receive wire transfers and send direct deposit funds through ACH services via our Business Online Banking system to Agency and/or cardholder bank accounts by next business day. Money Network will be able to transfer funds to EPC's using NACHA formatted ACH transfers.

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

Comply. We can provide electronic statements or paper statements to cardholders at no cost. Cardholders can opt-in to receive paper statements by changing their preference through the cardholder website, mobile app or by calling Customer Service. Our experience has shown that most cardholders prefer electronic statements. Statements are available each month in accordance with a cardholder's activation date. Online statements are made available for 12 months and 24 months by request.

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.

Comply. Cardholders can choose when and how they want to be notified via email associated with an account or a push notification to their phone. Account alerts offered; Deposits, ATM withdrawals, Balance Under set amount when balance falls below, Purchase Over set amount for purchase over amount you set. Cardholders can sign up for email notifications through the mobile app.

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, and telephone updates), requiring no additional manual entry of data by the Agency after initial claim entry. The vendor must have an easily accessible audit trail of all such transactions which can easily be accessed.

Comply. We support an automated electronically secure data connect to accept file transmissions daily. From Enrollment and Maintenance file to Acknowledgment File back to Agency supports an easily accessible audit trail

We can support the Agency's existing file format(s) or utilize our standard batch file format through our CMS portal.

We securely accept enrollment files via encrypted file transfer via SFTP or enrollment file via secure Cardholder Management System (CMS) portal. We fully support receipt of multiple agency files throughout the day from multiple agencies.

Our standard process includes:

- Receipt of enrollment file
- Acknowledgment file returned to the client (acknowledging successful account creation or error information for any accounts that could not be created due to problems with the enrollment data)
- Card accounts created
- Cards embossed and personalized and Welcome Package mailed to cardholder

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.

Comply. In addition to an automated Acknowledgement file transmitted to the Agency. The Agency can utilize CMS to run daily reports of enrolled cardholders and export to an Excel spreadsheet.

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 require no prompting by the Agency.

Comply. We support the Agencies existing file formats in addition to our existing file formats as outlined below.

Our secure online web-based CMS facilitates both individual and bulk cardholder enrollment, as described in Table 4. We provide multiple means by which to enroll cardholders but are prepared to use existing state agency file formats, if preferred.

Table 4. Cardholder Enrollment Methods	
Method	Description
Electronic Batch File (Batch loader)	The agency extracts the required enrollment data into a batch file and sends to Money Network. This option allows for multiple enrollments with one file transmission and files can be sent as often as every 15 minutes. The enrollment file is processed upon receipt. Accepted/rejected file reports are sent to the Agency when the file is processed. This process supports the complete set of monetary and cardholder maintenance processes.

Table 4. Cardholder Enrollment Methods	
Method	Description
Card Management System (CMS) Web (Instant Issue cards)	The agency assigns a Money Network account to an individual via a secure portal by entering the account number and required cardholder data. The account number is printed in the Instant Issue Welcome Packages. Once the enrollment is complete, the account is available to receive funds immediately.
CMS Bulk – (Multiple Instant Issue)	The agency pulls required data for new enrollments into an excel file for upload to our portal, CMS.
API Web Services	Real time integration through a Web-based hosted call. Supports cardholder enrollment, maintenance, funding.

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 the contract is awarded.

NYCB is a member of the Federal Depository Insurance Corporation. Our FDIC member number is: 16022. Please see additional certification below.

New York Community Bank

Institution Details
Date as of 03/04/2022

FDIC Insured
Since 07/01/1943

FDIC Cert #
16022

Established
01/01/1859

Bank Charter Class
FDIC Supervised State Savings Banks

Primary Federal Regulator
Federal Deposit Insurance Corporation

Secondary Federal Regulator
CFPB

Main Office Address
102 Duffy Avenue
Hicksville, NY 11801

Primary Website
www.mynycb.com

Locations
238 domestic locations: 5 states and 0 territories.
0 in foreign locations.

Financial Information
[Create financial reports for this institution](#)
[Consumer Assistance](#)
[FDIC Customer Assistance Form](#)
[Contact the FDIC](#)
[New York Community Bank](#)

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

Comply. NYCB has been in business for over 150 years and will comply with all applicable state and federal banking regulations and laws.

Comply. Our electronic payment cards comply with all applicable federal and state banking laws and regulations. The prepaid accounts associated with the electronic payment cards are issued in compliance with the Electronic Funds Transfer Act and its implementing regulation, Regulation E—which governs, among other things, the issuance of the access device, required disclosures, and error resolution rights and related consumer liability.

Data is safeguarded and maintained in compliance with the Gramm-Leach-Bliley Act. The issuing bank reports and remits abandoned property in compliance with applicable state unclaimed property regimes. The funds in the prepaid card account receive pass-through FDIC insurance when registered in the cardholder's name.

3.1.1.34. The successful vendor must be a designated depository in accordance with the WV State Treasurer's Office requirements and guidelines.

NYCB is currently not an approved depositor of state funds in West Virginia. However, we have submitted the necessary applications to become an approved depositor with the Dept. of Treasury. We have been told by the Dept. of Treasury that our application should be approved before the contract is awarded.

3.1.1.35. 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.

Comply. We shall not deny any claimant participation in the EPC program unless required by state or federal law or regulations.

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

Comply. Cardholders will not be allowed to make deposits to their cards. Loading of funds to card accounts will be as authorized by the State.

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

Comply. For this program, cardholders will not be supplied with checks, nor will they be able to negotiate checks against their card accounts.

3.1.1.38. 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.

Comply. We acknowledge that the Agency can review and approve all instructional materials before distribution to cardholders.

3. 1.1.39 The successful vendor must provide the cardholder, at the time the card is mailed, a list of all potential charges/fees that may be incurred, along with a packet of instructional materials. Packet should include, but not be limited to, a wallet-sized fee schedule, vendor terms and disclosures, card activation instructions and instructions for selecting a PIN, usage of the card (everyday purchases, credit/debit transactions, withdrawals, etc.), frequently asked questions, safety tips, and customer service contact information. The instructional materials must indicate that the card is being issued in relation to an unemployment claim filed with WorkForce West Virginia.

Welcome Package materials are mailed first class via USPS to cardholders and include a set of initial disclosures under Reg E, the card plastic, a cardholder fee schedule and the privacy policy. In addition to these materials and upon card activation, cardholders will have access to program details available through our mobile application and the cardholder website. Cardholders also have readily available access to program FAQs, account features and functionalities. In our experience, given that cardholders can easily access fee schedule information from their Welcome Packages or through the Money Network cardholder website, mobile app and customer service, wallet-sized fee schedules are not necessary.

We mail cardholders a Welcome Package, shown in Figure 14. The Welcome Package includes:

- A fee schedule with a list of all potential charges/fees that may be incurred
- Instructional materials, including card activation instructions, mobile app download options, and account information
- A personalized card with affixed sticker containing activation instructions
- Terms and conditions
- A copy of the privacy policy

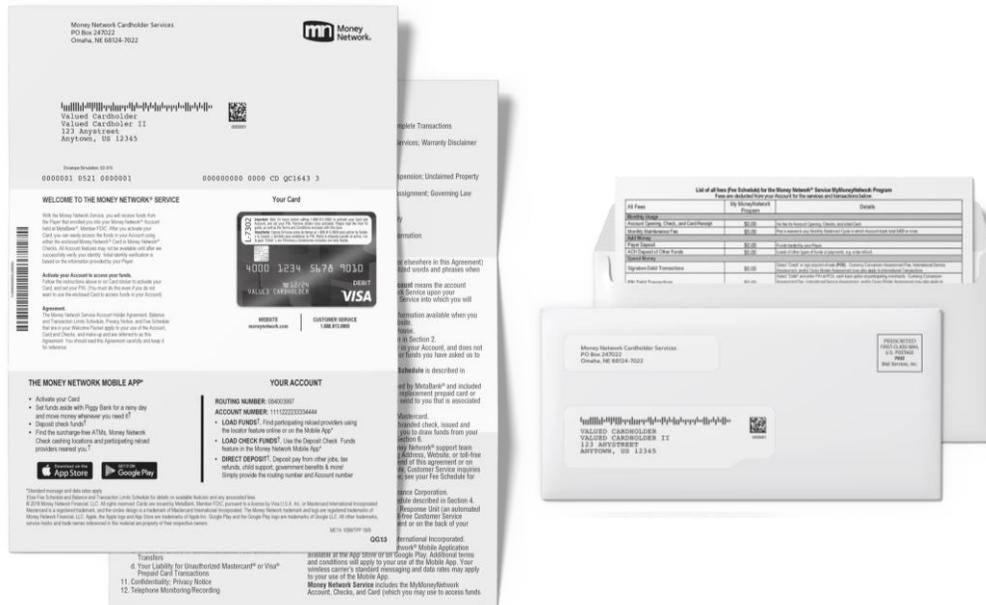


Figure 14. Welcome Package Instruction Materials for Cardholders Website.

3.1.1.40. 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.**

Comply. Money Network will supply the agency with a designated code reference sheet that lists the noted banking codes.

3.1.1.41. The successful vendor must mail the EPC card and all correspondence to the cardholder in envelopes that indicate the mailing is coming from WorkForce West Virginia rather than the financial institution to avoid inadvertent disposal of mailings due to the assumption of the mail being "junk" mail or solicitations. The vendor's mailing address will be the return address.

Comply. Money Network will mail EPC correspondence to cardholders in envelopes that indicate the mailings come from WorkForce West Virginia with the return address of our mailing facility allowing for tracking of returned cards.

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

Comply. Money Network will ensure agency approval is obtained at least 30 days in advance of changes in policy affecting cardholders.

- 3.1.1.43. 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.**

Comply. Money Network will ensure agency approval is obtained at least 45 days in advance of changes required by law, regulations or guidance, as well as changes due to best practices and associated approvals.

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

Comply. Money Network will notify cardholders at least 30 days in advance of changes in policy affecting them.

- 3.1.1.45. 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.**

Comply. Money Network will reinstate accounts as allowed by law and per the instruction of state personnel within two business days and will contact the cardholder, if necessary, without fees being assessed to them.

- 3.1.1.46. 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.**

We have a card extract report that provides details on Agency program cards.

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

CMS can be used to run a Card Extract Report to reflect which cards have not been activated. Authorized agency personnel with appropriate user roles in CMS can correct errors for a limited period of time following submission of the ACH file, as permitted by network rules.

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

Funds that are in cardholder accounts may only be returned as permitted by law and NACHA rules.

3.1.1.49. The successful vendor must begin accepting initial deposit 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.

Comply. We will begin to accept initial deposits from the Agency no later than five 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.

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

Comply. Cardholder is required to establish a four (4) digit PIN during the debit card activation process.

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

Comply. Table 5 details the various scenarios whereby cardholders will need to change their PIN:

Table 5. Money Network – Establish and Change PIN	
Scenario	Description
Initial card issuance	As instructed by a sticker affixed to the card, cardholders activate their card via a toll-free number (Integrated Voice Response) or through the mobile app. Using the card number and the last six digits of their SSN, the cardholder activates their card and selects their initial, four-digit personalized PIN. Once the PIN is set, the card will be active.
Lost/Stolen Card	Through our 24/7 toll-free call center, cardholders may report lost, stolen or defective cards, have their accounts immediately closed and have a replacement card issued.
Cardholder forgets their PIN	Cardholders may contact customer service, verify their identity and then transfer to the IVR to set their PIN.

Table 5. Money Network – Establish and Change PIN	
Scenario	Description
PIN is compromised	Cardholders may contact customer service, verify their identity and then transfer to the IVR to reset their PIN. If a cardholder believes their card is lost or stolen, they can deactivate the card on the mobile app or web portal using the Card Lock/Unlock function. Locking the card immediately places the card on hold and prevents further purchases. It can be turned on again as needed and appropriate. If the card is verified as lost, stolen, or has experienced fraud, it will be placed on hold or closed, depending on the circumstances, and a new card will be issued to the cardholder.

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

We provide robust encryption technologies to protect confidential and sensitive data. The solution for structured data uses field level encryption at the application layer and provides protection to data in flight and at rest.

The solution for unstructured data is persistent file level encryption that follows the data across layers, devices, programs and applications and integrates with DLP/messaging security technologies. Specific implementations may vary by application. Strong cryptography and security protocols are used to safeguard data during transmission over non-public networks. The integrity and confidentiality of encrypted keys and/or cleartext key material must be maintained during key distribution and validated by the receiving entity.

External – Multifactor Authentication (MFA): Use of the enterprise MFA system is required to authenticate users for access to Fiserv information systems that provide access to high-risk transactions; provide access to sensitive information; or provide access to systems with material impact to Fiserv operations. Specific access control implementations may vary by application or technology.

As part of our protecting PII from data breach, we take a holistic approach to fraud mitigation which begins at the point of activation. As a result, a robust IVR has been established to deter and mitigate fraudulent activations. Within the IVR environment, interactions can be monitored by performing call analytics and conducting device

biometrics which can flag suspicious calls through anomaly detection and velocity checks. The prepaid fraud team can set thresholds for alerting, auto-decision calls with elevated risk scores, deny activation from masked numbers and blacklist particular callers when fraud is confirmed. Within this workflow is the added capability of analyzing subscriber information to assess the likelihood of a telephone number being spoofed, carrier validation to determine if a call is being made from a Voice over IP (VoIP), prepaid or industry standard provider, and the ability to review how long a telephone number has been active. In certain higher-risk cases, cardholders may be transferred to the Call Center for One Time Code (OTC) verification, or additional out-of-wallet, knowledge-based authentication questions for supplemental verification.

Additionally, the prepaid fraud team can write custom, near real-time Splunk alerts as a backstop to the automated risk scoring logic. These alerts are monitored by investigators and analyst who review account activations for legitimacy, and take appropriate action when fraud is suspected. This is a layered approach to determining the validity of activation attempts, and the logic is cascading such that additional sources are only queried as necessary based on risk indicators. As a result, risk-scoring costs are reduced and minimal friction is created for the cardholder. Notably, these tools exist in the larger Fiserv Fraud & Risk stack and will continuously be enhanced and improved.

With the requirement to use your security measures, as we perform these services in a multi-tenant prepaid card platform runs in our data center. Our security measures are applied on an enterprise basis to all of our clients' prepaid card programs. If requested, we can provide a copy of our security measures prior to implementation.

3.1.1.53. 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.

Pre-enrollment Verification

Our VerifyNow solution, is an optional value-added service for a fee (please refer to the NYCB VerifyNow attachment) that adds a proactive layer of protection to the application process by validating / confirming the identity of a claimant prior to the State approving their application. VerifyNow also flags enrollment requests of individuals with stolen or compromised identities, weeding out potential fraudsters prior to their application being approved.

VerifyNow supports identity verification through a single API that incorporates a variety of functionality specific to client needs. Integrations include but are not limited to identity validation/Know Your Customer, email risk scoring, phone risk scoring and carrier validation. Clients can set risk tolerances and determine custom logic to leverage these solutions in decisioning enrollments.

Additionally, VerifyNow has the capacity to screen direct deposit recipients to ensure they are the rightful owners of the DDA where State funds are being directed. This is a significant differentiator in that liability associated with direct deposits rests solely with the State; and given the large percentage of claims that are being disbursed via direct deposit, validating ownership of the account in which funds are being directed ensures the integrity of the payment.

Post-enrollment / Pre-activation

Within this workflow, is the added capability of analyzing subscriber information to assess the likelihood of a telephone number being spoofed, carrier validation to determine if a call is being made from a VoIP, prepaid or industry standard provider, and the ability to review how long a telephone number has been active.

In certain higher-risk cases, cardholders may be transferred to the Call Center for One Time Code (OTC) verification, or additional out-of-wallet, knowledge-based authentication questions for supplemental verification.

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

Comply. An authorization will only be approved if there are sufficient funds available on the card to fulfill the authorization. If there are not sufficient funds, the authorization will be declined. We monitor force post transaction activity daily. Chargebacks are performed on transactions that do not receive proper authorization.

We will never authorize a transaction request to be sent through which would take an account into a negative balance. When merchants follow the rules and regulations set forth by the network, cardholders cannot exceed the amounts available in their accounts. Transactions are declined if they place an account in a situation where an available balance will be exceeded.

We establish authorization tolerance levels on the processing platform, in coordination with the State and the issuing financial institution, which allows the authorization platform to add protective authorization amounts to incoming authorization requests so as to protect against negative account balances resulting from an increased settlement amount being sent through by merchants. Additional authorization tolerance levels are configured at a minimum (U.S. Dollars) level (e.g., a minimum authorization of \$75.00 for automated fuel dispenser requests), or an additional percentage level (e.g., +15 percent for ancillary hotel charges or +20 percent to cover restaurant tip additions).

These authorization tolerance settings are used to protect against negative cardholder account balances. Once a pre-authorization message is approved, the settlement message is posted to the account once received. In the event of an

account balance going negative due to an unauthorized transaction (for example, a transaction forced post from a merchant), we leverage industry regulations and guidelines to charge back such transaction activity to offending merchants.

3.1.1.55. 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.

Comply. Money Network will not assess fees for attempted transactions that are denied for insufficient funds.

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

Comply. Money Network cardholders have an unlimited number of fee-free balance inquiries available at any of our 502 in-network ATM locations, be they through the MoneyPass® Network or the Allpoint Network. Nationally, there are over 77,000 fee-free locations available for ATM balance inquiries.

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

Comply. Money Network cardholders have an unlimited number of fee-free over-the-counter (OTC) teller cash withdrawals at any bank that displays the Visa logo.

3.1.1.58 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. This transaction will be a part of the audit trail stated in 3.1.1.29.

Comply. Cardholders can make address, email and phone number changes on the cardholder website, mobile app or by calling IVR to speak with a customer service representative. Once entered, updates are immediate to the account. For each of the scenarios, the process is as follows:

Authorized agency staff with approved user roles can use CMS to run reports daily for demographic changes made to accounts.

3.1.1.59 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. This transaction will be a part of the audit trail stated in 3.1.1.29.

Comply. Money Network tracks all returned mail and we document and record all impacted accounts. This then allows us to request address verification in the event the cardholder contacts us concerning receipt of their card. In our May release, will provide an end of day report that can be transmitted to the Agency listing all returned cards for the day. In a subsequent release Jun-July that same report will be available to be pulled on CMS. Every returned card is opened, identified and destroyed. We can also update the cardholder's address and, if needed, can provide the list of accounts to agency personnel.

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.

Comply. Within 24 hours of receipt of the enrollment batch data file, card accounts are created, and a return file is transmitted back to the agency detailing account creation allowing for deposits by the Agency.

3.1.1.59. 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.

Comply. Money Network will provide one (1) free new card per cardholder, per year. The following reflects our timeline from receipt of the new card request to the card plastic and accompanying Welcome Package materials being placed in the mail for first class delivery with the USPS.

- Monday - Enrollment file processed upon receipt
- Tuesday - Next business day card accounts created, plastics embossed, and Welcome Package created and mailed

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

We provide cardholders unlimited fee-free ATM access at all 502 Allpoint and MoneyPass Network locations in the State of West Virginia. Cardholders can identify in-network, fee-free ATMs with the Money Network Mobile App locator feature or on our cardholder website.

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

Comply. We do not allow cardholder information to be used for commercial solicitation purposes.

3.1.1.62. The successful vendor must have systems disaster support available to restore value card services which include:

a. Backup and recovery capabilities

NYCB maintains appropriate disaster recovery and business continuity plans to protect our employees, the information and assets entrusted to us by our client institutions, and the company's information and assets. Disaster recovery planning includes the assessment of risks posed to critical business processes and the development, testing, maintenance, and implementation of a disaster recovery plan that meets our client requirements and regulatory requirements. Our DRP is designed to provide immediate response and subsequent recovery from any unplanned business interruptions.

Fiserv maintains Disaster Recovery Plans for critical systems and applications, which provides detailed plans to recover the system or application.

Backups are performed in accordance with application specific requirements (RPO) as determined during the Business Impact Analysis (BIA). Data is replicated within seconds between two fully redundant data centers. Full system backups are taken from an operating system standpoint. Application backups are dependent on the requirements of each application.

b. Security and emergency arrangements

NYCB's business recovery planning is an iterative process that requires ongoing reviews and conducts maintenance cycles of its DRP. The comprehensive DRP consists of plans that outline recovery responsibilities, tasks, and procedures to be used throughout recovery efforts in the event of a disaster or disruption. The DRP includes:

- Corporate Business Continuity Plan
- Disaster Recovery Plan and Recovery Procedures

The Fiserv Enterprise Business Continuity and Disaster Recovery program takes an all-hazard approach, addressing the potential for natural disasters, accidents, utility outages, social and political instability, and public health emergencies such as a pandemic. The Enterprise Business Continuity & Disaster Recovery (EBCDR) program plays a leading role in fulfilling Fiserv's mandate to provide business and technology recovery solutions to mitigate disruption and enable the

timely and effective resumption of business processes and supporting technology following a disruptive incident. The team accomplishes this by following pre-defined, approved management policies, strategies, and procedures. The program allows for the restoration of both technology and business process capabilities within predetermined time frames.

Fiserv's Incident and Crisis Management program includes clearly defined roles and responsibilities and pre-defined processes for communications, escalations, and event management to allow Fiserv to continue to serve our clients, meet our SLAs, ensure our personnel are safe, and minimize negative impacts of the event. In the event of a potential impact to our facilities, staff, or technology the Incident Management Team will convene as part of the incident and crisis management process. The Incident Management consists of key stakeholders throughout the company including the location Site Leader, Enterprise Business Continuity and Disaster Recovery, Property Management, Physical Security, Technology Infrastructure, Corporate Communications, Human Resources and Senior Line of Business personnel. Additionally, the Business Resiliency Plans document the Business Unit recovery team, the communication methods, and the actions that personnel within the Business Unit will have to perform to resume operations.

c. Must provide a copy of vendor disaster recovery plan

Our Business Continuity Plan most closely aligns the federal regulatory FFIEC handbook. We believe our Business Continuity Plan includes the key elements suggested in these documents. To fully comply with this requirement, our Enterprise Business Continuity and Disaster Recovery Overview has been included and redacted, as we do not distribute Business Resiliency or Disaster Recovery Plans externally due to the sensitive nature of the information in the Plan.

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

Comply. Our proposal is at no cost to the State of West Virginia.

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

Comply. No fees will be assessed to program participants beyond those stipulated in the cardholder fee schedule as provided for in this solicitation.

3.1.1.65. 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.

Comply. Money Network will not charge fees to any cardholder account beyond those appropriately assessed and in accordance with the cardholder fee schedule. If instances of erroneous fees are found to be present on an account, we will ensure the cardholder's account is credited within seven (7) calendar days, upon discovery of the issue.

3.1.1.66. 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.

Comply. We will assist cardholders in answering any questions tied to the use of their card accounts and any difficulties experienced while using their card at a merchant or ATM. Cardholders should contact Customer Service via our toll-free number for 24/7/365 assistance to resolve any issues in using their cards to draw upon funds from their accounts.

3.1.1.67. The successful vendor must provide the Agency with the following reports:

3.1.1.68 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.

NYCB's Business Online Banking platform through Cash Management will allow Agency staff to view and print daily ACH reports for incoming and outgoing ACH transactions.

3.1.1.69 Daily Return Report to list any cardholder's name and amount of benefits for debit cards or direct deposits that could not be processed. The Fiscal Division within WorkForce West Virginia must have a mechanism to track ACH fund reversals. Therefore, the vendor must provide the following information for each reversal transaction: Claimant's full Name, a Claimant Identifier (example: last four (4) digits of the Social Security Number, Agency Claimant Identification Number, etc.), and the amount. Due to claimants potentially being provided benefits through various funding sources, the vendor must list each amount reversed separately by funding source.

NYCB is able to send a daily ACH Return Report through our Cash Management Business Online Banking system to all originating customers. The ACH Return file will consist of the following information: Claimants full Name, Agency claimant identification number, and amount. The last (4) digits of the claimant's social security number will only be available on the return report if the originator adds it to the (6th) record of the NACHA File. A description of the payment must be added to the (5th) record of the NACHA File in order for the Return File to list each amount separately by funding source. Agency staff members are able to set up and access these reports through our Cash Management Business Online Banking system.

3.1.1.70. Monthly Account Statement that lists all debit and credits to WorkForce account(s) during the month.

NYCB is able to generate monthly electronic (E-Statements) bank statements or mail hard copy bank statements containing daily account activity including deposits, withdrawals, debits, credits, ACH transactions, wires, miscellaneous refunds, adjustments and balances in addition to paid checks.

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

NYCB is able to send a daily ACH Return Report through our Cash Management Business Online Banking system to all originating customers. The ACH Return file will consist of the following information: Claimants full Name, Agency claimant identification number, and amount. The last (4) digits of the claimant's social security number will only be available on the return report if the originator adds it to the (6th) record of the NACHA File. A description of the payment must be added to the (5) record of the NACHA File in order for the Return File to list each amount separately by funding source. Agency staff members are able to set up and access these reports through our Cash Management Business Online Banking system.

3.1.1.72. 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 with 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 Agency outside accounting firms for the Single Audit and Financial Statements.

NYCB is the issuer of the prepaid debit cards, however, we utilize the services of Money Network, a subsidiary of Fiserv to act as our Program Manager. As Program Manager, Money Network handles all aspects of the prepaid debit cards including the manufacturing, processing, mailing, and servicing of any prepaid cards issued by NYCB. The Bank also utilizes Fiserv as its core banking platform and therefore, any SSAE 16 or 18 reports for either the prepaid debit cards or for traditional banking services would be provided by Fiserv.

3.1.1.73. The successful vendor must ensure that any website, web portal, browser plugins, 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, Microsoft Edge version 92.0.902.84 and newer, and Google Chrome version 92.0.4515.159 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.

NYCB's Cash Management Business Online Banking system accessed by Commercial Center Secure Browser is a private browsing and secure single sign on application. The private browsing is limited to approved sites to reduce risk by avoiding sites with malware. The solution provides encryption of the keyboard and data to ensure integrity. Server-side site validation of destination site SSL certificates prevents misdirection of users to false sites.

System Requirements

Windows Compatibility

Commercial Center Security is supported on 32-bit and 64-bit versions of Windows 8, 8.1, and most editions of Windows 10 for Intel-compatible platforms.

Keyboard Compatibility

A Personal System/2 (PS/2) style or USB Human Interface Device (HID) keyboard is required. A wireless keyboard connected via Bluetooth may be used; however, it is not supported by CCS.

Anti-Virus Compatibility

Commercial Center Security is not compatible with anti-virus products that utilize Device Control software. If the encrypted keyboard driver (EKD) is installed on systems that have been exposed to Device Control software, the previously modified driver and services stack can become corrupted, resulting in serious system stability/usability issues. Symptoms include:

- Unresponsive keyboards and mice
- Disabled USB ports
- Non-functioning USB devices such as printers or USB storage devices (flash drives, external hard drives, etc.)
- Fatal encrypted keyboard error messages during Commercial Center Security start-up

Commercial Center Security should not be installed on a PC with present (or past) Device Control software. Irreversible system issues may persist even after the incompatible software is uninstalled. Full recovery from these issues may require reinstalling the Windows operating system.

Platforms Not Supported in CCS

The following platforms are not supported in CCS:

- Windows Server
- Windows Phone or Windows 10 Mobile
- Windows 10 S
- Surface Laptop and Surface Pro hardware

The CCS application does not support installing in Remote Desktop Services (formerly Terminal Services) and multi-user thin-client virtual desktop infrastructure (VDI) environments.

We support the following minimum versions of the following browsers:

- Microsoft Edge (Any version currently supported by Microsoft)
- Mozilla Firefox (Version 95+)
- Google Chrome (Version 96+)

Money Network will comply as required. We support the following minimum versions of browsers: Internet Explorer 11 on Windows 10, Firefox 27, Google Chrome 49 and Microsoft Edge 12 on Windows 10.

3.1.1.74. 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:

NYCB's Business Online Banking Services through Cash Management Dept. can access the following services:

1. Balance reporting – Current and prior day reporting
2. Make book Transfers (transfers between accounts at the Bank)
3. Make Payments to a Payee (Bill Payment Service)
4. Issue stop payment orders
5. Review transactions on your Accounts
6. View images of paid checks
7. View images of deposited checks
8. Access to various system reports

9. E-Statements
10. Alerts
11. Communicate directly with Bank via electronic messaging
12. Multiple User Access
13. Company Administration Function
14. Submit maintenance and certain request forms
15. Originate ACH entries and ACH Tax Payments (ACH Service)
16. Issue Wire Transfers (Wire Transfer Service)
17. Remote Deposit Capture
18. Check and ACH Positive Pay

NYCB confirms the ability to provide web-based access to the following reports by 3:00 p.m. EST, three days after the end of the calendar month: Monthly Bank Statement, Monthly Reconciliation Statement and Supporting documents, Consolidated Recap Report, Recap of Posted Items, Outstanding Settlement Report, Stop Report, and Diagnostic Summary Report.

Through Money Network's Web portal Card Management System (CMS), authorized agency personnel with appropriate user roles can access a wide variety of data elements and reports to produce on-demand reporting. The reporting suite offers the flexibility to create reports such as account closures, aged inactive cards, card activation summaries, account balance details and extract-level reports. Leveraging more than 480 data elements, many reports may be produced ad hoc based on selectable criteria for specific report needs – date ranges, account status, account balance and account activity.

Reports may be generated for one or more programs or all programs within an organization. We are confident CMS has the flexibility to provide a detailed view of these reports.

Reports in Microsoft Excel format. CMS offers to all card and account data:

- Single sign-on through CMS allowing access to all modules
- Fully PCI-compliant platform for access to all card and cardholder data
- A user ID that can be associated with one program, or all programs under an ORG level
- Role-based access that allows for specific functional level capabilities (view, edit, funding)
- BULK, reporting suite, account services and user admin features

a. Account Closure Report.

Comply.

b. Aged Inactivated Card Report.

Comply.

c. Card Activation Status Detail Report.

Comply.

d. Card Activation Summary Report.

Comply.

e. Card Issuance Activity Report.

Comply.

f. Card Replacement Report.

Comply.

g. Cardholder Account Balance Report.

Due to federal financial privacy laws, we are unable to provide individual cardholder account activity information, to include balance information and transaction details. We are able to provide anonymized and aggregated information that does not reveal the identities of individuals.

h. Cardholder Balance Reversal Report.

Comply. As allowed by law.

i. Client Account Summary Report.

Comply.

j. Client Transaction Summary Report.

Comply.

k. Customer Service Call Metric Report.

We will work with the State to determine your specific Customer Service reporting needs.

I. Customer Service Representative Call Type Report.

We will work with the State to determine your Customer Service reporting needs.

m. Deposit Reveal Report.

Comply.

n. Funding Detail Report; Funding Summary Report.

Comply.

o. Negative Accounts Aging Report.

Comply.

p. Cards Returned as Undeliverable Report.

Comply.

q. Report of Card Usage Outside of the United States.

Due to federal financial privacy laws, we are unable to provide individual cardholder account activity information, to include balance information and transaction details. We are able to provide anonymized and aggregated information that does not reveal the identities of individuals. Due to federal financial privacy laws,

r. Archivable File.

Comply. We retain all records for seven years.

****NOTE: All ACH reports must be maintained by the vendor in an easily accessible archival file from the date of the initial transfer of funds from WorkForce West Virginia to the end of the contract.**

Comply.

Agency staff must have access to the file of transactions so funds that are refunded to the Agency can be verified and processed accordingly. Regardless of the circumstances ending the contract between WorkForce West Virginia and the vendor, the vendor must provide the Agency with an easily accessible and searchable CD listing all transactions processed through the vendor. The CD must be provided within 15 days of the expiration of the contract.

For all NYCB debits to the Agency account for direct deposit to claimants' bank accounts, this information would be available on the Agency's NYCB monthly bank

statements. We can provide the Agency copies of bank statements for up to seven years for a fee. We will not store this information on a CD.

Comply. Money Network reports are available online to be produced on-demand, up to 30 days of data in a single pull and can go back two years.

3.1.1.75. The successful vendor must provide WorkForce West Virginia a secure Web Portal to view cardholder information including unique ID number assigned, last four digits of the card number; cardholder's address and date of birth; date and amount of all payments and credits 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, deactivated , etc.).

Comply with the exception of:

- Date card was mailed – Not available
- Method of mail expedited reporting is not available.

3.1.1.76. 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 Transaction; 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.

- Transaction Detail – Comply
- Summary of all Fees charged to cardholder by type – (includes out of network ATMs fees, expedited card etc.) – Comply
- Cards Issued and reissued – Comply
- Card Activations – Comply
- Card De-activations – Comply
- Direct Deposit – NYCB Comply
- Replacement Card Activity Total – Comply
- Type, Mailed or Expedited – Not available

- Number of Cardholders having insufficient Fund Charge (Reason) – Overdraft not applicable to our program.
- Customer Service Inquires – Number, Type and Resolved Code - Comply
- Any other information related to the services provided. Without further specifics, we are unable to comply with this requirement.

3.1.1.77. Agency will allow 90 days to obtain in-network ATMs 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.



Comply. As previously noted, our extensive ATM network includes fee-free in-network ATM access to cardholders in 53 (96%) of 55 counties in the State of West Virginia at contract award. A summary of our West Virginia ATM county coverage is outlined in Figure 15 as well as an ATM of all our ATM locations across the State of West Virginia.

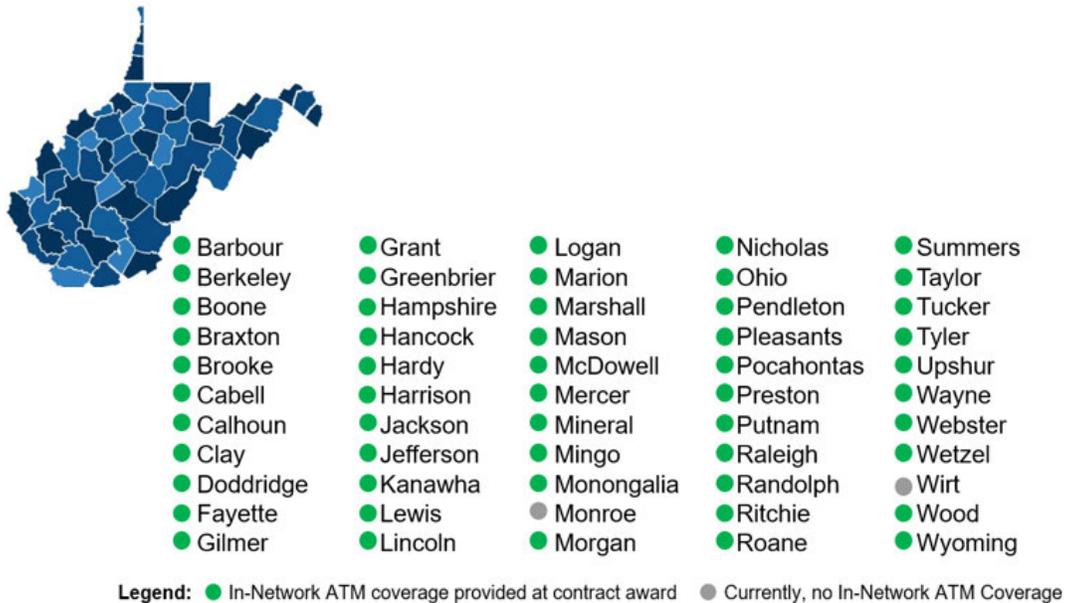


Figure 15. In-network Fee Free ATM Access in West Virginia Counties
We provide your cardholders with convenient access to cash withdrawals.

Figure 16 shows our in-network ATM distribution across the State.

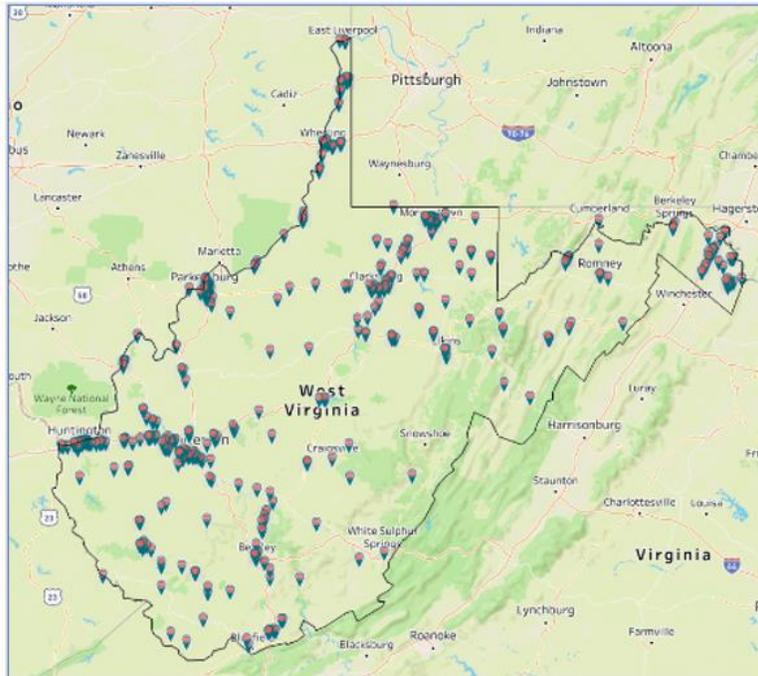


Figure 16. In-network Fee Free ATM Access Across West Virginia
Our large in-network ATM footprint covers most of the State.

3.1.1.78 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.

Consistent with how the Agency has worked with the current EPC provider to provide coverage in all 55 West Virginia counties, we will work with the Agency and identified local banks to add them to our existing In-Network ATM. This will allow us to close the coverage gap in your rural areas.

3.1.1.79. Vendor must respond to all Agency requests for information within two (2) business days of the request being made to the vendor.

Comply

3.1.1.80. Vendor must implement Electronic Payment Card and Direct Deposit services and go-live within seven (7) months after the contract is awarded.

Comply. Please find in Attachment 3.1.1.80a and 3.1.1.80b our NYCB (Direct Deposit Services) and Money Network (EPC Services) implementation timelines that allow us to go live before your 7 month requirement. We will be able to implement your program within 120 days assuming an April 1, 2022 award date.

3.1.1.81. Vendor will actively assist and cooperate with the Agency by providing information, and documentation as needed to investigate and reduce fraud. The Vendor will also monitor accounts for multiple State WorkForce Agencies (SWA) payment and notify the Agency anytime payment are receive in the same account by more than two people or for the same person from more than one state.

Comply. NYCB will cooperate in regard to preventing and investigating fraudulent activity.

3.1.1.82. 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 or virtual location. This meeting will facilitate a discussion between the Vendor and the Agency regarding any outstanding issues.

Comply. We have a geographically dispersed organization with many of our Money Network Solutions team being based in Alpharetta, GA.

Your contract manager is located only two (2) hours South of Harrisburg, PA and is available to attend in-person meetings as necessary to support this project. Your fraud manager is located approximately three hours from Harrisburg, Pennsylvania (in Washington DC). Given the need to work remotely over the last eighteen (18) months due to the Pandemic, we are flexible and willing to work with the West VA UI - Money Network in terms of your "return to work" status for both virtual and in-person meetings/discussions.

The successful vendor must comply with all applicable PCI-DSS rules and regulations and supply their Attestation of Compliance with their bid.

Comply. Money Network maintains strict confidentiality of all cardholder data. We have provided a summary of our PCI compliance below and can offer our Money Network PCI Compliance Letter upon award.

PCI Compliance - Money Network's parent company, Fiserv, has earned PCI compliance, as well as met the many requirements of state, federal and industry regulations through the controls of its defense-in-depth architecture. Fiserv requires access controls on all applications, operating systems, databases, and network devices to ensure that persons only have the minimal privileges they require. Data from disparate clients is logically segregated and safeguarded through these access controls.

There are formal processes in place for managers and data owners to grant, approve and terminate access; enforce password complexity and expiration rules; and perform password resets. Access privileges are based on job responsibilities and are regularly reviewed to ensure that only those people with a current need-to-know have access.

Each ID is unique and is associated with a specific individual. Sensitive and high-risk systems require multi-factor authentication.

The Network Security Standard includes boundary safeguards, such as authentication, segmentation, and gateway/firewall requirements. Communication through boundary devices is controlled at both the port and IP address level in accordance with Fiserv documented standard. Network devices are configured to prevent communications from unapproved networks, routing protocols are configured to use authentication, and network devices deny all access by default.

Internet-facing business applications are assessed for security weakness and protected by Web Application Firewalls, which block hostile application-level requests whose exploits fall into the categories documented by the Open Web Application Security Project (OWASP). In addition, velocity alerts are generated should the pattern of access to a web application exceed established normal values. All blocked requests and velocity alerts are forwarded to real-time anomaly detection infrastructures for further analysis.

The Cryptographic Standard mandates compliance with industry best practices as described in ANSI, Accredited Standards Committee (ASC) standards, or international equivalents. Cryptographic methods are aligned with the specific technologies. For example, data transiting the Fiserv corporate Intranet is secured using TLS/SSL. Data transiting internal networks is also encrypted, but the type and strength varies by application. Corporate assets connect through an IP Sec VPN. Fiserv supports three email encryption processes:

Enforced and opportunistic TLS

- Support of domain-level PGP and S/MIME keys
- A secure envelope solution

Fiserv also offers three options for encrypted file transfer: SFTP via SSH, FTPS via SSL (Implicit), and FTPS via SSL (Explicit). Keys used for online transaction processing are DES or TDES-encrypted and must meet industry specifications. Encryption keys for all processes are stored in multiple instances of tamper-resistant HSMs.

Password controls and network controls limit access to stored data. On the desktops, an automated process is deployed to ensure that the desktop configuration is restricted as much as possible. The opportunity for data loss is further reduced via the Group Policy. Logs and alarms are generated for security relevant activities on operating systems and firewalls. To ensure adequate scrutiny, automated processes review log files in real time and trigger alarms when a policy violation occurs. Our 24/7 Continuous Threat Analysis Center (CTAC) has responsibility for alert response and draws upon on-call, technology-specific engineers to provide additional expertise.

In addition to logical access controls, our policy requires stringent physical access controls. These include, but are not limited to, a combination of physical security systems, alarms, visitor logs, and badge IDs at processing facilities. Additional controls further limit access to the data processing areas within those facilities.

4. CONTRACT AWARD:

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

Acknowledged and compliant.

- 4.2. **Pricing Pages:** Vendor should complete the Pricing Pages (Exhibit "A") by inserting Ge number or dollar amount in the Excel spreadsheet that correlates to their quantities or fees/charges for the specific items mentioned. The areas marked as "No Cost" do not need any vendor information and are only given to provide an estimate to the vendor of approximate workload. In preparing your pricing pages, the Agency recommends that you review the Department of Labor Unemployment Insurance Program Letter No. 34-09, dated August 21, 2009 regarding the best practices for the payment of Unemployment Compensation by debit cards or via an electronic payment card which is the attached Exhibit B. If the item is marked as "No Cost", the item should not have a cost associated for the cardholder or the Agency. To assist the vendor in completing this form, the spreadsheet has highlighted boxes where either a number rejecting quantity or dollar amount is needed. Upon the entry of the information, the actual data entry item will be shown in "yellow" to help the vendor discern the fields they have completed. The lines requiring either a dollar or quantity data entry amount are lines 6, 10, 13, 14, 17, 19, 20, 21, 25, 26, 28, 30, 32, 35, 44, 46, 47, 48, and 49.

Comply. We have included a completed the Debit Card Cost Sheet - Exhibit A with our submission.

In order for NYCB to facilitate direct deposit services, the Agency would have to establish a business banking relationship. A business banking relationship could incur monthly maintenance fees based on minimum balance requirements and transaction volume.

Vendor's who wish to respond to a Centralized Request for Quotation (CRFQ) online may submit information through the State's wvOasis Vendor Self Service (VSS). Vendors should download the Exhibit "A": pricing page that is attached separately to the CRFQ and published to the VSS. Vendors must complete this

form with their prices information and include it as an attachment to their online response.

Comply. We will submit our response through the West Virginia wvOasis Vendor Self Service (VSS) portal, We will submit Exhibit A pricing page as an attachment to our online response.

Vendors submitting bids online through wvOASIS should enter the total bid amount from the Exhibit A Pricing Page into the commodity line of wvOASIS and attached (or upload) a copy with their bid submittal.

Acknowledged and compliant.

If unable to respond online, Vendor must submit the Exhibit "A" Pricing Page with their bid prior to the scheduled bid opening date.

Noted

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

Comply. We have completed the Pricing Pages in their entirety.

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

Comply. We understand the pricing pages contain a list of contract items and estimated purchase volumes and that these are not guaranteed or implied volumes.

5. ORDERING AND PAYMENT:

- 5.1. Ordering: Vendor shall accept orders through wvOASIS, regular mail, facsimile, e-mail, or any other written form of communication. Vendor may, but is not required to, accept on-line orders through a secure internet ordering portal/website. If Vendor has the ability to accept on-line orders, it should include in its response a brief description of how Agencies may utilize the on-line ordering system. Vendor shall ensure that its on-line ordering system is properly secured prior to processing Agency orders on-line.**

This is not applicable and should be stricken from the standard terms as this is not a purchase for Gift Cards and we are not charging the State for prepaid cards delivered to the UL program recipients under the awarded contract.

- 5.2. Payment: Vendor shall accept payment in accordance with the payment procedures of the State of West Virginia.**

This is not applicable and should be stricken from the standard terms as this is not a purchase for Gift Cards and we are not charging the State for prepaid cards delivered to the UL program recipients under the awarded contract.

6. DELIVERY AND RETURN:

- 6.1. Delivery Time: Vendor shall deliver and implement into production the Debit Card/Direct Deposit System within five (5) mos after award of contract. Vendor shall deliver standard orders within one hundred twenty (120) calendar days after orders are received. Vendor shall deliver emergency orders within ten (10) working days after orders are received. Vendor shall ship all orders in accordance with the above schedule and shall not hold orders until a minimum delivery quantity is met.**

Money Network and NYCB has created a detailed transition plan that draws upon our considerable experience in working with governmental agencies to transition programs of extreme importance. We have proven our ability to transition programs of significant scale and flexibility in working with agencies across many parallel work streams, with all successfully implemented on time and to customer satisfaction.

Please reference Attachment 3.1.1.80a and 3.1.1.80b for the Agency's transition plan.

- 6.2. Late Delivery: The Agency placing the order under this Contract must be notified in writing if orders will be delayed for any reason. Any delay in delivery that could cause harm to an Agency will be grounds for cancellation of the delayed order, and/or obtaining the items ordered from a third party.**

This is not applicable and should be stricken from the standard terms as this is not a purchase for Gift Cards and we are not charging the State for prepaid cards delivered to the UL program recipients under the awarded contract.

Any Agency seeking to obtain items from a third party under this provision must first obtain approval of the Purchasing Division.

This is not applicable and should be stricken from the standard terms as this is not a purchase for Gift Cards and we are not charging the State for prepaid cards delivered to the UL program recipients under the awarded contract.

- 6.3. Delivery Payment/Risk of Loss: Standard order delivery shall be F.O.B. destination to claimant's location. Vendor shall include the cost of standard order delivery charges in its bid pricing/discount and is not permitted to charge the Agency separately for such delivery. The Agency will pay delivery charges on all emergency orders provided that Vendor invoices those delivery costs as a separate charge with the original freight bill attached to the invoice.**

This is not applicable and should be stricken from the standard terms as this is not a purchase for Gift Cards and we are not charging the State for prepaid cards delivered to the UL program recipients under the awarded contract.

- 6.4. Return of Unacceptable Items: If the Agency deems the Contract Items to be unacceptable, the Contract Items shall be returned to Vendor at Vendor's expense and with no restocking charge. Vendor shall either make arrangements for the return within five (5) days of being notified that items are unacceptable or permit the Agency to arrange for the return and reimburse Agency for delivery expenses. If the original packaging cannot be utilized for the return, Vendor will supply the Agency with appropriate return packaging upon request. All returns of unacceptable items shall be F.O.B. the Agency 's location. The returned product shall either be replaced, or the Agency shall receive a full credit or refund for the purchase price, at the Agency's discretion.**

This is not applicable and should be stricken from the standard terms as this is not a purchase for Gift Cards and we are not charging the State for prepaid cards delivered to the UL program recipients under the awarded contract.

- 6.5. Return Due to Agency Error: Items ordered in error by the Agency will be returned for credit within 30 days of receipt, F.O.B. Vendor's location. Vendor shall not charge a restocking fee if returned products are in a resalable condition. Items shall be deemed to be in a resalable condition if they are unused and in the original packaging. Any restocking fee for items not in a resalable condition shall be the lower of the Vendor's customary restocking fee or 5% of the total invoiced value of the returned items.**

This is not applicable and should be stricken from the standard terms as this is not a purchase for Gift Cards and we are not charging the State for prepaid cards delivered to the UL program recipients under the awarded contract.

7. VENDOR DEFAULT:

7.1. The following shall be considered a vendor default under this Contract.

7.1.1. Failure to provide Contract Items in accordance with the requirements contained herein.

This is not applicable and should be stricken from the standard terms as this is not a purchase for Gift Cards and we are not charging the State for prepaid cards delivered to the UL program recipients under the awarded contract.

7.1.2. Failure to comply with other specifications and requirements contained herein.

This is not applicable and should be stricken from the standard terms as this is not a purchase for Gift Cards and we are not charging the State for prepaid cards delivered to the UL program recipients under the awarded contract.

7.1.3. Failure to comply with any laws, rules, and ordinances applicable to the Contract Services provided under this Contract.

This is not applicable and should be stricken from the standard terms as this is not a purchase for Gift Cards and we are not charging the State for prepaid cards delivered to the UL program recipients under the awarded contract.

7.1.4. Failure to remedy deficient performance upon request.

This is not applicable and should be stricken from the standard terms as this is not a purchase for Gift Cards and we are not charging the State for prepaid cards delivered to the UL program recipients under the awarded contract.

7.2. The following remedies should be available to Agency upon default.

This is not applicable and should be stricken from the standard terms as this is not a purchase for Gift Cards and we are not charging the State for prepaid cards delivered to the UL program recipients under the awarded contract.

7.2.1. Immediate cancellation of the Contract.

This is not applicable and should be stricken from the standard terms as this is not a purchase for Gift Cards and we are not charging the State for prepaid cards delivered to the UL program recipients under the awarded contract.

7.2.2. Immediate cancellation of one or more release orders issued under this Contract.

This is not applicable and should be stricken from the standard terms as this is not a purchase for Gift Cards and we are not charging the State for prepaid cards delivered to the UL program recipients under the awarded contract.

8. MISCELLANEOUS:

- 8.1. No Substitutions: Vendor shall supply only Contract Items submitted in response to the Solicitation unless a contract modification is approved in accordance with the provisions contained in this Contract.**

This is not applicable and should be stricken from the standard terms as this is not a purchase for Gift Cards and we are not charging the State for prepaid cards delivered to the UL program recipients under the awarded contract.

- 8.2. Vendor Supply: Vendor must carry sufficient inventory of the Contract Items being offered to fulfill its obligations under this Contract. By signing its bid, Vendor certifies that it can supply the Contract Items contained in its bid response.**

Acknowledge and comply.

- 8.3. Reports: Vendor shall provide quarterly reports and annual summaries to the Agency showing the Agency's items purchased, quantities of items purchased, and total dollar value of the items purchased. Vendor shall also provide reports, upon request, showing the items purchased during the term of this Contract, the quantity purchased for each of lose items, and the total value of purchases for each of lose items. Failure to supply such reports may be grounds for cancellation of this Contract.**

This is not applicable and should be stricken from the standard terms as this is not a purchase for Gift Cards and we are not charging the State for prepaid cards delivered to the UL program recipients under the awarded contract.

- 8.4. Contract Manager: During its performance of this Contract Vendor must designate and maintain a primary contract manager responsible for overseeing Vendor's responsibilities under this Contract. The Contract manager must be available during normal business hours to address any customer service or other issues related to this Contract. Vendor should list its Contract manager and his or her contact information below.**

Comply. Thomas Graziano will be the Contract Manager responsible for overseeing Vendor responsibility under this Contract and the direct deposit / banking services of this RFQ.

Kevin Turner will be the Money Network Prepaid Program Manager point of contact and will work closely with Contract Manager, Tom Graziano. Based out of Northern Virginia in Loudoun County, Kevin is geographically close to Charleston, West

Virginia and will be a consistent resource to help launch and deliver this successful implementation.

Both Thomas and Kevin will be available during normal business hours to address any customer service or other issues related to this Contract. Thomas and Kevin's contract information is below:

Thomas Graziano, First Vice President and Director Government Banking

New York Community Bank

[REDACTED]

[REDACTED]

Work: 516-683-4106 | Fax: 516-683-8374

Cell: 516-506-2037

Email: thomas.graziano@mynycb.com

Kevin Turner, Mid Atlantic Sales Director

Fiserv / Money Network

[REDACTED]

[REDACTED]

Email: kevin.turner1@fiserv.com

Phone: 703-447-0495 | Fax: None

Legal Exceptions

If awarded the project we ask the Agency to consider the following modifications be incorporated into the definitive agreement.

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

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

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

If awarded the Project by the State, Contractor requests the ability to enter into good faith negotiations with the State to modify the indemnification section of the State's terms and conditions for Commodity purchases and substitute such terms with indemnification obligation requirements that aligns with and are customary to Prepaid Card Services

providers and program managers. Contractor provides the indemnification language below for the State to consider to incorporate into the definitive agreement.

"Program Manager Indemnification. Program Manager hereby agrees to defend, indemnify and hold Agency and its officers, directors, employees (other than Participating Payees, with respect to Claims arising in connection with the use of the Money Network Payment Services (including Payment Cards) or funds in the Account), agents, representatives or independent contractors harmless from and against any and all Claims arising out of or related to: (i) a breach of any warranty or representation made by Program Manager herein; (ii) any breach by Program Manager of any of its obligations under this Agreement; or (iii) negligent or intentional misconduct of Program Manager, its Affiliates or any of their independent contractors in their performance of the Money Network Payment Services.

Program Manager's Intellectual Property Indemnification. Program Manager hereby agrees to defend, indemnify and hold Agency and its officers, directors, employees, agents, representatives or independent contractors harmless with respect to Claims (each, an IP Infringement Claim of third parties that the Program or the Money Network Payment Services infringe the intellectual property rights of such third parties. Notwithstanding the foregoing, Program Manager's indemnification obligation pursuant to this Section 19.2(a) shall not apply to the extent any IP Infringement Claim results from, relates to or arises out of: (i) Agency's use of the Program or the Money Network Payment Services in a manner that is not specified under this Agreement; (ii) Program Manager's use of any Agency Marks or designs, artwork, concepts, specifications or other materials provided by or on behalf of Agency to for the purpose of providing the Program and the Money Network Payment Services to Agency; and (iii) Agency's use, operation or combination of all or any part of the Program or the Money Network Payment Services, or any element, component, process or portion of the Program or the Money Network Payment Services, with all or any part of other software, equipment, element, component, process, portion or system not provided by Program Manager."

Program Manager also requests the ability to enter into good faith negotiations with the State to include a limitation of liability for direct damages and waiver of consequential and incidental damages that is mutually agreed to by the parties and incorporated into the definitive agreement to govern the Prepaid Card Services.

- 40. BACKGROUND CHECK: In accordance with W. Va. Code § 15-2D-3, 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. Service providers should contact the West Virginia Division of Protective Services by phone at (304) 558-9911 for more information.**

NYCB conducts an extensive background check for all employees during the hiring process. Criminal history (per FDIC regulations), education, licensing (as applicable), and previous

employment history is thoroughly verified as part of the Bank's onboarding process. In addition, employees in certain positions may be subject to criminal history throughout employment. Finally, various Bank policies dictate expected disclosures for all employees intended to uncover arrests/convictions occurring during employment which may suggest a need for further assessment of an individual's suitability.

Attachments

Attachment 3.1.1.13a State Reference Letter – State of Virginia Department of Social Services

Attachment 3.1.1.13b State Reference Letter – State of South Carolina Treasury Office

Attachment 3.1.1.13c State Reference Letter – State of Hawaii

Attachment 3.1.1.80a NYCB Implementation Timeline

Attachment 3.1.1.80b Money Network Implementation Timeline



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

State of West Virginia
 Centralized Request for Quote
 Financial

Proc Folder: 944763

Reason for Modification:

Doc Description: Electronic Payment Card Services and Direct Deposit services

Proc Type: Central Master Agreement

Date Issued	Solicitation Closes	Solicitation No	Version
2022-02-11	2022-03-01 13:30	CRFQ 0323 WWW2200000006	1

BID RECEIVING LOCATION

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

VENDOR

Vendor Customer Code:
 VS0000039877

Vendor Name :New York
 Community Bank

Address :

Street :102 Duffy Avenue

City :Hicksville

State :N.Y.

Country:
 USA

Zip :11801

Principal Contact :Thomas
 Graziano

Vendor Contact Phone: (516) 683-
 4106

Extension:

FOR INFORMATION CONTACT THE BUYER

Linda B Harper
 (304) 558-0468
 linda.b.harper@wv.gov

**Vendor
 Signature X**

Thomas Graziano, 1st VP

FEIN#

11-1212640

DATE

MARCH 2nd 2022

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

ADDITIONAL INFORMATION

The West Virginia Purchasing Division is soliciting bids on behalf of WorkForce West Virginia, Unemployment Compensation Division, herein referred to as the "Agency" to establish a contract for a qualified vendor to provide Electronic Payment Card (EPC) and direct deposit services for the delivery of unemployment benefits per the attached documentation.

INVOICE TO		SHIP TO	
WORKFORCE WEST VIRGINIA 1900 KANAWHA BLVD, EAST BLDG 3, 3RD FLOOR, SUITE 300 CHARLESTON WV US		WORKFORCE WEST VIRGINIA 1900 KANAWHA BLVD, EAST BLDG 3, 3RD FLOOR, SUITE 300 CHARLESTON WV US	

Line	Comm Ln Desc	Qty	Unit Issue	Unit Price	Total Price
1	Vendor should enter Grand Total from the Exhibit A Pricing	0.00000	EA		

Comm Code	Manufacturer	Specification	Model #
84120000			

Extended Description:

Vendors should enter the Grand Total from the Exhibit A and must upload a copy of the Exhibit A Pricing Page as an attachment.

SCHEDULE OF EVENTS

Line	Event	Event Date
1	Question Deadline 4:00 pm	2022-02-18

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.

Thomas Graziano, 1st Vice President

(Name, Title)

THOMAS GRAZIANO, FIRST VICE PRESIDENT

(Printed Name and Title)

102 DUFFY AVENUE HICKSVILLE, NY 11801

(Address)

(516) 683-4106

(Phone Number)/ (Fax Number)

THOMAS.GRAZIANO@MYNYCB.COM

(email address)

West Virginia Ethics Commission
Disclosure of Interested Parties to Contracts

(Required by W. Va. Code § 60-1-2)

Name of Contracting Business Entity: New York Community Bank Address: 102 Duffy Avenue, Hicksville, NY 11801

Name of Authorized Agent: Kenneth Onorato Address: 102 Duffy Avenue, Hicksville, NY 11801

Contract Number: TBD Contract Description: Electronic Payment Card & Direct Deposit Service

Governmental agency awarding contract: Department of Administration, Purchasing Division, Workforce West Virginia

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.

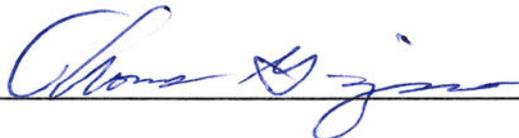
Money Network Financial, LLC 2900 Westside Parkway, Alpharetta, GA +30004-7429

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: 

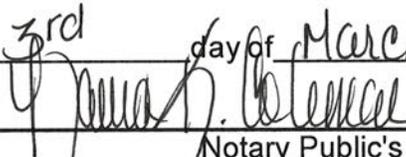
Date Signed: March 3rd, 2022

Notary Verification

State of New York County of Nassau

I, Thomas Graziano, 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 3rd day of March, 2022


Notary Public's Signature



To be completed by State Agency:

Date Received by State Agency: _____

Date submitted to Ethics Commission: _____

Governmental agency submitting Disclosure: _____

LAURA K. COLEMAN
NOTARY PUBLIC, State of New York
Registration No. 01CO6053272
Qualified in Suffolk County
Commission Expires March 13, 2023

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: **New York Community Bank**

Authorized Signature: *[Signature]* Date: March 3rd, 2022

State of New York

County of Nassau, to-wit:

Taken, subscribed, and sworn to before me this 3rd day of 2022 My

Commission expires 3/13 2023



AFFIX SEAL HERE



LAURA K. COLEMAN
NOTARY PUBLIC
Registration No. 01CO8053272
Qualified in Suffolk County
Commission Expires March 13, 2023

[Signature]

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: **New York Community Bank**

Authorized Signature: *[Signature]* Date: March 3rd, 2022

State of New York

County of Nassau, to-wit:

Taken, subscribed, and sworn to before me this 3rd day of 2022 My

Commission expires 3/13 2023



AFFIX SEAL HERE



LAURA K. COLEMAN
NOTARY PUBLIC
Registration No. 01CO8053272
Qualified in Suffolk County
Commission Expires March 13, 2023

[Signature]



February 16, 2022

From:

Isabelle Stitt-Fredericks
Strategic Initiatives VISTA
Virginia Department of Social Services
801 E. Main St., Richmond, VA 23219
(845) 417-1590
Isabelle.stitt-fredericks@dss.virginia.gov

To:

Bid Clerk
Department of Administration
Purchasing Division
2019 Washington St E
Charleston, WV 25305

Re: Electronic Payment Card Services and Direct Deposit services
State of West Virginia, WorkForce West Virginia, Unemployment Compensation Division

Dear Bid Clerk / Ms. Linda Harper,

The Virginia Department of Social Services (VDSS) selected Money Network to perform services related to Virginia Governor Ralph Northam's Covid-19 State of Emergency Plan. Specifically, the VDSS selected Money Network to supply and deliver one-time prepaid debit cards for children enrolled in Virginia Early Head Start and Head Start Programs (EHS and HS). This emergency benefit provided supplemental nutrition assistance during Covid-19 EHS and HS closures to children who would have received meals during normal programming. Services began on June 11, 2021 for a six-month period. The contract was extended to allow for closeout procedures and the final contract determination date is June 11, 2022.

Request for services included the need for Money Network to translate an emergency order into a practical program. Money Network was required to provide prepaid debit cards that met a series of criteria, including being accepted only at grocery and other food retailers, being loaded but inactive upon receipt, and having unique identifiers with which to track use and replace lost cards if needed. Money Network also provided a website that cardholders could access to track usage and balances, as well as a web-based data system that the VDSS could access to run data reports. The VDSS was pleased with the level of support, which included minimal interruption to services provided to over 10,000 children in Virginia.

The VDSS would consider working with Money Network again because of their ability to effectively implement the requested services, and their exceptional customer service.

If you have any further questions or concerns, please feel free to contact me at the phone or email address referenced above.

Regards,

Isabelle Stitt-Fredericks



THE HONORABLE CURTIS M. LOFTIS, JR.
State Treasurer

February 18, 2022

Clarissa T. Adams
Chief of Staff
South Carolina Office of the State Treasurer
1200 Senate Street, Suite 214
Wade Hampton Building, Columbia, SC 29201
803-734-2522
Clarissa.Adams@sto.sc.gov

Bid Clerk
Department of Administration
Purchasing Division
2019 Washington Street E.
Charleston, West Virginia 25305
Attention: Ms. Linda Harper

Re: Electronic Payment Card Services and Direct Deposit Services
State of West Virginia, Workforce West Virginia, Unemployment Compensation Division

Dear Bid Clerk/Ms. Linda Harper:

The State of South Carolina Treasurer's Office selected Money Network to perform the electronic payment card service for our State's Department of Employment and Workforce for the provision of payment cards to the state's unemployment claimants for unemployment compensation.

This was a priority for Treasurer Loftis in our State and the request for check reduction services was a new venture for SCDEW. We have been very pleased with the level of support and implementation for this project from the Fiserv team. To date we have experienced minimal interruptions to payments and an ease of transition in disbursements for our State.

During this innovative project, the South Carolina Office of the State Treasurer has encountered an ease of access to developers and executives with a committed goal for our State. Money Network's team worked to integrate with the current software infrastructure at the Department of Employment and Workforce. The office would certainly consider working with Money Network based on the Money Network's team knowledge and success of this project for our State.

I am available to speak with you on their behalf if you have any further questions or concerns. Please feel free to contact me at the phone or email address referenced above.

Regards,

A handwritten signature in blue ink that reads "Clarissa T. Adams".

Clarissa T. Adams



DAVID Y. IGE
GOVERNOR

GWEN S. YAMAMOTO LAU
EXECUTIVE DIRECTOR

HAWAII GREEN INFRASTRUCTURE AUTHORITY

No. 1 Capitol District Building, 250 South Hotel Street, Suite 501, Honolulu, Hawaii 96813
Mailing Address: P.O. Box 2359, Honolulu, Hawaii 96804
Web site: gems.hawaii.gov

Telephone: (808) 587-3868
Fax: (808) 587-3896

February 18, 2022

Bid Clerk
Department of Administration
Purchasing Division
2019 Washington Street E
Charleston WV 25305

Attention: Bid Clerk

Re: Electronic Payment Card Services and Direct Deposit Services
State of West Virginia, Workforce West Virginia, Unemployment Compensation Division

The State of Hawaii, Department of Business, Economic Development & Tourism selected Money Network to distribute 148,576 prepaid debit cards pre-loaded with \$500.00 each to be redeemed in restaurants, bakeries and caterers throughout the state. This CARES funded initiative was to help feed workers displaced by the COVID-19 pandemic, while simultaneously helping Hawaii's struggling restaurant industry and its entire food supply chain. Due to the short time-frame initially allowed by the CARES Act, the initial scope of this project was from September 2020 to December 2020.

Due to its funding source, the Hawaii Restaurant Card Program was new for the state. Adding to the challenges of standing up a new program so quickly was the volume of cards (almost 150,000), the extremely short timeframe available to execute, deploy and complete (CARES funds were initially going to lapse on 12/30/20), as well as the parameters around who were to receive the card (recipients needed to meet CARES fund criteria) and where the cards could be used (e.g., only restaurants, eateries, bakeries and caterers) to ensure the \$75.0 million circulated to assist Hawaii's restaurant industry and the food supply chain. The State of Hawaii, Department of Business, Economic Development and Tourism was pleased with the outstanding level of support received, which included regular check-ins with East coast staff, website and FAQ updates, timely response to questions, etc.

Based on the success of the initial CARES funded Hawaii Restaurant Card Program, the State and local partners, including the Hawaii Restaurant Association, Chamber of Commerce of Hawaii and Hawaii Agricultural Foundation launched the Hawaii Restaurant Card – Holiday Edition in November 2020, which was funded by private businesses to help the restaurant industry through the first quarter of 2021, as well as November 2021, again funded by private businesses to help the restaurant industry through June 2022.

The State of Hawaii Department of Business, Economic Development & Tourism has and would consider working with Money Network again based on their expertise and reliability in getting the program executed in a timely and professional manner.

If you have any further questions or concerns, please feel free to contact me at gwen.s.yamamotolau@hawaii.gov or at 808-587-2690.

Sincerely,

A handwritten signature in blue ink, appearing to read "Gwen S Yamamoto Lau".

Gwen S Yamamoto Lau
Executive Director

Table X. NYCB Proposed Initial Bank Services Phase Work Plan **

Phase	Begin	End	Duration
Verbal Award / Contracting / Project Kickoff	1-Apr	11-Apr	10 days
Exchange Contact Information of Key Participants (Joint)	4-Apr	4-Apr	1 day
Host Project Kickoff Meeting (Joint)	6-Apr	6-Apr	1 day
Provide Account Application Documents (Bank)	8-Apr	8-Apr	1 day
Provide Service Application Documents (Bank)	11-Apr	11-Apr	1 day
Define Program Requirements	1-Apr	15-Apr	15 days
Completion of Account Application Documents (State)	8-Apr	11-Apr	2 days
Host Review of Account Application (Joint)	9-Apr	11-Apr	2 days
Accounts Will be Opened (Bank)	11-Apr	11-Apr	1 day
Completion of Service Application Documents (State)	12-Apr	13-Apr	2 days
Host Review of Service Application Documentation (Joint)	13-Apr	13-Apr	1 day
Services Will Be Configured (Bank)	14-Apr	15-Apr	2 days
Technical Implementation	15-Apr	5-Jul	78 days
Provide Technical Requirements Documentation (Bank)	18-Apr	20-Apr	2 days
Provide Credentials for Cash Management System (Bank)	20-Apr	20-Apr	1 day
Provide FTP Related Information (Bank)	22-Apr	25-Apr	3 days
Setup of FTP Connection (State)	26-Apr	29-Apr	3 days
FTP Communication Test (Joint)	2-May	2-May	1 day
Files coded to File Specifications for Services (State)	3-May	3-Jun	30 days
Test Conducted of FTP and File Specifications (Joint)	6-Jun	9-Jun	3 days
Account Information Shared with State for Checks (Bank)	13-Apr	13-Apr	1 day
Test Checks Are Created and Provided to Bank (State)	18-Apr	22-Apr	4 days
Test Checks are Tested with Bank (Joint)	27-Apr	3-May	6 days
Results of All Testing Shared (Bank)	18-Jul	21-Jul	3 days
All Signoff will be captured Prior to Go-Live (State)	25-Jul	28-Jul	3 days
Training	5-Jul	3-Aug	28 days
Credentials Will be Supplied to Designated State Users (Bank)	9-Jun	14-Jun	5 days
Training Materials - User Guide, Videos and Instructor Lead (Bank)	25-Jul	29-Jul	4 days
Go-Live	3-Aug	3-Aug	1 day
Upon Completion of Implementation Plan Bank will Go Live (Bank)	3-Aug	3-Aug	1 day
Post-Go Live Monitoring and Meetings to Commence (Joint)	5-Aug	5-Aug	2 days

Money Network Proposed Initial Card Issuance Phase Work Plan **

Phase	Begin	End	Duration
Verbal Award / Contracting / Project Kickoff	April 1	April 14	10 days
• Assemble Project Teams			
• Confirm Program Design (Transition, Enrollment, Funding)			
• Develop Cardholder Communications Plan			
• Execute Contract			
• Develop Detailed Project Plan with Milestones			
Define Program Requirements	April 6	April 26	15 days
• Complete Intake Package Components and Forms			
• Instructional Materials Requirements			
• Card Requirements			
• Reporting Requirements			
• Instructional Materials Requirements			
• Develop Communications Collateral			
• Approval of Card Design and Cardholder Collateral			
Technical Implementation	April 15	June 22	49 days
• Begin Online Digital Portal Configuration			
• Procure 800 Number			
• Develop IVR Call Tree and Customer Care Center Procedures			
• Deploy Websites with Agency Links and FAQs on Program			
• Implement Transmission Protocols with Agencies			
• Complete Program Build QA			
• Order test card packet(s)			
• Review Packet Material for Accuracy			
• Activate Test Card Packet - IVR			
• Provide Cert Testing Credentials and Test Accounts			

Money Network Proposed Initial Card Issuance Phase Work Plan **			
Phase	Begin	End	Duration
Technical Implementation	April 15	June 22	49 days
<ul style="list-style-type: none"> Quality Assurance (QA) for program and test communication/transmission with each agency 			
<ul style="list-style-type: none"> Schedule Cert Testing Date 			
<ul style="list-style-type: none"> Schedule Transition to Production 			
<ul style="list-style-type: none"> Provide Production Credentials 			
<ul style="list-style-type: none"> Complete Report Development and User Acceptance Test (UAT) 			
<ul style="list-style-type: none"> Program Build Complete 			
Legacy Cardholder Communications	June 2	August 2	44 days
Work with the WorkForce West Virginia (WFWV) to create the initial intro letter to Legacy Cardholders outlining new program and call to action (e.g. new features, activate new card; continue to use legacy card until depleted, etc.)			
Work with the WFWV to provide content on the WFWV website to alert existing and new claimants know that their will be a now prepaid debit card being issued on or around June 16, 2021.			
Mail intro letter to Legacy Cardholders outlining new program and call to action (e.g. new features, activate new card; continue to use legacy card until depleted, etc.) Start with entire active Legacy Cardholders on June 16 than <u>every week thereafter through July 16 to capture all new claimants signing up that month.</u>			
Post Content on the WFWV Website detailing new prepaid card debit program coming soon.			
Mail follow-up letter to Legacy Cardholders reinforcing the initial messaging			
New and Legacy Cardholder Enrollment and Funding	August 2	August 2	1 day
Agency begins enrolling New and Legacy Cardholders (Money Network produces and mail cards to Cardholders)			
Agency begins funding New Cardholders via ACH			

*Assuming implementation start date of April 1.
If award date is later than April 1, 2022, timeline will be adjusted.



VerifyNow

While the Money Network pre-paid card solution is inclusive of industry leading fraud protections from the moment the Electronic Payment Card (EPC) is activated through the life cycle of that card, given the Agency's focus on identifying fraud from the beginning of the enrollment process, we strongly recommend the Agency consider bolstering your fraud mitigation strategy by incorporating Fiserv's VerifyNow solution to the front-end of your Cardholders application process. VerifyNow can help the Agency reduce fraud exposure and meet customer expectations through faster, real-time validation / approvals



Figure 1. VerifyNow Features.

By doing so, VerifyNow adds a proactive layer of protection to the application process by validating / confirming the identity of the claimant prior to approving their application. VerifyNow identifies enrollment requests for individuals with stolen or compromised identities, prior to the Agency approving the Unemployment or Indemnity application and issuing payment.

VerifyNow offers an integrated approach to the identity verification process; this provides a better user experience vs. your current provider in that once the Claimant inputs the required data during the application process, those data points are sent to VerifyNow (via API) for comparative purposes. No manual intervention is required on behalf of the Claimant; nor is scanning / uploading documentation required as part of the verification process.

In addition to this streamlined approach to the identity verification process, VerifyNow offers added flexibility to configure the decision matrix based on the risk tolerance outlined by the Agency.

Additionally, VerifyNow has the capacity to screen direct deposit recipients to ensure they are the rightful owners of the demand deposit account (DDA) where government funds are being directed. This is a significant differentiator in that liability associated with direct deposits rests



solely with Agency and given over half (53 percent) of West Virginia Unemployment Compensation (UC) claims (based on 2019 data) that are disbursed via direct deposit, validating ownership of the account in which funds are being directed ensures the integrity of the payment.

How It Works and Key Benefits for the Agency

VerifyNow leverages proprietary and third-party account verification tools (i.e., Lexis Nexis, Equifax, Neustar, Boku) to help reduce fraud exposure in connection with funding programs such as payments.

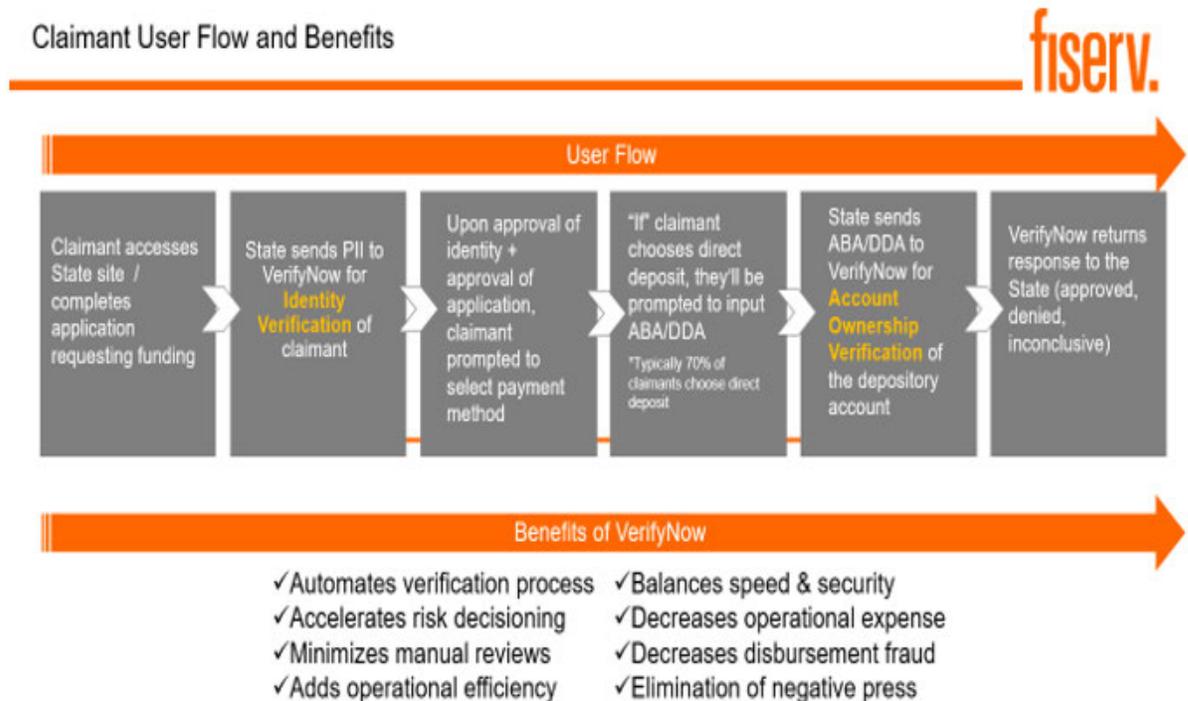


Figure 2. Claimant User Flow and Benefits.

With VerifyNow, you are leveraging an industry-leading solution that provides the following benefits to the Agency:

- **Improved Identity Verification:** Identity authentication is critical to any fraud mitigation strategy. A major challenge to any online environment is verifying that the person (claimant) interacting with you is who they say they are. Unfortunately, these days it's a common occurrence for a fraudster to steal someone's Personal Identifiable Information (PII) like name, address, and bank account information. Once they've done so, there's nothing stopping that individual from applying for UC funds and achieving successful verification via the Agency's onboarding process and being on the receiving end of a



fraudulent transfer of funds. The optimal approach to combatting this fraudulent behavior is to identify it on the front-end of the application process, prior to an applicant being approved.

- **Improved Account Ownership Verification:** Beyond Identity Verification, there are other scenarios that require additional screening capabilities. In particular, where direct deposit is a funding method facilitated by a government agency. Given 53 percent of the Agency's UC payments are sent via direct deposit, we strongly recommend Agency verify the ownership of the DDA prior to facilitating payment. This ensures the claimant is the rightful owner of the depository account in which government funds are being directed. Having the ability to verify the status and ownership of the claimant's depository account is a best practice to mitigating disbursement fraud/liability. Typically, in-session verification leverages a user's routing and account number alongside other data-points. Verification is completed using real-time APIs while a user is interacting with the Agency's digital experience. Many users today do not have a routing number and account number close at hand. What distinguishes the VerifyNow solutions is our ability to incorporate alternative verification methodology in the verification process.

While in-session verifications based on routing and account numbers can often verify 64 percent or more of accounts, it's crucial to provide alternative mechanisms that ensure verifiability for 100 percent of accounts your users may utilize. By layering instant verification with our real-time verification, a government agency will have coverage of more than 90 percent of all DDAs in the U.S. for verification. In the unlikely event the first two options are unable to verify a claimant's DDA status and ownership, trial deposits may be incorporated to close any remaining verification gap. VerifyNow is integrated with your enterprise application by way of an API. The host system triggers the VerifyNow service whenever account ownership / identity verification is needed in the workflow.

A core component to Agency's anti-fraud verification program.

VerifyNow is able to provide the Agency with access to multiple third-party data sources to verify customer identity in real-time. This is accomplished by comparing the PII provided by the claimant to multiple integrated data sources to ensure a level of consistency between the data points. The data sources leverages are configured based on the risk tolerance defined by the Agency, with the object being to automate the approval process to the greatest extent possible and minimize manual reviews and overhead costs.

Enclosed. Fact Sheet. We have included fact sheet for VerifyNow solutions This fact sheet speaks to our service and product offering. While it does not reflect our overall capabilities, we hope it will provide the Agency with a glimpse of the roadmap ahead.

Solution

VerifyNow™

Reduce Fraud Exposure for Government Agencies and Meet Customer Expectations Through Real-Time Validation and Faster Approvals

Online fraud creates real challenges for government agencies. VerifyNow from Fiserv offers a proven, real-time solution to aid in fraud prevention and streamline approvals for legitimate payment claims.

VerifyNow leverages proprietary and third-party tools for identity and account ownership verification. By accessing these tools in real time, this industry-leading solution helps reduce fraud exposure in connection with funding programs such as unemployment insurance and child care.

Identity Verification

Identity verification is critical to any fraud mitigation strategy. A major challenge of providing government services in an online environment is verifying that the claimants interacting with an agency are who they say they are.

Unfortunately, it's a common occurrence for a fraudster to steal someone's personally identifiable information, such as name, address and bank account. With these details in hand, nothing can stop a bad actor from applying for state funds and potentially achieving successful verification through its application process. The result is a fraudulent transfer of funds.

The optimal approach to combating fraudulent behavior is to identify it on the front end of the application process, prior to approval of the applicant. To accomplish this goal, a robust identity verification solution is essential.



VerifyNow provides government agencies access to multiple third-party data sources to verify customer identity in real time. These data sources include:

- **Geolocation:** Do applicants reside within the state in which they're applying for funds? Are they applying from another country?
- **Phone Ownership:** Does the claimant's phone bill address match the address on the state application?
- **High-Risk Identifiers:** Is the claimant's address a prison or campground? Does the Social Security number provided belong to someone who is deceased?

VerifyNow uses multiple data sources to cross-reference applicants and ensure their information is consistent with those they claim to represent.

Fiserv works with states and municipalities to determine the level of authentication applied, based on their compliance requirements and risk tolerance. We configure these rules into our decision engine to provide a record-by-record response, whether approved, denied or inconclusive.



Account Ownership Verification

Beyond identity verification, additional screening capabilities may be required if direct deposit is a payment method facilitated by the government agency. Whether the intent is to fund a state vendor or an individual claimant, having the ability to verify the status and ownership of a depository account is a best practice for mitigating disbursement fraud.

VerifyNow enables agencies to verify account status and ownership using one or more of the following methods:

Instant Verification. Fiserv provides access to data contributed by various financial institutions, uses that data to authenticate account status and ownership, and works in the background with no user interaction required. This instant verification can significantly increase authentication success while reducing the opportunity for fraud.

Real-Time Verification. VerifyNow performs real-time account verification by comparing account data entered by an applicant with data collected from the website of the financial institution that services the account. This offers a safe and secure way to verify account ownership based on Fiserv proprietary scraping technology.

Trial Deposits. With trial-deposit account verification, VerifyNow validates the applicant's access to the account. When an accountholder initiates trial deposit verification, Fiserv makes two small trial deposits to the external account. The accountholder is instructed to confirm the amount of the two deposits.

Expanded Coverage

Typically, in-session verification leverages a user's routing and account number alongside other data-points. Verification is completed using Fiserv real-time APIs while a user is interacting with your digital experience. Many users today don't have a routing number and account number close at hand. What distinguishes Fiserv is our ability to incorporate alternative verification methodology in the verification process.

While in-session verifications based on routing and account numbers can often verify 65 percent or more of accounts, it's crucial to provide alternative mechanisms that ensure verifiability for 100 percent of accounts your users may utilize. By layering instant verification with our real-time verification, a government agency will have coverage of more than 90 percent of all DDAs in the U.S. for verification.

In the unlikely event the first two options are unable to verify a claimant's DDA status and ownership, trial deposits may be incorporated to close any remaining verification gap.

Seamless Integration

VerifyNow is integrated with the government agency's enterprise application through an API. The host system triggers the VerifyNow service whenever account status, ownership or identity verification is needed in the workflow.



Key Benefits:

- Provides single point of integration with industry-leading data sources
- Captures a broader view of person's identity
- Enables identity verification for individuals with no credit history
- Minimizes manual review
- Helps prevent fraud with real-time verification
- Leverages proprietary and third-party account verification tools to help reduce fraud exposure
- Allows for flexible rules created in a waterfall approach to maximize automated approvals
- Facilitates configurable rules to automatically approve, review or decline applications
- Integrates with government's existing application process to provide real-time responses

Connect With Us

For more information
about VerifyNow:

 800-872-7882

 dataverify@fiserv.com

 fiserv.com/verifynow

Fiserv is driving innovation in Payments, Processing Services, Risk & Compliance, Customer & Channel Management and Insights & Optimization. Our solutions help clients deliver financial services at the speed of life to enhance the way people live and work today.

Visit fiserv.com to learn more.

RFQ WWV- (Electronic Payment Card and Direct Deposit Services) Cost Sheet				
Line No.	Type of Service	Monthly Estimated Quantities*	Claimant's Unit Fee	Claimant's Total Cost
1	Direct Deposit		NA	
2	Set Up Fee - Initial Card	5,000	No Cost	
3	Monthly Account Services for Active Accounts	20,000	No Cost	
4	Transactions	112,000	NA	
5	Total ATM Withdrawals	13,000	NA	
ATM In-Network				
6	Number of Counties with at least one ATM	53		
7	Divided by Total Counties in West Virginia	55		
8	Percent	96.40%		
9	% in 8 multiplied by ATM Withdrawals (line 4)	12,532	No Cost	
Contracted ATM In-Network with Fee				
10	Number of Counties with at least one ATM	53		
11	Divided by Total Counties in West Virginia	55		
12	Percent	96.40%		
13	% in 12 multiplied by ATM Withdrawals (line 4)	12,532	\$0.00	\$0.00
ATM Out-of-Network				
14	Number of Counties without an In-Network ATM	2		
15	Divided by Total Counties in West Virginia	55		
16	Percent	3.70%		
17	% in 17 multiplied by ATM Withdrawals (line 5)	481	\$0.95	\$456.95
18	Potential Additional Charge by Bank where Out-of-Network ATM is located (Use Same Quantity from 17)	481	\$2.00	\$962.00
**Bidding vendor cannot predict the cost per transaction being charged by a bank that is not one of the vendor's banks. For Line 18, the important factor is the number of transactions. Therefore, the standard rate of \$2.00 is being used for the purpose of calculating and allowing equal comparison of costs.				
19	ATM Transactions outside of the US	100	\$0.95	\$95.00
20	Point of Sale as Credit	50,000	\$0.00	\$0.00
21	Point of Sale as PIN Debit	50,000	\$0.00	\$0.00
22	Teller assisted Withdraw at debit card in-network bank	2,100	No Cost	
23	Total Transaction Cost (13+17+18+19+20+21)			\$1,513.95

No.	Type of Service	Monthly Estimated Quantities	Claimant's Unit Fee	Claimant's Total Cost
	ATM Balance Inquiries	70,000	NA	
24	ATM Balance Inquiries for In-Network 70,000 multiplied by % from 7 plus 11	134,960	No Cost	
25	Chargable ATM Balance Inquiries for In-Network (10% multiplied by 25) equals monthly estimated total	13,496	\$0.00	\$0.00
26	ATM Balance Inquiries for Out-of-Network (70,000 multiplied by % in 16) equals monthly estimated total	2,590	\$0.00	\$0.00
27	Total Cost (25+26)			\$0.00
	Other Fees			
28	Account Overdraft	10,000	\$0.00	\$0.00
	Insufficient Funds			
29	Minimum of two (2) denials for Insufficient Funds per month	10,000	No Cost	
30	Additional denials for Insufficient Funds	5,000	\$0.00	\$0.00
31	Free On-Line Statements	20,000	No Cost	
32	Account Statements Mailed to Claimants	1,000	\$0.00	\$0.00
33	Total Other Fees (28+30+32)			\$0.00
	Card Issuance Services			
34	One Card replacement per year (includes postage)	500	No Cost	
35	Additional Card Replacements	100	\$0.00	\$0.00
36	Overnight delivery requested by cardholder	50	\$5.00	\$250.00
37	Expired card replacement	2,000	No Cost	
38	Card Deactivation	500	No Cost	
39	Card Reactivation	300	No Cost	
40	Total Card Services Cost			\$250.00
	Cardholder Inquiry	180,000		
41	Free telephone automated inquiries through toll-free line	80,000	No Cost	
42	Free Web inquiries	30,000	No Cost	
43	2 Free Live Customer Service Inquiries per Month	40,000	No Cost	
44	Additional Live Customer Service Inquiries per Month	30,000	\$0.00	\$0.00
45	Total Inquiry Cost			\$0.00
	Miscellaneous			
46	Account Inactivity with a balance after 12 Months	100	\$0.00	\$0.00
47	Change in PIN	500	\$0.00	\$0.00
48	Account Research	100	\$0.00	\$0.00
49	Conversion of Foreign currency	200	\$0.00	\$0.00
50	Total Miscellaneous Cost			\$0.00
Line	Type of Service	Monthly Estimated	Claimant's	Claimant's

No.		Quantities	Unit Fee	Total Cost
	ACH Origination and Routing			
51	ACH Monthly Maintenance	2	No cost	
52	ACH Credit Originated	20,000	No cost	
53	ACH Debit Originated	55	No cost	
54	ACH Transmission	27	No cost	
55	ACH Return	10	No cost	
56	ACH Notification of Change	10	No cost	
57	Total ACH Cost			
59	Grand Total			\$1,763.95