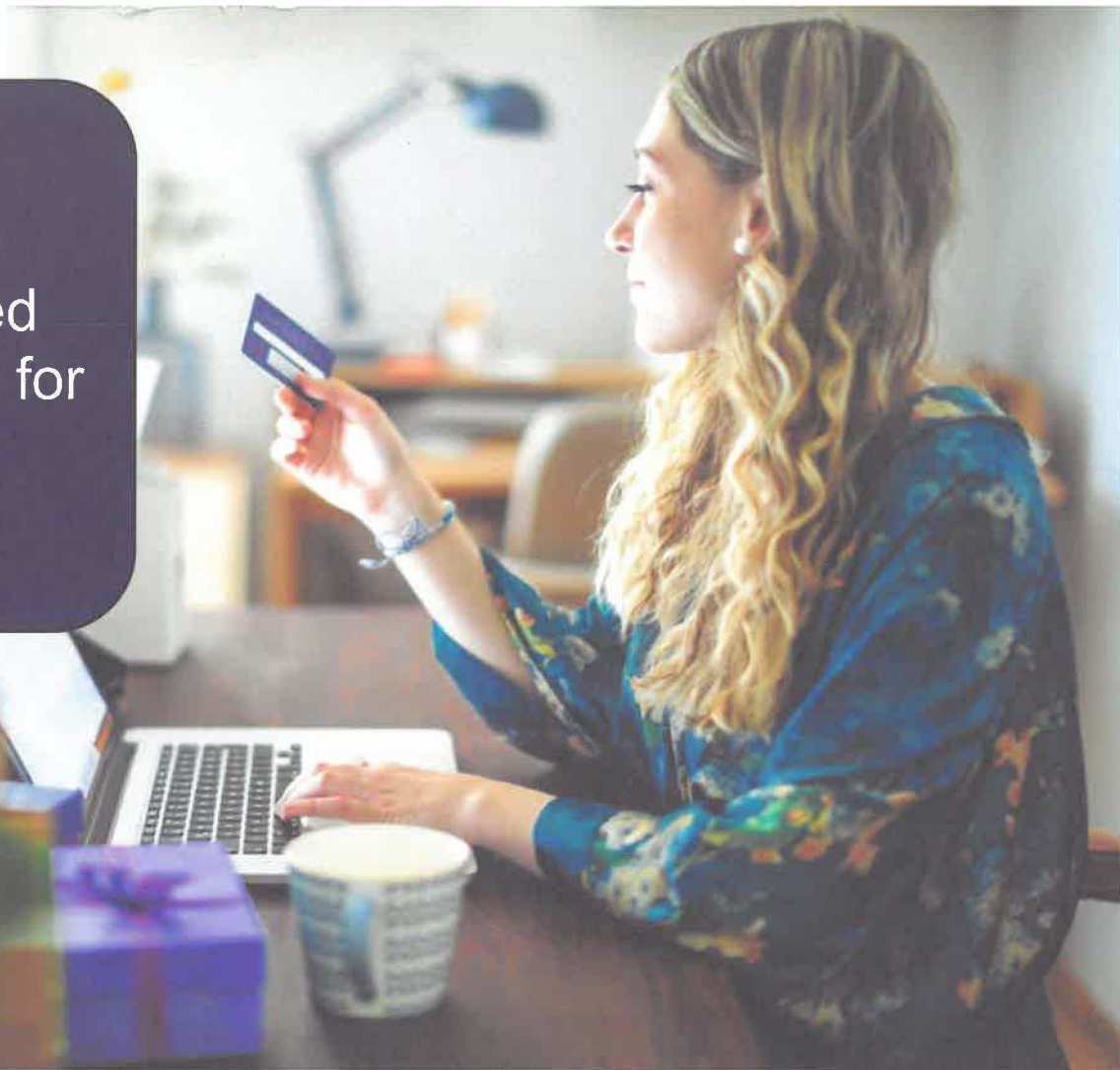


Strengthen
stewardship
with a trusted
partner built for
service



Title page

Technical proposal

Purchasing card services proposal for:

State of West Virginia

West Virginia State Auditor's Office RFP AUD26
RFP #CRFP AUD2600000001

May 4, 2026

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WV PURCHASING

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TRUIST 

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Forms

See the following pages for completed forms.



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

State of West Virginia
 Centralized Request for Proposals
 Financial

Proc Folder: 1943697		Reason for Modification:	
Doc Description: Addendum No 2 - PROVIDE PURCHASING CARD SERVICE		Addendum No 2 is issued to correct an error	
Proc Type: Central Master Agreement			
Date Issued	Solicitation Closes	Solicitation No	Version
2026-04-23	2026-05-04 13:30	CRFP 1200 AUD2600000004	3

BID RECEIVING LOCATION

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

VENDOR

Vendor Customer Code: 000000213792
 Vendor Name : Truist Bank
 Address :
 Street : 300 Summers Street
 City : Charleston
 State :West Virginia Country : United States Zip : 25301
 Principal Contact : Micahel Holtsclaw
 Vendor Contact Phone: 304-348-7078 Extension:

FOR INFORMATION CONTACT THE BUYER

Toby L Welch
 (304) 558-8802
 toby.l.welch@wv.gov

Vendor Signature X *Michael Holtsclaw, SUP* FEIN# 56-1074313 DATE *04/27/2026*

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

ADDENDUM ACKNOWLEDGEMENT FORM
SOLICITATION NO.: CRFP AUD26*004

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

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

Addendum Numbers Received:

(Check the box next to each addendum received)

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

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

Truist Bank

Company

Michael Heltselau, SUP

Authorized Signature

04/27/2026

Date

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

REQUEST FOR PROPOSAL
(West Virginia State Auditor's Office RFP AUD26)

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

Michael Holtsclaw, SUP

Trust Bank

(Company)

Michael Holtsclaw, Senior V.P.

(Representative Name, Title)

304-348-7078

(Contact Phone/Fax Number)

4/27/2026

(Date)



May 4, 2026

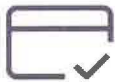
Toby L. Welch, Buyer
State of West Virginia
2019 Washington Street East
Charleston, WV 25305-0130

Dear Toby:

From winding country roads to close-knit communities, the State of West Virginia (the State) values solutions that are practical, reliable, and built to perform wherever the journey leads. You need a card partner that embodies this same spirit. Truist's commercial card program is built for real-world public-sector use, providing straightforward functionality, responsive support, and consistent performance. We're well-positioned to meet the State's day-to-day purchasing, travel, and program needs—whether for centralized agencies, municipalities, or travel-intensive operations. With Truist as your commercial card provider, the State gains:



A partner for every mile marker: Our support model provides dedicated resources, proactive issue resolution, and clear communication channels tailored to government environments. The State will benefit from this high-touch approach that reduces administrative burdens and gives your staff dependable help when it matters—so they can stay focused on serving your communities.



Card issuance in an instant: With instant virtual card issuance, the State's authorized users can generate secure card numbers on demand—no waiting for physical cards and no disruption for critical purchases. This capability supports travel, emergency needs, and remote operations, helping agencies respond quickly.



Spend that gives back: Everyday purchases can become a source of added value through a competitive rebate structure aligned to government spending patterns. Clear reporting and predictable returns help the State turn routine transactions into measurable financial benefits.

The Mountain State's roads may have steep grades—but with Truist as your partner, progress never has to slow down. You'll find peace of mind working with experienced onboarding and implementation teams whose proven process can help to minimize disruption and deliver a smooth transition. The State will find that your dedicated relationship team functions as an extension of your team and is accessible when you need them.

Your success is our priority. We look forward to further discussing how Truist's proposed solution will support statewide efficiency and advance the State's program goals.

Sincerely,

Michael Holtsclaw, SVP
Relationship Manager

Ravane Cristino, SVP
Wholesale Payments Consultant

Elizabeth Nisbet, SVP
Commercial Card Sales Consultant

Executive summary

Our understanding of your needs

The State of West Virginia (the State) carries a clear responsibility: to steward public resources thoughtfully while supporting services that reach every corner of the state. From agency operations to education, public safety, and infrastructure, effective financial processes play a critical role in keeping work moving behind the scenes. When purchasing and payments are easy to use, well controlled, and transparent, state teams spend less time navigating administrative steps and more time focused on serving West Virginians.

Achieve long-term, sustainable growth and optimize working capital with a solution designed to help the State succeed.

Within this environment, the right financial partner brings more than technical capability. They recognize the realities of government operations—multiple agencies, varied spending needs, and a strong emphasis on accountability—and support that understanding with responsive service and consistent guidance. An ideal partner pairs flexible commercial card and payables solutions with a service model that listens, adapts, and works alongside state teams, helping maintain oversight while providing reliable, day-to-day support.

Partnering with purpose: Building on a trusted relationship

This type of partnership is already well established. Truist's relationship with the State reflects a long history of service across critical financial functions. Truist serves as the State's deposit bank, supporting daily cash management and liquidity needs, and acts as collateral agent for public funds held across the State's banking network—an essential role in safeguarding public balances. We also support key agencies such as Workforce West Virginia, helping facilitate the timely delivery of funds to citizens, and work with the Parkways Authority to manage toll collections and merchant card services, along with many other agencies and boards across the State.

Together, these responsibilities demonstrate a relationship grounded in trust, service, and a clear understanding of the State's operating environment. That foundation creates a natural opportunity to expand our work together through an enhanced commercial card solution aligned with the State's operational priorities and long-term goals.

Building efficiencies in payments: Our commercial card solutions



Truist Commercial Card programs blend proven strategies with advanced features to deliver consistent, measurable results. Working together, the State and Truist can support your operations with a commercial card suite designed to meet your needs today and position you for ongoing success in the ever-changing payments environment. You'll find that our efforts to deliver innovative, flexible, and service-oriented commercial card solutions align well with your own dedication to serving your residents.

Based on our understanding of your needs, we recommend:

Truist Purchasing Card – This is a streamlined solution to help mitigate fraud, increase efficiency, and unlock working capital. The State can purchase the business-to-business goods and services you need. You can also reduce administrative overhead by decreasing the number of purchase orders and check payments.

The State can work toward maximizing your program with numerous purchasing card types, including card in hand, with the option to add a declining balance feature. Real-time reporting

capabilities can help you gain visibility into transaction detail and allow you to leverage detailed reporting to identify potential discount opportunities with valued suppliers. Purchasing card controls can help you identify and mitigate out-of-compliance spending.

Truist ePayables (Virtual Card) – With this solution, the State can automate accounts payables, simplify data processes, and reduce the number of manual checks issued. Our tenured, in-house supplier enablement team will help facilitate campaign strategy creation, supplier outreach, and enrollment. Just give us the guidance—we'll do the work. We also partner with leading fintechs who specialize in reducing vendor attrition to capture additional spend.

Truist Virtual Card for Travel (VCT) – This solution works with your existing travel management company to pay for employee and non-employee travel expenses with a virtual card to minimize reimbursements. Virtual cards are a unique number for every booking that will roll up to a single billing account or real card number. They can be used for any air, rail, hotel, and car rental, depending upon the travel agency's capabilities. VCT provides you with the tools you need to establish and monitor expense levels, help reduce the potential for fraud, and simplify reconciliation.

Truist Mobile Virtual Card – Mobile Virtual Cards are instant issued virtual cards which can be provisioned to a digital wallet through a mobile app. The use cases are endless and can be issued to employees and non-employees for business related expenses. This product enables fast, trackable and secure payments, allowing organizations to control a wide range of controls on the virtual card.

Driving innovation in T&E and e-commerce

Truist Benefits Edge is a complimentary benefits program that delivers valuable dining rewards from Dinova, robust insurance protections, and exclusive experiences to the State and your cardholders through an easy-to-navigate digital hub.



Looking ahead, we are planning targeted enhancements for our card platform and products. We are in the process of establishing integrations with HR providers which allow the nearly seamless ability to create physical cards. We are also in development with an enhanced ePayables offering which allows for continuous supplier enablement.

Technology for clear, controlled, and compliant spend



These commercial card solutions can be managed dynamically and in real time through the intuitive program administration tools in Enterprise Spend Platform (ESP). The State will have easy access to a comprehensive suite of reports and query tools, all designed for simplicity and efficiency. ESP's data integration capabilities make it effortless to organize raw data and turn it into actionable insights without complexity.

With ESP, expense management becomes straightforward—receipt capture, configuration, and approval workflows are streamlined for ease of use. A mobile app further simplifies tasks for cardholders, providing convenience on the go. Our single, user-friendly platform allows you to set cardholder credit limits and merchant category code (MCC) restrictions with just a few clicks. It's a scalable solution that grows with your business. Plus, you'll have a dedicated program administrator line for quick, personalized support.

Your commercial card sales consultant, Elizabeth Nisbet, can demonstrate how our solutions support your priorities and how ESP works at the next stage.

The framework behind stronger spend management

Tech-forward features



Managing spend efficiently across diverse operations demands solutions that are as dynamic as your business. Our current and upcoming commercial card solutions reflect our focus on innovation and flexibility. We are actively investing in APIs that allow for smooth integration with your ERP and financial systems, and a virtual card on demand solution that allows secure, one-time use cards to be generated instantly for enhanced control and fraud mitigation.

Through our partnership with Visa and Mastercard, we offer a suite of APIs that enable businesses to **create, manage, and control virtual card numbers (VCNs)** for commercial payments. These APIs allow you to streamline accounts payable workflows and add granular spending controls. Key capabilities include:

- **Create virtual cards:** The State can generate virtual card accounts on demand for invoice payments or employee expenses, with configurable limits and controls.
- **Set detailed controls:** The State can apply MCC filters, spending caps, velocity controls, and date restrictions to make sure cards are used only for intended purposes.
- **Manage card lifecycle:** APIs support retrieving card details, updating card parameters, blocking/unblocking VCNs, and deleting cards when no longer needed.
- **Funding source and real card integration:** Virtual cards can be tied to registered real card accounts or specific funding sources, giving companies flexibility in how payments are funded.
- **Enhanced controls at clearing:** Enhanced clearing-stage controls allow Truist to enforce restrictions even after authorization but before settlement—reducing reconciliation issues and preventing non-compliant transactions (Mastercard Only).

Widespread card acceptance

As a dual issuer, Truist offers access to both Mastercard and Visa branded commercial card programs. This multi-network approach brings broad global acceptance, competitive benchmarking, and cost efficiencies that can strengthen vendor relationships.



A smooth transition built around your team

The State will enjoy an onboarding and conversion process driven by operational alignment with your business at the center. The experience is designed to be customized—shaped around your goals, internal workflows, and team preferences. Special attention is given to minimizing disruption, addressing concerns proactively, and providing alignment across departments. From initial planning through full implementation, every step is guided by your priorities, with a focus on delivering a smooth transition, measurable outcomes, and long-term value.

Based on our understanding of your needs, we'll help implement a program that provides:

- Temporary credit limit increases with audit trails
- Adjustment of MCC restrictions and fraud mitigation
- Virtual cards for emergency suppliers
- 24/7 after-hours support provided by the Client First Solutions (CFS) commercial card team

Value that spans the State, from ridge to river

Specialty industry insight

The State can benefit from our government sector coverage—delivering insights, innovation, and value to your operations from our offices in Charleston, WV, and broader team throughout our footprint. You'll gain best practices to help optimize working capital and realize the benefits of our card solutions for you, your customers, and your residents.

Supplier enablement

Having access to our internal supplier enablement team with deep experience enables the State to implement an ePayables (virtual card) program. We will work with you to convert your suppliers to virtual card so you can significantly reduce checks and experience the financial incentives and other benefits associated with this program.

Our in-house supplier enablement team can help identify additional spend opportunities with a thorough analysis of your vendor file.

Elevated rebate and working capital potential

To help you receive higher rebates, Truist aggregates spend across all commercial card programs and interchange rates to determine the rebate tier percentage. Our competitors often have exclusions. Enclosed you'll find a market-competitive rebate proposal to meet the State's specific needs.

Imagine a better tomorrow

You'll be able to do more—with simplicity, speed, and safety—when you choose Truist as your trusted payments partner. Offering better technology and proven solutions, we'll empower and safeguard the State with advanced payments, security tools, cash management options, and consolidated systems. The State can improve efficiencies with a bespoke solution and the support of an experienced team that will support the people of the Mountain State for generations to come.



4.2. Project goals and mandatory requirements

The use of the purchasing card will not be restricted to specific vendors, countries or types of purchases.

Acknowledged.

4.2.1 Goals and Objectives

4.2.1.1 Goal/Objective 1: Transaction volumes and overall credit limit

The vendor should describe available options for handling large volumes of transactions for entities throughout the entire state and establishing a monthly credit limit to allow for program growth.

Our operations are designed to adjust to the State's needs quickly and efficiently. Truist is already scaled to manage influxes of increases and decreases in your program needs on a daily basis. Should the State experience structural changes to your organization during the term of our agreement, your program goals and priorities will be evaluated and supported by your dedicated Truist relationship team.

Overall credit limit is set at the client level. Based upon the State's needs and projected spending volumes, credit limits within the overall client limit are assigned to the individual programs. The individual cardholder's credit limit is assigned by the program administrator and draws from the program's limit. Program administrators can change credit limits and single transaction limits in real-time within the Enterprise Spend Platform (ESP) application. Additionally, they can leverage an effective date and expiration date for temporary credit limit changes.

4.2.1.2 Goal/Objective 2: International transactions

The vendor should confirm its ability to handle international transactions and describe applicable reporting capabilities.



Truist currently issues commercial card solutions denominated in U.S. dollars. These cards may be used by U.S. based companies/subsidiaries, or subsidiaries in locations abroad that accept Visa/Mastercard, providing you with the control and customization you need to manage spending across a diverse operational footprint.

For international transactions, we can provide all data we receive from the respective association (Visa or Mastercard), including enhanced data, currency, and exchange information for the transaction.

OFAC

Truist, like all financial institutions, is obligated by law to enforce OFAC sanctions (including seizing funds, blocking accounts, and prohibiting transactions) and to assist OFAC in every way practicable. Fines are assessed to the bank if we do not. U.S. sanctions programs vary in scope. Some are broad-based and oriented geographically (e.g., Cuba, Iran). Others are targeted (e.g., counterterrorism, counter-narcotics) and focus on specific individuals and entities. These programs may encompass broad prohibitions at the country level as well as targeted sanctions.

4.2.1.3 Goal/Objective 3: Billing accounts

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

a) Electronic processing capabilities

Billing account creation and maintenance is done by Truist teammates, with guidance from the State. Individual card accounts can be created by the State's program administrators within ESP on a one-off manual basis or by file upload for bulk account creation.

b) Mobile processing capabilities

Billing accounts are view only access on the mobile app.

c) Secure file upload capabilities

Files can be scheduled for automated daily delivery from our secure site via SFTP or HTTPS to your system. Files can also be uploaded directly into ESP, which has strenuous security protocols. Files for billing account creation and maintenance can be sent to Truist and a Truist teammate will be responsible for verifying the information, requesting any documentation necessary, and processing the update.

d) Workflow approval and number of levels

Billing account creation and maintenance is done by Truist teammates, with guidance from the State. Creation of a new billing account requires signature approval from the authorized signer on the account.

e) Mobile alerts and notifications

Billing accounts are not open to transaction processing and therefore are not subject to card transaction mobile alerts.

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

The company unit structure can be set up to support your hierarchies, with up to seven levels of approvals for expenses.

Roles can be assigned to program administrators based on hierarchy levels and separation of duties. The authorized program administrator can create other administrator users within ESP as needed.

g) Audit trail capabilities

There is a legal document that a client must sign to add/remove program administrators and authorized signers. The information is input into an application that when maintenance is performed, which leaves an audit trail.

4.2.1.4 Goal/Objective 4: Cardholder account maintenance

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

a) Electronic processing capabilities

Cards for individual cardholders will be established during implementation. After implementation, cardholder accounts can be opened in ESP by the State's program administrator(s). Truist requires the cardholder's name, address, DOB and phone number. New cardholder accounts can be created within ESP on a one-off basis or by an interface file upload for bulk creation. Work is currently underway to establish integration with Workday to create and maintain cardholder accounts from within Workday, with a target for the first phase to be in Q4 2026.

b) Mobile processing capabilities

The ESP mobile app allows the State cardholders to view account information, balance, available credit, amount due, and due date for all cards/accounts issued to them.

c) Secure file upload capabilities including same day processing

Interface file can be securely uploaded to ESP to create new cardholder accounts and perform account maintenance.

d) Workflow approval and number of levels

Workflow rules can be built based on current workflow policies. Rules can be built based on direct managers or cost center hierarchy. Workflow rules can also be based off dollar threshold amount or transaction type.

e) Card demographic modifications

Through ESP, program administrators can:

- Change cardholder addresses, emails, and phone numbers
- Change cardholder name due to marriage or divorce

f) Real time capabilities

Our ESP solution allows cardholders and program administrators to manage card and administrative processes in a real-time environment through a web-based portal that interfaces directly with Truist.

Program administrators can change credit limits, single purchase limits, and add or remove Merchant Category Group controls in real-time within the ESP application. They can leverage a calendar feature to set temporary credit limits which revert back to original limits upon expiration. Single purchase limits may be applied to the overall cardholder account and/or to the Merchant Category Group. Up to 11 Merchant Category Groups may be added to each account.

Additional capabilities include:

- Program administrators may lock and unlock an employee's card in real-time in ESP.
- Real-time authorizations and declines are available in the ESP portal and mobile app.
- Cash advances can be turned off in real time.

g) Assign software roles/permissions to perform maintenance by program administrators/coordinators at various hierarchy levels

Access to ESP is based on user roles and groups. Individual users are assigned to a group where they inherit the access rights of the group. Program administrators can assign the appropriate rules (coding, reporting, approvals, etc.) for each group. By default, a user is only able to see their own data (transactions and statements). The State can have as many internal administrators as needed – all governed by defined roles and rules-based access.

An authorized program administrator can add other users the administrator role in ESP.

h) Audit trail capabilities

We track activities that are actioned by ESP including the following categories:

- Employee (deletion, email change, etc.)
- Transaction (summary charges, cash adjustments, etc.)
- Administrator (general user rights modified, allocated administrator rights, email notification management)

The Audit Report is exportable, can be run at any time, and can be set to include actions taken by administrators.

i) Requirements for fully automating the process

ESP is configurable by the State according to the business practices and controls you wish to enable. Information about card accounts, GL Coding, and employees is loaded into ESP via Excel templates called interface files, several of which can be set up with SFTP connection to load automatically when generated by the State and placed in a specific location.

4.2.1.5 Goal/Objective 5: Account statement delivery

The vendor should describe available options for statement delivery including the ability for Program Administrators to retrieve all cardholder memo statements under their purview.

As part of our ESG efforts, we have moved to digital statements. We are able to send alerts when your digital statement is available. Program administrators can retrieve cardholder memo statements in ESP.

4.2.1.6 Goal/Objective 6: Agency billings/payment cycles

The vendor should describe their billing and payment cycle options.

Billing statement options:

Truist is proposing a monthly cycle with a 14-day grace period for all solutions. There is also an option to pay semi-monthly or weekly as indicated below for an enhanced rebate structure.

- Weekly (7-day billing cycle, 4-day grace)¹
- Semi-monthly (14-day billing cycle, 10-day grace)²
- Monthly (30-day billing cycle, 14-day grace)

4.2.1.7 Goal/Objective 7: Rebate calculations

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

Truist has provided a competitive rebate structure to support aggregated spend and the continued growth of program. Details are included in **Attachment A: Financial/Revenue Sheet**.

4.2.1.8 Goal/Objective 8: Program optimization

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

a) Virtual card or ePayment options

Truist ePayables (Virtual Card) enables the State to pay suppliers for business-to-business goods and services based upon, for example, an invoice from a merchant. It combines the convenience and rebate revenue of a traditional card and the efficiency of e-payment with increased transaction security and control compared to check usage and traditional plastic cards.

With Truist ePayables, the State can generate unique virtual card numbers and set specific usage and exact amount controls on each virtual account. This one-to-one match of virtual card accounts to payments gives you powerful security and anti-fraud control mechanisms over your payment processing while automating transaction matching and reconciliation.

Virtual card accounts are flexible. They are designed to complement the State's existing commercial card program or be used as a standalone solution. These virtual cards can complement your purchasing card program to help you streamline business payments and enhance working capital.

¹ Autopay required for weekly and semi-monthly

² Autopay required for weekly and semi-monthly

The State's benefits of the Truist ePayables program³

- Controls and fraud mitigation: Set exact payment amount limits for a defined time period and mitigate the risks associated with paper checks.
- Potential process savings: Automate payments by reducing paper-based, manual activity (e.g., checks, 1099 reporting, etc.)
- Cash float: Hold cash longer while potentially paying suppliers faster.
- Simplified reconciliation and visibility
- Rebate growth: Leverage the potential to earn rebates or financial return, turning your AP department into a revenue driver.

Supplier benefits of the Truist ePayables program

- Faster payment: Suppliers can get paid quickly through the card network and enjoy reduced costs associated with collections and non-payment (compared to check payments).
- No special set-up or training: Card-accepting suppliers would process the virtual card payment like a card not present transaction.
- Simplified reconciliation: Suppliers benefit from improved payment information and remittance data delivered automatically by e-mail when payment is made.

b) New vendor recruitment

The State will work with our in-house supplier enablement team that will facilitate campaign strategy creation, supplier outreach, and enrollment for your ePayables program. The details of our supplier onboarding strategy include:

- The State provides an Accounts Payable (AP) file consisting of the previous 12 months of vendor spend.
- Our team performs a match of the AP file to identify those suppliers that accept Visa or Mastercard.
- The State is assigned a dedicated Truist supplier enablement consultant who will:
- Oversee the management and administration of the enrollment campaign
- Review best practices
- Schedule and lead weekly update calls
- Oversee scrubbing and analysis of the matched file

The scrubbing process includes segmenting (by annual spend) the matched AP file by Truist acceptors, Visa/Mastercard acceptors (as applicable), non-acceptors, and those unlikely to enroll (such as insurance providers, financial institutions, or government agencies).

Your Truist supplier enablement consultant will develop a payables supplier match analysis summary. This analysis is used to set expectations for the supplier enrollment campaign by providing an overview of the scrubbed AP file in association with best practices.

An upload file is then created with all targeted suppliers for review and approval by the State. This allows you to remove any suppliers you do not want us to contact regarding ePayables.

³ Terms and conditions may apply

A campaign kickoff call will be scheduled and attended by the State's key stakeholders and all personnel that are assigned to the ePayables implementation. Topics covered during this call include:

- Best practices review
- Supplier onboarding process and collateral
- Understanding your payables process
- Finalizing the targeted suppliers for the campaign

Your supplier enablement consultant will request an authorization letter from the State to hold on file. This letter will be emailed to suppliers in advance of the outbound calling campaign or during the campaign if email addresses are not provided prior to campaign launch. A sample message template will be provided to you for review and approval prior to use in the campaign.

The supplier enrollment contact effort will continue for approximately four to six weeks per 100 suppliers. The team will call each supplier approximately once per week until a decision is obtained (enroll, decline, or request for additional information).

Your commercial card implementation manager (CCIM) or supplier enablement consultant will schedule weekly conference calls with the State to provide visibility and campaign updates. These updates include supplier enrollments to be flagged in the State's AP system for card payment, declinations, and client actions. The State's actions include requests for supplier phone numbers and account numbers.

Enrolled suppliers are sent an email confirming their participation in the ePayables program. Suppliers enrolled in the program are provided with instructions on processing payments and examples of emails as part of the on-boarding process.

When the supplier enrollment campaign is completed, a final enrollment report is submitted and reviewed by the State and the supplier enablement consultant.

c) State vendor card acceptance analysis

Truist operates a secure, proprietary database which is used to conduct commercial card supplier enrollment campaigns. The database is updated constantly, providing real-time information on vendors that are enrolled for commercial card acceptance by Truist supplier enrollment specialists. Truist also partners with 3rd party fintechs to complement our vendor acceptance intelligence.

d) Expansion of payment capabilities through additional card platform tools

Depending on the card solution chosen, we have additional partnerships with select fintechs to help to enhance outcomes by capturing incremental card spend for the State.

e) Benchmarking and performance goals

As a best practice, Truist recommends a review of accounts payable data at least twice per year to identify good fit spend for your program. Depending on the number of new suppliers identified, your commercial card relationship manager (CCRM) will re-engage our supplier enablement team to assist with enrollment activities. In addition, your relationship team will provide best practices and benchmarking to identify strategies to increase supplier

participation. We will work with the State to create a strategy and action plan designed to help significantly increase supplier participation in accepting card payments.

f) Instant card account creation for use in mobile wallets

Mobile Virtual Cards are instant issued virtual cards which can be provisioned to a digital wallet through a mobile app. The use cases are endless and can be issued to employees and non-employees for business related expenses. This product enables fast, trackable, and secure payments, allowing organizations to control a wide range of controls on the virtual card.

g) Preloaded cards or similar capability

There are several ways that Truist Purchasing Cards can be inserted into the procurement or accounts payables process to generate efficiency; some examples include:

Cardless/Ghost Accounts

- Account is created for a specific purpose, department, etc., but without an issued plastic
- Account can be incorporated as automatic payment method for approved catalog purchases, AP invoice payments for suppliers outside of traditional Payables card process, etc.
- Spend control functionality available

Declining Balance Cards (Projects, Meetings and Events)

- Account is created for a specific purpose with a specific budget, such as a project with a budget of \$50,000
- Available credit decreases as purchases are made to make sure that no more than the budgeted amount is spent
- Flexible refresh periods (never, annual, etc.)
- Spending control functionality available

Mobile Virtual Cards (Endless use cases)

- Can be sent to employees or non-employees (suppliers, educational purposes, athletes, disaster recovery, scholarships, grants, etc.)
- The State can control how, when and where the virtual card can be used.
- Mobile Virtual Cards are instantly issued and authorized up to a certain amount. Only posted transactions appear on the billing statement. Once the virtual card reaches the end of the validity period, it's automatically shut down.
- Mobile Virtual Cards may be requested through the mobile app by an assigned user. Once approved the virtual account will be pushed back to the recipient for use immediately.

h) Fleet programs including all tracking capabilities provided by the proposed card brand



Truist Fleet Card provides a powerful, data-driven solution for managing fuel and maintenance expenses separately from other business costs. It allows the State cardholders to make vehicle-related purchases, including fuel, maintenance, tolls, and parking. The solution provides advanced controls, including prompting at the pump (odometer, driver ID, etc.), enhanced data from fuel purchases (fuel type, number of gallons, price per gallon, etc.), and purchase restrictions, such as fuel only. Issued as a Visa product, it allows for broad usage wherever Visa is accepted for ultimate adaptability to meet your needs, unlike programs that limit cardholders to specific fuel brands. Truist Fleet cards can also be used for other purchases, if necessary, such as hotels and meals.

Detailed fleet management and comprehensive reporting are available for vehicles and for drivers with the Truist Commercial Card Management (TCCM) technology solution, to help optimize your fleet performance, identify opportunities for process improvements (including information on drivers, fuel types, quantities, merchants, etc.), and monitor spending outside of purchase parameters. TCCM is designed for 24/7 access, empowering your Program Administrators to stay in charge anytime, anywhere, and allowing for real-time adjustments to card usage as needed—keeping your vehicles and drivers on the move, on your terms.

Finally, in addition to allowing continued participation in your preferred brands' loyalty programs, the Truist Fleet Card also offers a rebate incentive based on total spend volume, which can be combined with spend from any of your other Truist Commercial Card programs for maximum benefit to your organization.

With the Truist Fleet Card, the State can set up cards that are assigned to specific fleet vehicles, or specific drivers. Driver/Vehicle tables can be attached to those cards, containing Driver or Vehicle IDs that can be set up and maintained within TCCM. Authorization parameters associated with these values can also be established, so that the user is prompted for their ID at the point-of-sale of fleet-related merchants, and only those Driver or Vehicle IDs entered that are within the given table attached to the card will be allowed to complete the transaction.

In addition, other driver related information such as driver license number, driver license issuance state, license expiration date, etc., can be entered for the driver within TCCM and available within reports.

4.2.1.9 Goal/Objective 9: Card issuance

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

a) Electronic processing capabilities

After implementation, cardholder accounts can be opened in ESP by the State's program administrator using the cardholder's name, address, phone number, and date of birth. A new card will be delivered via USPS to the card delivery address on file. Truist will automatically renew cards four years from date of card issuance. Card accounts can also be created in bulk using a file upload process.

b) Mobile processing capabilities

Card issuance is not available on the mobile app as part of our security protocols.

c) Secure file upload capabilities (including time constraints for same day processing)

We support many major file transmission methodologies including browser-based transmission HTTPS and transmission through SFTP. We offer Visa VCF 4.4 or the Mastercard CDF for integration to ERP systems.

d) Workflow approval and number of levels

Workflow approval for card issuance should be maintained internally by state, and an approved file of cardholder information for card issuance should be sent to Truist once the State's internal approval process is complete. Permission to order cards can be restricted per user.

e) Real time capabilities including account creation for mobile wallets or immediate use

Mobile Virtual Cards (endless use cases)

- Virtual accounts can be created on demand and pushed to a recipient's mobile app for provisioning to a digital wallet for immediate use.
- Can be sent to employees or non-employees (suppliers, educational purposes, athletes, disaster recovery, scholarships, grants, etc.)
- The State can control how, when and where the virtual card can be used.
- Mobile Virtual Cards are instantly issued and authorized up to a certain amount. Only posted transactions appear on the billing statement. Once the virtual card reaches the end of the validity period, it's automatically shut down.

ePayables

If desired, functionality for manually creating a virtual card payment in ePayables is available.

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

Access to ESP is based on user roles and groups. Individual users are assigned to a group where they inherit the access rights of the group. Program administrators can assign the appropriate rules for each group. By default, a user is only able to see their own data (transactions and statements). The State can have as many internal administrators as needed – all governed by defined roles and rules-based access.

g) Audit trail capabilities

We track activities that are actioned by ESP including the following categories:

- Employee (deletion, email change, etc.)
- Transaction (summary charges, cash adjustments, etc.)

- Administrator (general user rights modified, allocated administrator rights, email notification management)

The Audit Report is exportable, can be run at any time, and can be set to include actions taken by administrators.

h) Requirements for fully automating the process

We do not currently have an API into our platform; however, an integration with HR providers is on the roadmap. We offer human resources templates for mass updates in ESP and an interface file for mass account creation.

4.2.1.10 Goal/Objective 10: Physical card issuance and time factors

The vendor should provide a description or narrative of One Card issuance and specify the time frame and delivery method options to:



After implementation, cardholder accounts can be opened by the State's program administrator using the cardholder's name, address, phone number, and date of birth. A new card will be delivered via USPS to the card delivery address on file. Truist will automatically renew cards four years from date of card issuance.

The turnaround time from date of order for new/replacement cards using standard delivery is 7-10 business days. The turnaround time from date of order for new/replacement cards using expedited delivery is 3-4 business days and may incur a fee.

Truist can provide U.S. dollar cards to the State to distribute to international employees, or in some cases the cards can be sent directly. Transactions and statements will be denominated in U.S. dollars, and payments to Truist will be made in U.S. dollars.

a) Produce a card when an application is initially submitted both manually and via file integration

ESP allows the State program administrators to set up new cardholders and maintain accounts in a real time environment. Cardholders do not fill out an application.

We offer human resources templates for mass updates in ESP.

Turnaround time is the same for both manual and file integration. The turnaround time from date of order for new/replacement cards using standard delivery is 7-10 business days. The turnaround time from date of order for new/replacement cards using expedited delivery is 3-4 business days and may incur a fee.

b) Reissue lost or stolen cards

If a credit card is stolen, the cardholder or program administrator should call Truist at our toll-free number to report the stolen card. Lost/stolen/replacement cards are sent overnight and there is not a rush delivery fee.

The Truist team will:

- Confirm the identity of the caller.
- Review recent activity with the caller.
- Close the account and issue a new card account.

- If unauthorized or fraudulent activity is discovered, the caller will be informed of how they can file a claim.

The proposal is subject to our Terms & Conditions and Incentive Addendum.

c) Reissue damaged cards

Replacement cards can be ordered in ESP for cards that are damaged or have had a cardholder name change. The card will be created after overnight processing and sent via USPS mail delivery.

d) Reissue due to fraudulent activity or compromised accounts

Please refer to our response to question b. above for reissuance guidance.

4.2.1.11 Goal/Objective 11: Card format/design

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

a) Technical design specifications

For new programs, we offer two types of custom card designs:

1. **Logo cards:** The State can incorporate your company logo on a solid Truist approved background (purple, gray or light gray).
2. **Full custom cards:** Digitally printed plastic cards that showcase your organization's logo and branding in full color. This production method enhances card durability while giving the State a strong, consistent brand presence that stands out in employees' wallets. Custom designs require additional time for creative development and network approval. Our standard card layout includes two embossed name lines, each supporting up to 21 characters (including spaces). The first line displays the cardholder's name, while the second can include a company or department name. When providing artwork for the State's custom designs, the preferred file formats—listed in order of desirability—are: .eps, .psd, .ai, .png, .jpeg, .tiff, .bmp, and .gif. Files with layered or transparent backgrounds are ideal. Logos should be at least 2MB to enable optimal print quality and simplified background removal if needed.

Subject to final Truist and Network approval and additional fees may apply. Full custom card fees will be addressed in the contract.

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

Truist can support logo and full custom card designs in support of the State's branding, additional fees apply. All card products except for the metal Truist Executive Card and virtual cards can be customized.

There can be one custom design per Company ID. Each card type (One Card, Purchasing, Central Travel, Fleet, Corporate Card) is a separate Company ID.

A card for every purpose and purchase



Corporate

Streamline employee travel and everyday business expenses with individual spending controls, reporting, and faster reconciliation.



Executive

Provides premium benefits tailored for C-Suite or frequent travelers with higher spending power.



Purchasing

Optimize everyday business spending and capture valuable cost saving efficiencies.



Fleet

Optimize vehicle operations with real-time controls on fuel and maintenance, helping reduce fraud and track costs across your fleet.



Virtual

Make secure, controlled payments with dynamic card numbers, reducing fraud and streamlining reconciliation.

Let us help you
find the right
card for your
organization

Back



c) Ability to provide multiple designs based on billing account

Truist can support logo and full custom card designs in support of the State's branding, additional fees apply. All card products except for the metal Truist Executive Card and virtual cards can be customized. There can only be one custom card design per Company ID (billing account).

4.2.1.12 Goal/Objective 12: Card controls and restrictions

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

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



Yes. To help minimize the risk of misuse of cards, credit limits, cash advance limits, and Merchant Category Code (MCC) controls can be tailored to the needs of each cardholder. MCC control at the account level is accomplished by leveraging the Merchant Category Code Groups (MCCGs) functionality in ESP. These MCCGs can be set to either allow or block certain categories of transactions. Prebuilt MCCGs to control specific categories of spend (for example, utilities, IT related spend, etc.) are available and can be added during implementation or at any time upon request post-implementation. Specific MCCGs needed for your program can be created during the implementation kick-off call, and Truist can work with you to update them as needed during the life of your program.

In addition to MCCGs, single purchase limits can also be set for each cardholder, setting a maximum dollar amount a cardholder can authorize in a single attempt. This allows you to configure your cards to help conform to your internal policies and procedures around card usage. Single purchase limits can also be set at the MCCG level, so cardholders can spend more or less on a single transaction based on what they are purchasing.

Program administrators can change credit/cash limits, MCCGs and single purchase limits in real-time within the ESP application. They can also use a calendar feature to set temporary credit limits, which revert back to original limits upon expiration. This is especially helpful for program administrators who want to give a cardholder a different limit for a specific period of time, but don't want to have to remember to revert the limit after that timeframe passes.

Finally, ESP is based on a framework of roles and groups. Access to the system will depend on the role(s) a user has applied, allowing them to see and maintain as much or as little as desired based on their job function and role within your organization. In like fashion, users may be assigned to a predetermined group, where they inherit the access rights associated with the group (groups can be set by functional role, job level, etc.). By default, a user is only able to see their own data (transactions and statements) with ESP, but the State can have as many internal administrators as desired.

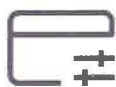
b) The ability to modify card controls and restrictions at the billing account level

Billing accounts are not open to transaction processing and therefore are not subject to card controls and restrictions. All controls and restrictions are maintained on individual card accounts. Bulk changes to all cards under a billing account will be performed by a Truist teammate.

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

All card controls and restrictions are maintained on the individual card account level by program administrators. Individual cardholders do not have the ability to update controls or restrictions themselves.

d) The ability to use or restrict card access for cash or cash-like products



Truist can allow or restrict cash advance capabilities for cardholders based upon the organization's direction. Cash can be obtained from an ATM or from a Truist branch teller. Restrictions for individual cardholders can be implemented and managed by your program administrator.

e) MCC group templates

We provide the flexibility of merchant category code (MCC) blocking to allow the State to control and manage the usage of your cards. Prebuilt Merchant Category Code Groups (MCCGs) are available for use, and specific custom MCCGs can be discussed and created during implementation. The groups can be set to either allow or exclude transactions in those categories and can also include single purchase limits specific to the Merchant Category Code Group.

f) Vendor blocking

Purchases can be restricted by Merchant Category Code Groups (MCCG) and single purchase limits for the account or specific MCCG. Custom restrictions can be evaluated on a case-by-case basis.

g) Single per transaction dollar limits

Yes, program administrators can change credit limits and single transaction limits in real-time within the ESP application. If a single transaction limit is applied to an account and a transaction is attempted for an amount in excess of the defined limit, the transaction will be declined at the point of purchase.

h) Number of purchasing card authorizations per day

Truist allows for velocity controls on individual card accounts such as number of transactions or total dollar amount per day. Velocity controls can be set by your implementation manager or commercial card services.

i) Number of purchasing card authorizations per billing cycle/month

Truist allows for velocity controls on individual card accounts such as number of transactions or total dollar amount per cycle or month. Velocity controls can be set by your implementation manager or commercial card services.

j) Temporary card maintenance based on date parameters

Program administrators can leverage an effective date and expiration date for temporary credit limit changes, MGGC restrictions, or temporary spend controls.

k) Dollar limits per day

This is an available control at account level in which Daily Limit of authorizations can be set by either the number of authorizations or dollar amount of authorizations.

Truist allows for velocity controls on individual card accounts such as number of transactions or total dollar amount per day. Velocity controls can be set by your implementation manager or commercial card services.

l) Dollar limits per billing cycle/month

Yes, program administrators can change credit limits and single transaction limits in real-time within the ESP application. Additionally, they can leverage an effective date and expiration date for temporary credit limit changes.

m) Dollar limits per cardholder

Credit limit is set at the overall client level. Based upon the State's needs and projected spending volumes, credit limits are assigned to the individual programs. The individual cardholder's credit limit is assigned by the program administrator and draws from the program's limit.

n) Other controls and restrictions available that are not included above

Not applicable.

4.2.1.13 Goal/Objective 13: Lost/stolen cards, unauthorized/fraudulent transactions, time requirements and procedures

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

a) Lost or stolen cards

If a credit card is stolen, the cardholder or program administrator should call Truist at our toll-free number to report the stolen card.

The Truist team will:

- Confirm the identity of the caller.
- Review recent activity with the caller.
- Close the account and reissue a new card.
- If unauthorized or fraudulent activity is discovered, the caller will be informed of how they can file a claim.

Subject to Terms and Conditions when contract is executed.

b) Unauthorized transactions

In the event a card is lost or stolen, the State will not be held liable for unauthorized transactions, provided they are reported to Truist within the required timeframe and meets the criteria set forth in the applicable network liability policy. If fraudulent activity is confirmed on the card, the State will be protected up to \$100,000 per cardholder with the applicable network liability insurance.

Key Highlights*:

- Protection from potential card misuse by employees who are ultimately terminated
- Companies are protected up to \$100,000 per cardholder
- No deductible
- No maximum coverage per client
- Includes coverage for cash advances and ghost accounts
- Applies to terminated employees who have used their cards for non-business-related purchases for who have failed to pay for previously reimbursed business purchases
- Does not cover fraud, which is defined as unauthorized use by someone other than the cardholder

*Subject to policy terms and conditions

More information is provided in the Additional Clarifications section of the Financial/Revenue document.

c) Fraudulent transactions

In the event a card is lost or stolen, the State will not be held liable for unauthorized transactions, provided they are reported to Truist within the required timeframe and meets the criteria set forth in the applicable network liability policy. If fraudulent activity is confirmed on the card, the State will be protected up to \$100,000 per cardholder with the applicable network liability insurance. Liability coverage can be addressed further during contract execution.

*Subject to policy terms and conditions

See language below for additional information.

Periodic Statements, Chargebacks

a) Truist will deliver to the Organization periodic billing statements for the Card Program, reflecting activity related to the Card Program's use and any other outstanding amounts owed by the Organization to Truist under the Agreement. The Organization hereby agrees to examine each periodic statement and immediately notify Truist regarding any charge, Transaction, fee, or other item it believes to be in error or subject to dispute. The Organization has 60 days after the billing date listed on the periodic statement on which any alleged inaccuracy(ies) first appear(s) to notify Truist of the disputed amount in writing. If the Organization fails to meet this requirement, the statement will be considered as accepted by the Organization and correct.

b) Under certain circumstances, the Organization may have the right to reverse a disputed Transaction via the Network's chargeback procedure(s). The Organization acknowledges that, to initiate a chargeback, the Organization must comply with the Network's rules and procedures, including providing Truist with written notice of its intent to initiate a chargeback within sixty (60) days of the date the disputed Transaction appears on the Organization's periodic statement. Such written notice shall contain a statement specifically describing the Transaction and giving a valid reason for the requested chargeback. If Truist's investigation determines that the reason the Organization provided in support of its dispute is valid, Truist will attempt to charge the Transaction back to the merchant in accordance with the Network rules; each such chargeback that is accepted by the Network will be credited on the Organization's next periodic statement.

c) Notwithstanding the foregoing, the Organization is expected to pay in full the entire amount detailed within the periodic statement, including attempted chargebacks that are not credited to Organization. All communications regarding disputed Transactions must be sent to the designated address indicated on the periodic statement.

d) If the Organization initiates a payment via Truist's Buyer Initiated Payment ("BIP") option, ORGANIZATION HEREBY AGREES TO IRREVOCABLY WAIVE ANY AND ALL CHARGEBACK RIGHTS IT MAY HAVE ON ALL PAYMENTS MADE TO A SUPPLIER USING THE BIP OPTION.

Liability for Unauthorized Use

a) To the extent allowed by applicable law, the Organization and Guarantor are liable for all use of the Card Program by each and every Authorized User(s) and anyone else the Organization or an Authorized User allows (directly or indirectly) to use the Card Program. The Organization must ensure that the Organization and all Authorized User(s) abide by all applicable federal, state, and local laws and regulations as well as the terms, conditions, rules, and regulations established by Truist with respect to use of the Card Program under the Agreement, as may be amended from time to time. The Organization is liable for all use of the Card Program by every Cardholder and every Authorized User regardless of whether Truist is notified about such Cardholder or Authorized User's use or the Cardholder/Authorized User exceeds the limit that the Organization authorized or intended.

b) If Unauthorized Use of the Card Program occurs, the Organization agrees to cooperate with Truist and law enforcement authorities in identifying the unauthorized user. All claims of alleged loss, theft, or Unauthorized Use of the Card Program are subject to investigation. If the Organization is an entity to whom we have issued more than ten (10) Cards, the Organization may be liable for claims, costs, interest, fees, Transactions, and other charges related to claims of Unauthorized Use.

c) The Organization will not be liable for the Unauthorized Use of the Card Program if that use occurs after the Organization has notified Truist as noted above of the alleged loss, theft, or Unauthorized Use. Truist may assess a Replacement Card Fee as disclosed on the Organization's Fee Schedule for each replacement Card that Truist reissues related to a claim that the Card was lost or stolen. The Organization shall remain liable for all use of the Card Program by an Authorized User following his or her termination of employment or agency from the Organization until Truist has received and had a reasonable time to act on the notice of the Authorized User's termination and except as specified by the Visa Liability Waiver Program or the Mastercard MasterCoverage Liability Protection Program (as applicable).

d) Truist will not be liable if the Organization or any Authorized User or other party who has direct or indirect access to the Card Program engages in an illegal Transaction or activity related to the Card Program. If any illegal use or activity occurs related to the Card Program, the Organization also agrees to waive any right to sue Truist for such illegal use or any activity directly or indirectly related to it; the Organization also agrees to indemnify and hold Truist harmless from any suits or other legal action or liability, directly or indirectly, resulting from illegal use of the Card Program.

d) Employee fraud

Truist offers the standard Network benefit for employee misuse*. This waiver includes:

- Coverage up to \$100,000 per eligible cardholder
- No deductible and no extra cost to clients
- Automatic enrollment
- No maximum cap per client
- Coverage of cash advances and ghost accounts
- Simplified claims process

See Program Guide for additional rules and guidelines.

*Subject to policy terms and conditions

e) Charges that may occur after an account is closed

Cardholders can dispute transactions by contacting Truist or within ESP.

The dispute process is as follows⁴:

- Complete the Truist dispute form if the merchant is unwilling to resolve the charge. The PDF form is available within ESP and must be submitted via email to the fraud disputes team.
- The cardholder and/or organization do not have to pay the disputed amount while Truist is investigating, but they are obligated to pay any part of the bill that is not disputed. Truist will provide a provisional credit for the disputed amount during the dispute/resolution period.
- Visa and Mastercard networks both require that transaction disputes are initiated within 60 days after such Charge or Fee appears on the billing statement.
- For confirmed fraud claims, Truist would issue a permanent credit once the initial investigation has been completed.

For claims that result in a non-fraud finding, the transaction will be posted to the billing statement.

The proposal is subject to our Terms & Conditions and Incentive Addendum, to be provided later.

f) Automated account closure process

Commercial card programs are pay-in-full solutions. Cards will be unavailable for any further charges at 30 days past due and deactivated when delinquent 60 days. Cards are not available for personal use under the terms of the agreement.

⁴ Subject to policy terms and conditions

4.2.1.14 Goal/Objective 14: Changes in program coordinators/administrators

The State desires an automated process for maintaining program coordinators/administrator. The vendor should describe the available methods of change for program coordinators/administrators, including but not limited to:

Electronic processing capabilities

Changes to program administrators and/or program coordinators are processed through a servicing ticket with the assistance of a Truist teammate.

b) Mobile processing capabilities

This request cannot be submitted on the mobile app. Administrator changes are processed through the Commercial Card Servicing Team.

c) Secure file upload capabilities

Files can be scheduled for automated daily delivery from our secure site via SFTP or HTTPS to your system. Files can also be uploaded directly into ESP, which has strenuous security protocols. Files for administrator changes are a request and must be approved in writing. Program administrator changes must be approved by signature of the authorized program signer.

d) Workflow approval and number of levels

Program administrators can be changed only by an authorized signer of the State.

e) Real time capabilities

Administrator changes can be initiated over the phone with the Commercial Card Services Team during normal business hours. CCST is located in Florida and North Carolina and can be reached via email and a toll-free number from 8 am to 9 pm ET.

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

Yes, access to ESP is based on user roles and groups. Individual users are assigned to a group where they inherit the access rights of the group. Program administrators can assign the appropriate rules (coding, reporting, approvals, etc.) for each group. By default, a user is only able to see their own data (transactions and statements). the State can have as many internal administrators as you desire – all governed by defined roles and rules-based access.

An authorized program administrator can add an administrator view to another user in ESP.

g) Audit trail capabilities for tracking new additions and maintenance

Changes to program administrators and authorized signers require execution of a client-approved legal document. Once submitted, the information is entered into the system, where all maintenance activities are recorded and retained as part of an auditable system history.

h) Other capabilities not listed above

Not applicable.

4.2.1.15 Goal/Objective 15: Disputed items and credits

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

a) Processes for disputing charges appearing on the statement

Cardholders can dispute transactions by contacting Truist or within ESP.

The dispute process is as follows:

- Complete the Truist dispute form if the merchant is unwilling to resolve the charge. The PDF form is available within ESP and must be submitted via email to the fraud disputes team.
- The cardholder and/or organization do not have to pay the disputed amount while Truist is investigating, but they are obligated to pay any part of the bill that is not disputed. Truist will provide a provisional credit for the disputed amount during the dispute/resolution period.
- Visa and Mastercard networks both require that transaction disputes are initiated within 60 days after such Charge or Fee appears on the billing statement.
- For confirmed fraud claims, Truist would issue a permanent credit once the initial investigation has been completed.
- For claims that result in a non-fraud finding, the transaction will be posted to the billing statement.

The proposal is subject to our Terms & Conditions and Incentive Addendum.

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

Disputed fraud claims will receive a provisional statement credit if filed within the first 60 days. This adjustment may be reversed if claim is denied during investigation. The organization and/or cardholder does not have to pay the disputed amount while Truist investigates, but they are still obligated to pay any part of their bill that is not disputed. The proposal is subject to our Terms & Conditions and Incentive Addendum.

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

The credit will appear as a separate transaction line item.

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

Visa and Mastercard networks both require that transaction disputes are initiated within 60 days after such Charge or Fee appears on the billing statement. See the response to *question a* above for additional details.

e) Process for returning credit balances on master billing accounts

If a credit remains on an account for 90 days, it is automatically refunded.

4.2.1.16 Goal/Objective 16: Secure data transmission

The State desires to receive multiple secure data transmissions. The vendor should describe the methods of securely transmitting the data file to the State or its contractual 3rd Party software providers, including but not limited to the following:

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

Truist can setup file delivery of either the Visa VCF or Mastercard CDF to the State or your PCI-compliant, third-party software provider. Custom data extract files can be created and set to SFTP delivery via ESP, as well, if the full VCF file is not needed.


b) The State of West Virginia desires to continue to receive data transmissions with the content of Total Systems Data Exchange File Level 8 or equal and the Visa VCF. We are currently at TSYS release 2026.1. The vendor should describe its approach to handle data transmissions in relation to Total Systems Data Exchange File Level 8 or equal.

Depending on the type of file being transmitted, it could be a Truist SFTP server or a SFTP server managed by Visa and/or Mastercard. Truist uses the VCF 4.4 file for integration.

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

Truist uses the standard VCF 4.4 file for Visa and CDF for Mastercard.

d) Please provide a list of financial, travel, fraud detection, and expense management software systems with whom the vendor has implemented integration. (The State currently utilizes COi Advantage, Workday and Oversight)

 ESP is built for flexibility and has integrated with most major finance systems and many custom-built systems. We have successfully integrated numerous client instances, ranging from known ERPs (SAP, Oracle, PeopleSoft, Workday and JDE) to custom solutions. If the State would like to use ESP for expense management, we can build a custom file for you to export cost allocation data into your ERP. If you are using your ERP for expense management, Truist can provide daily Visa (or Mastercard, as applicable) file feeds to them if they are PCI compliant; if not, we can send the file feed to your SFTP site.

Truist Virtual Card for Travel solution also offers secure integration with the State's travel management company and Conferma Pay to pay for employee and non-employee travel expenses with a virtual card. This integration offers convenience for travelers and more

efficient reconciliation for the State. The State's travel management company must have full integration with Conferma Pay in order to support.

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

Your CCRM will work directly with the Commercial Card Implementation Team on any file transfer issues.

Your CCRM will be your next point of escalation for servicing matters, if needed.

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

Truist will capture all data that is submitted through the network. If a vendor passes Level II or Level III data, it will be available for review within ESP.

Level I Data

Typical smaller retail locations, (e.g., gas stations or convenience stores) that do not break out the sales tax on the transaction detail. Data includes name of cardholder, cardholder account number, total amount of transaction, posting date, transaction date, name of vendor and transaction reference number.

Level II Data

General Retail/Wholesale/Service Transactions: For general procurement with a fleet, purchasing, or commercial card account, Level II data includes all of Level I data with sales tax amount broken out and customer code (which may be a cost center, general ledger number or project number, or an order/invoice number).

- Airline Transactions: Level II information for airline transactions includes ticket number, passenger name, and the first four legs of itinerary detail.
- Lodging Transactions: Level II information for lodging transactions includes folio number, check-in date and number of room nights.
- Car rental information: Level II information for car rental transactions includes rental agreement number, number of days rented, and checkout date.

Level III Data

Level III data includes full line-item detail (quantity purchased, cost per item, hours, hourly rate, tax, etc.) which varies significantly depending on the nature of the purchase.

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

During implementation, the CCIM will work closely with the State's internal stakeholders to use data elements to facilitate customized files.

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

Acknowledged.

During implementation, your CCIM will work closely with the State's internal stakeholders to use data elements to facilitate customized files.

i) Vendor should describe mobile technology capabilities including integration into the State's ERP.

ESP has a mobile application that allows cardholders to upload receipt images, code and submit transactions for approval, and view transactions and balances. Approvers can approve transaction coding.

j) Vendor should describe available optional and/or customizable fields that can be displayed in the vendor's software system.

ESP can accommodate different business segments such as cost center, general ledger number, project number, order/invoice number and many others. Segments can be designated as mandatory or optional and can be either a select list or free text field. The assigned implementation manager will review the State's chart of accounts to create the necessary segments in ESP. Cardholders have the option of entering cost allocation data as the transactions are posted by the vendor or use an automated general ledger interface.

Each card account can be set up to default to specific cost centers and/or general ledger codes. Currently, the max number of fields that can be added for expense reporting is twelve.

Standard transaction extract data contains up to 93 fields. The Data Analysis Tool will allow the State to create custom report templates to choose fields based on account, employee, or transaction data.

4.2.1.17 Goal/Objective 17: Software solutions

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

a) The software solution's capabilities and operational requirements

1) Web-based software

ESP is a web-based program and will not require access to the State's systems or networks.

There are no hardware or software requirements other than having internet access and a current W3C compliant browser, such as Edge or Chrome (latest version). ESP is a complete internet application using thin browser-based client architecture.

2) Mobile app/technology

The ESP web application provides mobile browser support; however, not all features are optimized for mobile devices. To enable the best possible mobile experience, we encourage the use of our native mobile app, available to download through the app stores for the latest version of iOS or Android OS.

b) Transaction reconciliation

1) Workflow approval and number of levels

Workflow rules can be built based on current workflow policies. Rules can be built based on direct managers or cost center hierarchy. Workflow rules can also be based off dollar threshold amount or transaction type. There are up to seven levels of approvals.

2) Default funding allocation capabilities

Program administrators may establish default codes by rule sets that work on a hierarchical basis relative to importance including by employee, merchant, merchant group, merchant category, account, etc.

In addition, common Cost Center or project codes can be defined upfront by a cardholder and applicable transactions can be automatically coded as the transactions enter the system. Default codes can be modified by the cardholder or the approver.

3) Field lengths

Both description fields and user-defined fields are available at the transaction level.

The standard extract has approximately 93 data fields, depending upon your specific set up in the application. It includes card and transaction data, general ledger coding and workflow approvals, supplier data elements, extended transaction data, and travel data.

There are a maximum of 99 code categories/segments available. There is no maximum limit for the number of codes within each code segment. The maximum limit for each code value is 25 characters. The description has a limit of 30 characters.

4) Integration with ERP

Integration with ERPs is done by setting file delivery via SFTP or manual upload by program administrator into ERP.

5) Ability to attach and store documentation including retention schedule

ESP will maintain two years of transaction data online as part of the application and archive for an additional five years. Receipt images are maintained for seven years, with the ability to export the images linked to transactions while the transaction data is maintained in the two-year timeframe.

6) Ability to lock or unlock interfaced or mapped transactions

When transaction data is extracted as part of statement reconciliation, the transactions included in the extracted data are locked for editing within ESP. If necessary, the ability to reverse an extract can be provided so extracted transactions can be unlocked and further edited.

7) Ability to upload chart of accounts

To facilitate a smooth and expedient transition, Truist will transfer the State's existing structure directly into ESP. This transfer of information is easily accomplished, provided the information is in an acceptable format.

Truist will provide upload interface files in Excel format to assist with the gathering of employee details, card account details, chart of accounts, default codes, organization units (or departments) and user accounts (login accounts).

8) Process for modifying chart of accounts

Chart of Accounts can be updated at any time via updated interface file upload or manual updates within ESP.

9) Ability to validate funding allocation

ESP can validate GL account code combinations by using cross code verification.

c) Reporting

1) Standard reports



ESP will provide the State with access to a full suite of reports and query tools. Along with these, its data integration features give a significant competitive advantage by allowing you to organize raw data and transform it into actionable business intelligence.

The State program administrators will be running desired reports on your timetable using ESP. There are over 40 standard reports, many of which can be customized using filters and grouping capabilities to meet a variety of reporting needs. Reports can be exported to Excel, Comma Separated Value (CSV), PDF, and text (comma, tab, pipe, colon) and include the ability to create templates for easy access in the future. Additionally, customized queries can be run and saved for future use. During implementation, the CCIM will work closely with the State's internal stakeholders to use data elements to facilitate customized reports.

ESP provides a customizable file extract report. Files can be scheduled for automated daily delivery from our secure site via SFTP or HTTPS to your system. File extracts have a variety of data elements to choose from to make your extract conform to your exact needs. ESP's report templates allow for each report to be customized and saved as needed. In addition to customization, each report contains posted data and can be interacted with in many ways.

The items below illustrate reports available in ESP:

- Card management: Company account search, card and employee departures, limit monitoring, spending pattern exceptions, account delegation, employee defaults
- Expenditure reports: Spend- financial coding, employee
- Management reports: Suppliers- top spend, company, employees; analysis- company, employee; environmental impact
- Personal reports: Personal details, card account details

- Transaction management: Transaction search personal, company; transaction exceptions, approval; employee taxation, employee statement taxation
- Administration reports: Extract reconciliation, approval role delegation

2) Ad hoc or customized reports

ESP is configurable by the State according to the business practices and controls you wish to enable. Coding of General Ledger segments into the transaction and expense manager modules is supported on many implementations. Approval workflow is customized to meet your requirements, employing an upload of Human Resources data to support. Custom expense forms may be created to support the corporate (Travel and Entertainment) processes of the State. There are many pre-defined reports within ESP with the ability to extract data from the system and customize for interface with other systems. This can be done by the State's IT group or with assistance from Truist card technology services.

In addition, workflow rules can be built based on current workflow policies. Rules can be built based on direct managers or based on specific approver's roles. Access rights are not pre-defined by roles; they are independent from each other and can be assigned or removed to meet specific administrator's needs. Reports are not pre-configured; there are many filters and grouping capabilities to meet a variety of reporting needs. Standard Report Templates are available in the Reports module and can be modified to meet your needs. These reports can be exported to Excel or PDF as needed. For true ad hoc report building, Data Analysis is available. Reports generated through Data Analysis can be exported to Excel, CSV, or Text format, scheduled, and delivered to your Vault.

3) Report scheduling

There are many pre-defined reports in ESP that can be scheduled to automatically run on the State's needed schedule. ESP provides a customizable file extract report. Files can be scheduled for automated daily delivery from our secure site via SFTP or HTTPS to your system.

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

Scheduled reports are delivered to ESP Vault, or they can be transmitted to a server on your end via SFTP.

5) Exporting options and formats

Standard Report Templates are available in the Reports module and can be modified to meet your needs. These reports can be exported to Excel or PDF as needed. For true ad hoc report building, Data Analysis is available. Reports generated through Data Analysis can be exported to Excel, CSV, or Text format, scheduled, and delivered to your Vault.

6) Dashboards

Dashboards are available within ESP to support several areas:

- **Transactions:** Shows how many transactions have been made on each card program, how many require attention (GL Coding or approvals), and total dollar amounts.



Home Cards Employees Administration Accounts Expenses Reports Payables

Card Expenses 16

Vault

Personal Vault

Pinned

To show your favorites here, try pinning items in menus by clicking

ADMINISTRATOR

Transactions

ISSUER
Cash Expenses

12/01/2024 to 12/31/2024

Total	Coding Required	Pending Approval
1	0	0

Transactions	Debit (USD)	Credit (USD)
1	0.00	0.00

[View full transaction summary](#)

Recent Periods
12/01/2024 to 12/31/2024

- **Cards:** Shows how many unmapped cards, unused cards, cards at 80% of credit limit, cards expiring in four weeks, status summary, and billing account summaries with current balance and available credit.

Cards

- [Overview](#)
- [Cards](#)
- [Audit history](#)

Unmapped cards

1

[View](#)

Unused cards

25

[View](#)

Cards at 80% of spend limit

2

[View](#)

Cards expiring in 4 weeks

0

[View](#)

Cards status summary

25

- Active 25
- Closed 0
- Expired 0
- Lost/Stolen/Suspended 0

Billing accounts

****-****-****-**** Credit limit: 1,000,000.00	Balance	2,908.00	Available credit	997,092.00
****-****-****-**** Credit limit: 1,000,000.00	Balance	3,785.00	Available credit	996,215.00
****-****-****-**** Credit limit: 5,000,000.00	Balance	1,879.00	Available credit	3,121.00

- **Payables:** shows number of failed payments, declined payments (Visa only), draft payments, payments expiring soon, expired payments, and recent payment files uploaded.

TRUIST

Home Cards Employees Administration Accounts Expenses Reports Payables

Overview

[Overview](#)

[Payments](#)

[Suppliers](#)

[Files](#)

[Extracts](#)

[Settings](#)

Incomplete suppliers

There are 500 incomplete suppliers that cannot receive payments. [View](#)

PAYMENTS

 Failed **5**  Declined **0**  Draft **967**

 Expiring soon **0** [View](#)

 Expired **37** [View](#)

RECENT FILES

 782 AP_PPMTest_2026_R1_13042026_03.xlsx	04/13/2026 00:21	Processed	>
 781 AP_PPMTest_2026_R1_13042026_02.xlsx	04/13/2026 00:11	Processed	>

7) Number of data fields available

The standard extract has approximately 93 data fields, depending upon your specific set up in the application. It includes card and transaction data, general ledger coding and workflow approvals, supplier data elements, extended transaction data, and travel data.

8) System data retainage

ESP will maintain two years of data online as part of the application and archive for an additional five years.

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

Reports out of the ESP platform are available to groups based on an employee's user profile and role. Each group can have a set of reports that are applicable to the user's role which can be run and downloaded as needed. Standard report groups are offered by Truist, but custom groups can be created and managed by your organization within the portal

See below for the different report groups and their available reports:

Accountant report group

- My Information
- Billing Account Summary
- Expenditure Analysis
- Transaction Search - Company
- Transaction - Enhanced Data
- Spend Form Analysis
- Spend - Financial Coding
- Suppliers - Company
- Suppliers - Top Spend
- Analysis – Company
- Credit Limit Report
- Company Administration
- Extract Reconciliation
- Supplier - 1099 Reporting
- Cash Expense Balances
- Usage and Monitoring
- Image Report
- Past Due Report
- Transaction - Exceptions

Administrator report group

- My Information
- Billing Account Summary
- Expenditure Analysis
- Transaction Search - Company
- Transaction - Enhanced Data
- Enhanced Data Analysis
- Spend Form Analysis
- Card Activity
- Spend - Financial Coding
- Suppliers - Company
- Suppliers - Top Spend
- Analysis - Company
- Analysis - Expense Report
- Company Administration
- Account Delegation
- Approval Role Delegation
- Employee Management

- Card & Employee Terminations
- Employee Defaults
- Statement Manager
- Credit Limit Report
- Taxation Analysis
- Extract Reconciliation
- Compliance Report
- Declined Authorizations
- Supplier - 1099 Reporting
- Cash Expense Balances
- Card Details
- Usage and Monitoring
- Approval Status
- Audit Tracking
- Automatic Email Log
- Image Report
- Past Due Report
- Spending Pattern Exceptions
- Transaction - Exceptions
- Transaction Limit Monitoring

Auditor report group

- Expenditure Analysis
- Transaction Search - Company
- Company Administration
- Employee Management
- Usage and Monitoring
- Audit Tracking

Cardholder report group

- My Information
- Account Details
- Personal Details
- Transaction Search - Personal
- Truist Visa Statement
- Expenditure Analysis
- Suppliers - Employee
- Company Administration
- Statement Manager

Manager report group

- Expenditure Analysis
- Spend - Employee
- Analysis - Employee
- Company Administration
- Employee Management

d) Single sign-on to available software solutions

We are in the process of enabling support of SAML 2.0 based SSO.

If the State has specific identity management requirements, we welcome the opportunity to collaborate and assess potential integration paths and opportunities that align with your security framework.

e) Alerts and Notifications via mobile apps and email



Real-time fraud alerts include messages sent via SMS text, email, and in some cases an outbound phone call. Messages are sent based on provided cardholder contact information. Cardholders can respond via text or email to authorize the transaction. Truist also offers other alerts that may signal fraudulent activity such as online purchases or international transactions. If a fraudulent transaction has gone through, or if phone contact/message was received, the cardholder will need to call to speak with a Truist representative and open a claim as appropriate.

Currently there are no notifications via mobile app.

f) Program auditing and monitoring tool

1) Card demographic information

The Card Details report includes information on all active cards. Details in this report include cardholder name, email address, company unit, manager's name, account delegates, company name, account issuer, account hierarchy, addresses, phone numbers, card type, card expiration date, credit limits, current balance, available credit, last transaction date, transaction volume, and restrictions.

2) Transaction information

Authorizations are available in real time in ESP; however, it may take at minimum 48 hours for the merchant to settle the transaction and post to the card account in ESP. Posted transactions are uploaded to ESP Monday – Saturday. Statements are available in ESP within 48 hours of the cycle date. Transaction reporting is available to view ad hoc to track usage during the statement cycle.

4.2.1.18 Goal/Objective 18: Transition/implementation

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

a) The timeline for implementing the State's purchasing card program, including traditional one-card and virtual card programs



Truist uses a robust implementation framework that provides oversight, project governance, and change management with the aim of delivering high quality, on-time commercial card solutions. Please see **Exhibit A - Sample Implementation Project Plan** in the Appendix for a sample plan, knowing that we can work within your desired timeframe.

The State will be assigned a commercial card implementation project manager (CCIM) for the onboarding process. Your CCIM will lead the implementation of the Truist web-based technology solution, ESP, and provide technical assistance and offer various training options for program administrators and accounting staff as necessary.

The State will be asked to identify a program administrator as the main contact to work with the Truist implementation team. Personnel representing the State should be familiar with your procurement and travel card policies, user hierarchy, and system functionality such as general ledger mapping configuration and accounting string (equipment/ERP system). Typically, the individuals representing the State may include representatives from accounts payable, corporate travel, treasury, procurement, IT, or executive program sponsors. Some individuals may be involved during the entire implementation, whereas others may only need to be involved for a particular point of the process.

To deliver a successful program, the State will be asked to establish the following:

- At least two program administrators who will have primary responsibility for managing the commercial card program(s) and giving Truist direction and guidance
- At least one program administrator or authorized signer to attend and participate in implementation calls during the set-up to provide timely guidance
- At least one ESP administrator who will be responsible for managing the physical cards and ESP users, reconciling the master billing statement, pulling posted transaction data as needed, and making payments
- Two authorized signers who have responsibility for signing any necessary commercial card legal documents

It is important to note that all loan and legal documents must be completed prior to the commencement of the implementation phase.

Our methodology during implementation has four phases, each containing a set of critical path activities to address your business requirements. The four key milestones of a new program implementation are described in the table below.

Phase/Milestone	Description
Phase 1: Planning	Beginning with an internal planning call, the State's program and requirements are reviewed with the commercial card implementation manager (CCIM) in anticipation of the kickoff call with the State.
Phase 2: Development and Design	<p>The CCIM conducts a kickoff call with key stakeholders from the State to develop an understanding of your program, processes, program goals, and objectives. Participants review the Truist approach and methodology, establish expectations, and identify any other company initiatives that may impact implementation. ESP requirements are gathered to configure the platform. The card design takes place and cardholder data is collected. The CCIM identifies the State's needs, including reporting requirements, special account limits, restrictions, general ledger account coding, and employee setup.</p> <p>Working with the program administrator, the CCIM establishes training requirements and a detailed roll-out and communication plan. Status calls are scheduled at appropriate intervals to make sure communication is clear and the project is moving forward as planned.</p>
Phase 3: Execution	The program is built and tested, including extracts, interfaces, and configuring the ESP instance. The team then executes roll-out, communication, and training plans. Instructor-lead, web-based training is provided to program administrators at no additional cost. We take a hands-on approach with comprehensive training sessions for key program stakeholders on the use of ESP, during which we will test transactions used with the new the State purchasing cards in a real-life environment.
Phase 4: Go Live	Your program is moved into production. Your CCIM works closely with your program administrator to roll out the solution aligned with the State's preferences and program considerations. Additionally, your CCIM monitors card activity to confirm all system functionality is working as designed. The State transitions to your commercial card relationship manager (CCRM), as a primary source of contact for your card program management. Your Truist client service team will be available for additional follow-up and training as needed.

For corporate card and purchasing card programs, the standard implementation timeline ranges from 4 to 12 weeks, depending on the complexity of your program. Complex implementations will be assigned additional resources as needed.

An ePayables card implementation and campaign preparation is usually a four to six-week process. A supplier enrollment campaign typically takes four to six weeks for every 100 vendors approved for outbound calling efforts. Truist can support large payables programs with ongoing enrollment through our in-house supplier enablement team.

ePayables (Virtual Card)

Truist has an in-house supplier enablement team that will facilitate the State's ePayables campaign strategy creation, supplier outreach, and enrollment.

The State will provide an AP file consisting of the previous 12 months of vendor spend, and our team will perform a match of the accounts payable (AP) file to identify suppliers that accept Visa/Mastercard. You will be assigned a dedicated Truist supplier enablement consultant, who will:

- Oversee the management and administration of the enrollment campaign
- Review best practices
- Schedule and lead update calls
- Oversee scrubbing and analysis of the matched file

The scrubbing process includes segmenting (by annual spend) the matched AP file by Truist acceptors, Visa/Mastercard acceptors (as applicable), non-acceptors, and those which are unlikely to enroll, such as insurance providers, financial institutions, and government agencies. The supplier enablement consultant then develops a payables supplier match analysis summary. This analysis is used to set expectations for the supplier enrollment campaign by providing an overview of the scrubbed AP file in association with best practices. An upload file is created with all targeted suppliers for review and approval by the State. This allows you to remove any suppliers they chose not to contact regarding ePayables.

A campaign kick-off call will be scheduled for the State's key stakeholders and all personnel who are assigned to the ePayables implementation. Topics covered during this call include:

- Best practices review
- Supplier onboarding process and collateral
- Understanding the client's payables process
- Finalizing the targeted suppliers for the campaign

The State's supplier enablement consultant will request an authorization letter from you to hold on file that will be emailed to suppliers in advance of the outbound calling campaign or during the campaign if email addresses are not provided prior to campaign launch. A sample message template will be provided to review and approve prior to use in the campaign.

The supplier enrollment contact effort will continue for approximately four to six weeks per 100 suppliers. The team will call each supplier approximately once per week until a decision is obtained (enroll, decline, or request for additional information).

Your CCIM or supplier enablement consultant will schedule regular conference calls with the State to provide visibility and campaign updates. These updates include supplier enrollments to be flagged in the State's AP system for card payment, declinations, and client actions.

The State's actions at this time will include requests for supplier phone numbers, account numbers, and more. Enrolled suppliers are sent an email confirming their participation in the payables program. Suppliers enrolled in the program are provided instructions on processing payments and examples of emails as part of the on-boarding process.

When the supplier enrollment campaign is completed, a final enrollment report will be submitted and reviewed by the State and the supplier enablement consultant.

A review of accounts payable data at least two times per year is recommended to identify good fit spend for your program. Depending on the number of new suppliers identified, your CCRM will re-engage our supplier enablement team to assist with enrollment activities. Your relationship team will provide best practices and benchmarking to identify strategies to increase supplier participation. With the help of your Truist team, the State will receive a strategy and action plan designed to help significantly increase supplier participation in accepting card payments.

b) The tasks to be performed and responsible parties

Some important duties of the State program administrators include:

- Giving Truist direction regarding the program, some of which may be financially impactful to the company. These responsibilities include adding new control accounts for new locations, reporting fraud on behalf of a cardholder, requesting more credit exposure due to program growth, changing cycle dates, adding and removing program administrators and online administrators, etc.
- Managing the State commercial card program via the Truist online card management site (ESP) and be the program contact for cardholders and company leadership. Program administrators manage cards online by creating new cards, requesting replacement cards, modifying card limits, setting up new online users, troubleshooting declines, pulling data, updating codes and company units, training new users on how to use the online site, directing cardholders and other users to their information or processes online, etc.
- Requesting and receiving confidential information about the program, such as rebate information.
- Contacting Commercial Card Services for help and guidance in administering the program (only program administrators can get help from this specialized team).

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

The State will work with a tenured and experienced team to provide a smooth transition from your current provider and provide on-going support and growth of the program. Your commercial card team will consist of the following:

- **Commercial card sales consultant (CCSC):** During the sales process, Elizabeth Nisbet is responsible for understanding the State's business requirements, identifying solutions to meet your needs, and leading the bid process alongside your Wholesale Payments consultant and relationship manager.
- **Commercial card relationship manager (CCRM):** Your CCRM, Jessica Pepe, will have ongoing card program management responsibilities. Jessica will support the implementation process and provides ongoing strategic and consultative relationship management for the State's card program to make sure your goals are met.
- **Commercial card implementation manager (CCIM):** The CCIM leads all implementation activities including the configuration of ESP, our web-based account management, reconciliation, and reporting application.
- **Card solutions consultant:** Your card solutions consultant, Denise Castrogiovanni, will position program growth strategies and concepts to the State through product

demonstrations and consultations to achieve overall satisfaction. The consultant can also gather technical and business requirements and translate them into client solutions through product configurations and process recommendations. This post-implementation support is tailored to your requirements specifically around reporting and reconciliation.

In addition to the guidance provided by your CCIM, the State can find Quick Reference Guides (QRGs), FAQ's, release notes, and clickable demos to help your program administrators with commonly performed functions in ESP. These resources are available via the Vault Documentation folder. For specific modules along with a description, see **Exhibit B - ESP Demo Table of Contents**.

Should you need support for day-to-day matters, program administrators can contact the Truist Commercial Card Services Team. For more robust training needs, your CCRM, Jessica Pepe, can arrange for additional resources.

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

The process is the same as above.

e) Names and experience of the proposed implementation team members

The State will partner with a skilled, long-standing team to support an orderly transition from the current provider while delivering continued program support and development. Your CCIM will be named at a later date.

f) The man-hours required to complete the transition within identified timelines

Specific timelines will be established by your CCIM. Every engagement is managed through a detailed project plan that tracks milestones, deliverables, dependencies, and ownership. Our project plan offers:

- **Formal issue log:** The plan includes a dedicated issue log used to document each issue with severity, impact, target resolution date, and responsible parties.
- **Visibility:** You receive ongoing visibility into issue status through regular updates and review sessions, confirming you always know what is open, what is in progress, and what has been resolved.
- **Collaborative resolution:** Your CCIM leads issue triage, coordinates with technical and operational teams, and drives timely remediation to keep the implementation on track.
- **Audit and traceability:** All issues remain documented throughout the project lifecycle, creating a clear audit trail and enabling post-implementation review and continuous improvement.

For the State the result is predictable execution, transparent issue management, and faster path to a successful implementation.

g) Any other information necessary to understand the implementation of the proposed system

Some common obstacles Truist has observed for our clients during the onboarding process are:

- Lack of structured policy, procedures and understanding of the who/what/when and how to use the cards by the organization
- Lack of timely and clear communication to, and proper training for, cardholders and program administrators
- Not enough focus on achieving each implementation step as needed in a timely manner. Our attached implementation guide helps direct the process
- Fear of change of process; requires clear objective and positive reinforcement within the organization
- Lack of support of senior staff regarding the card program and tools/resources and talents of the program administrators
- Loss of momentum from the initial implementation

Setting clear expectations for success before and during the onboarding process will lead to optimal results for the State's commercial card program. Your CCIM will assist with this process.

h) Expansion of payment capabilities through additional card platform tools

The product roadmap includes a strategic partnership with a fintech provider to significantly expand the Integrated Payables offering. Planned API integration with Mastercard will enable the State to take advantage of the full suite of Mastercard APIs available for client use. Initial efforts are focused on a first-phase API integration with Workday, with future expansion planned for additional HR systems such as PeopleSoft. In parallel, development is underway on an HR application designed to streamline employee card requests..

i) A plan to expand the program

The State will have a dedicated CCRM, Jessica Pepe. Jessica will support the State's corporate objectives, accounts, business requirements, ongoing program strategy, and growth initiatives relating to the commercial card programs.

4.2.1.19 Goal/Objective 19: Training

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

a) Its utilization and software offerings



The State will be assigned a CCIM for the onboarding process. We offer various training options during the implementation stage ranging from webinars to one-on-one training. For one-on-one training, the CCIM will lead the implementation of the Truist web-based technology solution, ESP, and provide technical assistance and training for program administrators and accounting staff as necessary. We use a train-the-trainer

approach and will schedule web-based training sessions for these individuals at no additional cost. These training sessions may include hands-on use of the application for commonly performed procedures. During the execution phase, the configuration of ESP takes place, and the State will originate transactions using your new cards. After the ESP configuration is complete, training will occur using those test transactions.

Your training will encompass all aspects of your Truist Commercial Card program. Training will include:

- ESP system benefits, features, and maintenance functions
- Program management and overall program understanding
- Program reconciliation
- Billing and payment process
- Creating and understanding reports
- Security features (program controls and monitoring program activity)
- Cardholder functionality and controls/restrictions (limitations)

The CCIM will remain engaged until the program is functioning as the State intends and you are adequately trained and comfortable using ESP. The State will then transition to a CCRM or our Card Servicing team as a primary source of contact for your card program management.

b) Updates on technology changes



Universal enhancements to ESP occur four times per year. There is no migration process as the upgrades are pushed out. There are no additional costs associated with the platform upgrades.

Upgrades are critical to achieving optimal performance for the State's services and providing you with the latest online security standards. We work to make sure there is minimal impact to your organization during system upgrades. These upgrades are implemented during off-peak times, typically overnight on weekends, to minimize any disruption of the service. Online banners will notify you of the upcoming upgrades starting 30 days ahead of the update. Release Notes detailing the changes are posted in the Vault for administrators to access.

If any training is needed, Truist will arrange webinars for the State.

c) Updates on purchasing card rules and regulations affecting the State of West Virginia

As both an acquirer and a bank, our compliance, legal staff, providers, and employees monitor the changes and impacts in the industry. Updates are provided as material changes occur.

d) Updates on changes within the financial institution that affect the State of West Virginia

Truist employs a comprehensive governance process focusing on regulatory changes, technology and security issues and advances, and new solutions. We continuously invest in ongoing solution development. When changes occur within the banking system, we take proactive steps to make sure you are affected as little as possible.



To make sure we achieve our high service standards, Truist solution managers gather comprehensive client feedback. Client focus groups help allow us to gather information about our solutions and how they meet client needs. Our Client Advisory Board and industry trade organizations are an integral part of this process. Using this and other information, solution managers create strategic plans that help us focus efforts on updates and changes that are of the greatest benefit to our clients.

Solution managers regularly monitor competitive benchmarks to make sure we continue to provide you with robust, state-of-the-art functionality. We maintain memberships with various organizations and participate in industry surveys that keep us well-informed of market trends and our performance levels, helping to direct our development efforts. Ongoing, cross-functional strategic planning sessions with our suppliers provide direction for developing new solutions and services.

e) The State desires to continue to adopt best practices and utilize current technologies. Please describe how you assist clients to attain this as well as maintain a strong program including educational training for clients that involves presenting new products, services



With Truist, the State gains a collaborative advisory partner focused on adopting best practices, using current technologies, and driving continuous improvement.

Our active participation in any commercial card working group brings practical industry insight, benchmarking perspectives, and actionable recommendations, along with engagement in onsite or virtual meetings to discuss emerging trends, new technologies, fraud risks, and regulatory considerations. Enhancements identified through this collaboration are evaluated and supported through implementation efforts that align with the State's goals and risk framework.

A highly specialized service team will guide you through the implementation and growth stages of your card program. After the initial transition, your dedicated relationship team will conduct frequent consultation and regular relationship reviews and discussions. Your relationship team can review your services on a semi-annual/annual basis (based on the State's needs) to keep you informed about industry trends and new services and to make recommendations to help optimize efficiencies.

Working together to take care of the State

Caring for our clients is at the core of everything we do. From our initial conversations,

The State's relationship team will listen to your objectives and incorporate them into your integrated payments solution. As our relationship evolves, your Truist team will develop an understanding of the

We are one team united by our purpose, mission, and values. Working together to take care of clients is more than the words we say—it's who we are.

innerworkings of your organization to provide you with the tools necessary to meet your changing needs.

Ravane Cristino will act as the State's Wholesale Payments consultant and will lead your treasury solutions relationship. Ravane will work with your team to thoroughly understand your current payment processes and offer suggestions for increasing efficiency, accuracy, and working capital while reducing risk.

The State's dedicated relationship manager, Michael Holtsclaw, will serve as your primary contact and offer strategic insight regarding your custom payments solution. Michael will serve as your advocate and act as your liaison to other product specialists at Truist. A local West Virginia team supports Michael for day-to-day operational needs.

Ravane and Michael will collaborate with experienced industry professionals bank-wide to offer you a secure and successful experience.

Your Commercial Card Sales Consultant (CCSC), Elizabeth Nisbet, will help the State maximize efficiencies in the payments process and optimize working capital using a tailored approach to commercial card solutions.

Specific to your Commercial Card program, your CCRM, Jessica Pepe, is primarily focused on helping you maximize the financial benefits and operational efficiencies of commercial card programs, growing spend, suggestions products or features to solve a stated need, advising on risk mitigation, supplier analysis, facilitating supplier enrollment campaigns, and verifying client program administrators understand card management and reporting platforms. Jessica will also serve as a liaison between commercial card servicing, implementation, consultants, and treasury teammates.

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

The State will be assigned a CCIM for the onboarding process. We offer various training options during the implementation stage ranging from webinars to one-on-one training. For one-on-one training, the CCIM will lead the implementation of ESP and provide technical assistance and training for program administrators and accounting staff as necessary. We use a train-the-trainer approach and will schedule web-based training sessions for these individuals at no additional cost. These training sessions may include hands-on use of the application for commonly performed procedures. During the execution phase, the configuration of ESP takes place, and the State will originate transactions using your new cards. After the ESP configuration is complete, training will occur using those test transactions.

Your training will encompass all aspects of your Truist Commercial Card program. Training will include:

- ESP system benefits, features, and maintenance functions
- Program management and overall program understanding
- Program reconciliation
- Billing and payment process

- Creating and understanding reports
- Security features (program controls and monitoring program activity)
- Cardholder functionality and controls/restrictions (limitations)

The CCIM will remain engaged until the program is functioning as the State intends and you are adequately trained and comfortable using ESP. The State will then transition to your CCRM or our Card Servicing team as a primary source of contact for your card program management.

4.2.1.20 Goal/Objective 20: State of emergency

Please describe the process for delivering services when the State of West Virginia is under a federal or state declared emergency on a 24 hour/7 day per week basis.



Your CCRM, Jessica Pepe, and Relationship Manager, Mike Holtsclaw, will coordinate additional resources during emergencies through the Charleston, WV, office in coordination with Client First Solutions and Commercial Card Services Team.

During emergencies, if a cardholder's credit limit needs to be quickly adjusted, program administrators can make real-time changes, such as temporary or permanent credit limit increases, directly in ESP, allowing cardholders to retain spending power at all times.

If the overall program limit needs adjustment, Truist will partner with the State to quickly implement a temporary credit limit increase. Your dedicated Truist relationship team can provide the resources and peace of mind that the State's needs will be met quickly and efficiently. Regular program reviews with your team can also enable us to anticipate and mitigate risk through value-added solutions on our product road map.

Stranded Traveler Policy

The State will find added peace of mind from the Truist Stranded Traveler Policy. This service will offer enhanced support to cardholders during non-business hours in emergency travel situations. Any physical commercial cardholder who is unable to make legitimate travel-related purchases due to reaching account credit limits is eligible, as long as the account is in good standing and their organization has not opted out of the Stranded Traveler Policy. The cardholder will be granted a temporary change to their credit limit for travel-related expenses for five days and will not exceed 100% of their current credit limit, at Truist's discretion. We would be pleased to discuss full details of this policy at the next stage in the process.

4.2.1.21 Goal/Objective 21: Disaster recovery plan

Vendor should describe their disaster recovery plan and indicate the length of time required to restore full service assuming that the vendor's primary operation site is unavailable due to either man-made or natural disaster.



Truist anticipates and responds to interruptions to its business operations. Should a business interruption occur, Truist teammates will collaborate to execute plans that safeguard our teammates and property to facilitate a return to business as quickly as possible. Our business continuity planning team provides a framework designed to build recovery capability for effective response. Business continuity plans are reviewed, updated, and approved annually to evaluate teammate readiness and to enhance recovery capabilities.

As part of our disaster recovery planning, critical applications are tested throughout the year and disaster recovery plans are reviewed, modified, and approved annually. Our Corporate Security team leads the coordination of humanitarian aid for the enterprise in response to natural disasters that affect teammates, operations, and communities. During 2024, devastating hurricanes, including Hurricanes Helene and Milton, struck many of the communities we serve. Corporate Security provided aid to our teammates and communities with supplies to address immediate needs after the disaster. Specifically, Corporate Security responded and deployed aid to 12 locations in five different states, including pallets of bottled water, nonperishable food, cleaning supplies, and personal hygiene items. Western North Carolina faced an additional significant impact with the loss of community water. To care for the community, we expanded our support to provide short-term relief with showers, bathrooms, and laundry facilities. Truist's rapid deployment of teammate volunteers and established connections with local officials allowed us immediate access to hurricane-stricken areas.

The Corporate Event Response Team helps manage Truist's response to emergencies. Our operational risk scenario planning program also includes potential catastrophic events (e.g., a data center outage) that help us identify and plan for ways to respond to possible disasters. Our Enterprise Response team communicates directly with the Truist Operating Council during incidents when the Corporate Event Response Team is activated. Truist also has a Significant Incident Response Enterprise Notification (SIREN) system that can issue mass notifications through email, text, and phone, and enable urgent assembly during a crisis.

Truist has a "hot" back-up processing site to maintain operations.

Our primary production hot site is in a different state than our operations center and provides for replication of our mainframe processing. Backup equipment remains powered up and in a ready state. This dedicated equipment supports sending our critical data across multiple dedicated network data circuits. We backup all mainframe production files each day.

Service level agreements are in place with all our vendors as part of our disaster recovery plan. Same-day processing is always our goal, but each disaster is evaluated carefully by management to determine access to additional staff, courier services, and safety of employees. Your relationship manager would keep you engaged with the recovery and informed of any impact to your work.

4.2.1.22 Goal/Objective 22: Liability

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

In the event a card is lost or stolen, the State will not be held liable for unauthorized transactions, provided they are reported to Truist within the required timeframe and meets the criteria set forth in the applicable network liability policy. If fraudulent activity is confirmed on the card, the State will be protected up to \$100,000 per cardholder with the applicable network liability insurance. Liability coverage is addressed during contract execution.

Key Highlights*:

- Protection from potential card misuse by employees who are ultimately terminated
- Companies are protected up to \$100,000 per cardholder

- No deductible
- No maximum coverage per client
- Includes coverage for cash advances and ghost accounts
- Applies to terminated employees who have used their cards for non-business-related purchases for who have failed to pay for previously reimbursed business purchases
- Does not cover fraud, which is defined as unauthorized use by someone other than the cardholder

*Subject to policy terms and conditions

More information is provided in the Additional Clarifications section of the Financial/Revenue document.

See language below for additional information.

1. Periodic Statements, Chargebacks

a) Truist will deliver to the Organization periodic billing statements for the Card Program, reflecting activity related to the Card Program's use and any other outstanding amounts owed by the Organization to Truist under the Agreement. The Organization hereby agrees to examine each periodic statement and immediately notify Truist regarding any charge, Transaction, fee, or other item it believes to be in error or subject to dispute. The Organization has 60 days after the billing date listed on the periodic statement on which any alleged inaccuracy(ies) first appear(s) to notify Truist of the disputed amount in writing. If the Organization fails to meet this requirement, the statement will be considered as accepted by the Organization and correct.

b) Under certain circumstances, the Organization may have the right to reverse a disputed Transaction via the Network's chargeback procedure(s). The Organization acknowledges that, to initiate a chargeback, the Organization must comply with the Network's rules and procedures, including providing Truist with written notice of its intent to initiate a chargeback within sixty (60) days of the date the disputed Transaction appears on the Organization's periodic statement. Such written notice shall contain a statement specifically describing the Transaction and giving a valid reason for the requested chargeback. If Truist's investigation determines that the reason the Organization provided in support of its dispute is valid, Truist will attempt to charge the Transaction back to the merchant in accordance with the Network rules; each such chargeback that is accepted by the Network will be credited on the Organization's next periodic statement.

c) Notwithstanding the foregoing, the Organization is expected to pay in full the entire amount detailed within the periodic statement, including attempted chargebacks that are not credited to Organization. All communications regarding disputed Transactions must be sent to the designated address indicated on the periodic statement.

d) If the Organization initiates a payment via Truist's Buyer Initiated Payment ("BIP") option, ORGANIZATION HEREBY AGREES TO IRREVOCABLY WAIVE ANY AND ALL CHARGEBACK RIGHTS IT MAY HAVE ON ALL PAYMENTS MADE TO A SUPPLIER USING THE BIP OPTION.

Liability for Unauthorized Use

a) To the extent allowed by applicable law, the Organization and Guarantor are liable for all use of the Card Program by each and every Authorized User(s) and anyone else the Organization or an Authorized User allows (directly or indirectly) to use the Card Program. The Organization must ensure that the Organization and all Authorized User(s)

abide by all applicable federal, state, and local laws and regulations as well as the terms, conditions, rules, and regulations established by Truist with respect to use of the Card Program under the Agreement, as may be amended from time to time. The Organization is liable for all use of the Card Program by every Cardholder and every Authorized User regardless of whether Truist is notified about such Cardholder or Authorized User's use or the Cardholder/Authorized User exceeds the limit that the Organization authorized or intended.

b) If Unauthorized Use of the Card Program occurs, the Organization agrees to cooperate with Truist and law enforcement authorities in identifying the unauthorized user. All claims of alleged loss, theft, or Unauthorized Use of the Card Program are subject to investigation. If the Organization is an entity to whom we have issued more than ten (10) Cards, the Organization may be liable for claims, costs, interest, fees, Transactions, and other charges related to claims of Unauthorized Use.

c) The Organization will not be liable for the Unauthorized Use of the Card Program if that use occurs after the Organization has notified Truist as noted above of the alleged loss, theft, or Unauthorized Use. Truist may assess a Replacement Card Fee as disclosed on the Organization's Fee Schedule for each replacement Card that Truist reissues related to a claim that the Card was lost or stolen. The Organization shall remain liable for all use of the Card Program by an Authorized User following his or her termination of employment or agency from the Organization until Truist has received and had a reasonable time to act on the notice of the Authorized User's termination and except as specified by the Visa Liability Waiver Program or the Mastercard MasterCoverage Liability Protection Program (as applicable).

d) Truist will not be liable if the Organization or any Authorized User or other party who has direct or indirect access to the Card Program engages in an illegal Transaction or activity related to the Card Program. If any illegal use or activity occurs related to the Card Program, the Organization also agrees to waive any right to sue Truist for such illegal use or any activity directly or indirectly related to it; the Organization also agrees to indemnify and hold Truist harmless from any suits or other legal action or liability, directly or indirectly, resulting from illegal use of the Card Program.

4.2.1.23 Goal/Objective 23: Card brand

The vendor should identify the card brand(s) offered in their proposal and if applicable, specify any technical differences between brands. If the vendor issues multiple brands, the State strongly desires to receive one financial/revenue proposal and select the card brand once the award has been made to the financial institution.

Truist is a dual issuer, offering clients both Mastercard and Visa branded commercial card programs. Our primary brand for new card programs is Visa, bringing benchmarking and global acceptance to our corporate card and purchasing card clients. Regardless of brand, the Truist ESP technology solution is integrated to provide the most robust administrative and expense management functionality your team requires.

4.1.1.24 Goal/Objective 24: Additional Items

The vendor should describe any additional items or available options or offerings that may be areas of interest to the State.

[Truist Benefits Edge](#) delivers valuable dining rewards from Dinova, robust insurance protections, and exclusive experiences to the State and your cardholders through an easy-to-navigate digital hub.

More information is provided in the Additional Clarifications section of the Financial/Revenue document.

4.2.2. Mandatory requirements

The following mandatory requirements must be met by the Vendor as a part of the submitted proposal. Failure on the part of the Vendor to meet any of the mandatory specifications shall result in the disqualification of the proposal. The terms "must", "will", "shall", "minimum", "maximum", or "is/are required" identify a mandatory item or factor. Decisions regarding compliance with any mandatory requirements shall be at the sole discretion of the Purchasing Division.

4.2.2.1 Mandatory Requirement 1: Card issuance

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

Acknowledged.

More information is provided in the *Additional Clarifications* section of the Financial/Revenue document.

4.2.2.2 Mandatory Requirement 2: Card format/design

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

a) The name of the 'STATE OF WEST VIRGINIA', the State's official seal, or any other distinct feature approved by the State Auditor's Office

Acknowledged.

The State can incorporate your state seal on a solid Truist approved background (purple, gray, or light gray).

b) The phrase 'FOR OFFICIAL USE ONLY'

Acknowledged.

c) The phrase 'TAX EXEMPT' and each agency's unique tax exempt number embossed or otherwise placed the card

Acknowledged.

d) The successful vendor's toll-free telephone number for customer service

Acknowledged.

e) Custom background

Acknowledged.

If a more custom background/design is desired, we can work with you to support a custom card whereby the State supplies your own card design.

Subject to final Truist and Network approval.

Details are provided in the *Additional Clarifications* section of the Financial/Revenue document.

4.2.2.3 Mandatory Requirement 3: Fraud detection

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

Acknowledged.

Fraud can come from internal or external sources. To address employee misuse of a card, Truist provides a liability waiver up to \$100,000 per employee.* Truist and our partners harness advanced technology, including AI, to thwart external threats. We are consistently evolving our approach to fraud in order to stay ahead of fraudsters.

Real-time fraud alerts include messages sent via SMS text, email, and in some cases an outbound phone call. Messages are sent based on provided cardholder contact information. Cardholders can respond via text or email to authorize the transaction. Truist also offers other alerts that may signal fraudulent activity such as online purchases or international transactions. If a fraudulent transaction has gone through, or if phone contact/message was received, the cardholder will need to call to speak with a Truist representative and open a claim as appropriate.

*Subject to the Insurance Policy Terms and Conditions.

4.2.2.4 Mandatory Requirement 4: Cardholder information

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

Acknowledged.

We confirm we will comply and not sell or distribute information related to the State Agencies/institutions.

4.2.2.5 Mandatory Requirement 5: Contact information

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

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

Acknowledged.

Cardholder support

Cardholders have 24/7/365 access to a toll-free number to help with general use information, activating cards, reporting fraud and lost or stolen cards, and requesting replacement cards.

The Truist Stranded Traveler Policy offers added peace of mind for cardholders when it matters most. If a cardholder experiences a decline due to exceeding their credit limit while traveling, they may contact Truist to request a temporary credit limit increase for eligible travel-related expenses. Requests are handled through the Truist Contact Center and may be approved when the account is in good standing, and the organization has not opted out of the Stranded Traveler Policy. This support helps provide continuity of travel and minimizes disruption during unexpected situations.

Program administrator day-to-day support

The Commercial Card Services Team (CCST) is a specialized team that works solely with Truist Commercial Card program administrators and commercial card programs. This team is the State's primary day-to-day resource. CCST is located in Florida and North Carolina and can be reached via email and a toll-free number from 8 am to 9 pm ET.

CCST assists in the following ways, although the below list is not exhaustive:

- Provides account information and help with general inquiries, such as current balance information and available credit.
- Helps with maintenance requests such as name and address changes, authorization and decline information, help with new or replacement cards, updating authorized signers or program administrators, billing and cycle changes, assisting Program Administrators with adding new users to the online site, help finding data or reports, and assisting Program Administrators with adding or adjusting cardholder spending restrictions.
- Assists with commercial card research or operation requests.

After hours support for program administrators

For after-hours support, additional resources are provided by the Client First Solutions (CFS) commercial card team, located in Texas and Florida. All CFS call centers are owned by Truist.

Your CCRM will be your next point of escalation for servicing matters, if needed.

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

Acknowledged.

In addition to strategic program management provided by your CCRM, the State will have a dedicated commercial card service representative during normal business hours. Your local Charleston, WV, Government Support team will also be available to assist as well.

c) Emergency contacts

Acknowledged.

For after-hours support, additional resources are provided by the Client First Solutions (CFS) commercial card team, located in Texas and Florida. All CFS call centers are owned by Truist.

Your CCRM, Jessica Pepe, and Relationship Manager, Mike Holtsclaw, will coordinate additional resources during emergencies through the Charleston, WV, office in coordination with Client First Solutions and Commercial Card Services Team.

Stranded traveler

The State will find added peace of mind from the Truist Stranded Traveler Policy. This service will offer enhanced support to cardholders during non-business hours in emergency travel situations.

Any commercial physical cardholder who is unable to make legitimate travel-related purchases due to reaching account credit limits is eligible, as long as the account is in good standing. The cardholder will be granted a temporary change to their credit limit for travel-related expenses for five days and will not exceed 100% of their current credit limit, at Truist's discretion. We would be pleased to discuss full details of this policy at the next stage in the process.

Insurance protections

Comprehensive insurance protections for Truist Visa Commercial Cardholders can be found on [Truist Benefits Edge](#).

4.2.2.6 Mandatory Requirement 6: Lost/stolen cards and account closures

The State of West Virginia is not liable for unauthorized or fraudulent transactions posting to an account by a 3rd party.

Acknowledged.

In the event a card is lost or stolen, the State will not be held liable for unauthorized transactions, provided they are reported to Truist within the required timeframe and meets the criteria set forth in the applicable network liability policy. If fraudulent activity is confirmed on the card, the State will be protected up to \$100,000 per cardholder with the applicable network liability insurance.

4.2.2.7 Mandatory Requirement 7: Data transmission and connectivity

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

Yes, Truist can provide daily Visa or Mastercard, (as applicable) file feeds to your platform if they are PCI compliant and accept a standard VCF or CDF file format; if not, we can send the file feed to your SFTP site.

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

Acknowledged.

Truist will capture all data that is submitted through the network. If a vendor passes Level II or Level III data, it will be available for review within ESP.

Level I Data

Typical smaller retail locations, (e.g., gas stations or convenience stores) that do not break out the sales tax on the transaction detail. Data includes name of cardholder, cardholder account number, total amount of transaction, posting date, transaction date, name of vendor and transaction reference number.

Level II Data

General Retail/Wholesale/Service Transactions: For general procurement with a fleet, purchasing, or commercial card account, Level II data includes all of Level I data with sales tax amount broken out and customer code (which may be a cost center, general ledger number or project number, or an order/invoice number).

- Airline Transactions: Level II information for airline transactions includes ticket number, passenger name, and the first four legs of itinerary detail.
- Lodging Transactions: Level II information for lodging transactions includes folio number, check-in date and number of room nights.
- Car rental information: Level II information for car rental transactions includes rental agreement number, number of days rented, and checkout date.

Level III Data

Level III data includes full line-item detail (quantity purchased, cost per item, hours, hourly rate, tax, etc.) which varies significantly depending on the nature of the purchase.

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

Yes, Truist can resend Visa or Mastercard (as applicable) file feeds if the files are not received.

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

Acknowledged.

We can provide all data we receive from the respective association (Visa or Mastercard), including enhanced data, currency, and exchange information for the transaction.

The standard extract has approximately 93 data fields, depending upon your specific set up in the application. It includes card and transaction data, general ledger coding and workflow approvals, supplier data elements, extended transaction data, and travel data.

There is also an Enhanced Data Report in ESP that will show the extended transaction data for travel transactions.

4.2.2.8 Mandatory Requirement 8: Rebate documentation

The State Auditor's Office requires the vendor to provide the backup documentation for the rebate earned per applicable spend category at a minimum of the billing account level. The vendor shall show any rebate withheld for not meeting payment due date requirements or applicable fees at the same level as well as any additional rebate for speed of pay incentives. The State assumes any applicable cash advance or foreign transaction fees will be charged and billed to the associated card account. The vendor must be able to provide quarterly reports at the transaction level pertaining to the rebate tier/spend category of how the transaction was processed for each quarterly rebate earned by the State.

Acknowledged.

Cash advances, foreign exchange fees, late fees, and any transactions with a \$0.00 interchange are excluded from the rebate calculation. If there is a past due balance due at the time the rebate payment is due, then we do reserve the right to withhold the rebate payment. We will deduct any balances that are written off if not paid within 90 days. Please refer to the Commercial Card Incentive Addendum for additional details.

4.3. Qualifications and experience:

Vendors will provide in Attachment A: Vendor Response Sheet information regarding their firm, such as staff qualifications and experience in completing similar projects; references; copies of any staff certifications or degrees applicable to this project; proposed staffing plan; descriptions of past projects completed entailing the location of the project, project manager name and contact information, type of project, and what the project goals and objectives were and how they were met.

Truist partners with clients across the public and private sectors to support commercial card programs of many sizes and levels of complexity—from streamlined purchasing card solutions to large, multi-agency programs with advanced controls, reporting, and integration needs. Our team tailors program design, implementation, and ongoing support to align with each organization's operational structure and policy objectives.

See **Exhibit C - Commercial Card Case Study** for a sample project.

Your Truist relationship team



Market Executive – Government Banking Specialty Practice
Michael (Mike) Holtsclaw, MBA, MFP
Senior Vice President
300 Summers Street
Charleston, WV 25301
304-348-7078
michael.holtsclaw@truist.com

Mike Holtsclaw began working at Truist in September 2002. Currently, he is a Truist market president and executive leading the Government Banking Specialty Practice. Mike leads a team of specialists in Government and Public Funds. He has been in banking for more than 23 years, all with Truist.

Mike's primary emphasis is to deliver unique financial solutions to prospects and clients through his local team, relationship partners, and various Truist business lines. He works to deliver specialized banking solutions to commercial, corporate, and government entities. The Government Specialty team develops, supports, and delivers strategic solutions for their clients. The team integrates bank systems with client software and systems, combining technology, client support, and servicing to deliver deposit and treasury services. The team also works with municipal entities to secure financing for projects, facilities, and equipment.

A lifelong West Virginia resident, Mike graduated from West Virginia State University with a Bachelor of Science degree in business management. He obtained a Master of Business Administration from the College of Business and Economics at West Virginia University and is also a graduate of the BB&T Banking School at Wake Forest University. Mike is an active participant in numerous civic and professional organizations.



Wholesale Payments Consultant
Ravane Cristino
Senior Vice President
York, PA
717-443-6705
ravane.cristino@truist.com

Ravane is a Wholesale Payments Consultant with over 20 years of experience in the finance industry. Throughout her career, she has developed a deep understanding in payment operations, client advisory, and process optimization, helping businesses streamline transactions and improve efficiency. Ravane partners with clients to navigate complex payment ecosystems and achieve strategic goals. Her extensive industry knowledge and practical insights make her a trusted advisor in wholesale payments and financial operations.

Prior to joining Truist, Ravane was a Cash Management Executive with Mid Penn Bank.

Ravane began her academic journey at HACC, where she built a strong foundation in business and finance. Her hands-on experience and focus on continuous learning have allowed her to thrive in a rapidly evolving financial landscape.



Commercial Card Sales Consultant
Elizabeth Nisbet
Senior Vice President
214 North Tryon St
Charlotte, NC 28202
336-918-0741
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As a Commercial Card Sales Consultant, Elizabeth is responsible for consulting and partnering with Truist clients to maximize efficiencies in the payments process and optimize working capital. Elizabeth leverages industry experience, best practices, and technology solutions to guide clients in processes and gain efficiencies.

Prior to her role in commercial card sales, Elizabeth was a treasury sales consultant with Truist for seven years supporting commercial, middle market, and not for profit/government clients. She uses an advisory approach to help clients gain efficiencies while effectively mitigating risk.

Elizabeth also served as an account executive with Elavon for six years, supporting Truist clients with their merchant processing solutions.

She received a Bachelor of Science from Appalachian State University.



Commercial Card Relationship Manager

Jessica Pepe
Vice President

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Jessica Pepe is a CCRM with 20 years of experience in treasury operations, specializing in payment technologies, regulatory compliance, and building high performing teams.

She began her career as a Local Government Purchasing Card Specialist with the West Virginia State Auditor's Office, supporting municipalities, county commissions, and boards of education. She later led domestic and international commercial card programs for a \$10 billion multinational 501(c)(3), with responsibility for strategy, contract and project management, product development, implementation, staff development, and audit oversight.

Jessica joined M&T Bank in 2018, managing commercial card portfolios for large corporate and middle-market clients across the Mid-Atlantic. In 2021, she expanded her scope as a Relationship Manager supporting community banks and credit unions within a correspondent banking portfolio. She joined Truist in 2025, returning to commercial card client management in the greater Washington, D.C., metropolitan area.

Jessica holds a Bachelor of Science degree in Environmental and Natural Resource Economics from West Virginia University and an MBA from the University of Charleston. She previously held the Certified Purchasing Card Professional (CPCP) credential and currently holds the Certified Treasury Professional (CTP) designation. A West Virginia native, she remains deeply connected to the state through her family's lifelong commitment to public service.



Commercial Card Solutions Consultant

Denise Castrogiovanni
Senior Vice President

333 S. Garland Ave
Orlando, FL 32801
denise.castrogiovanni@trui.com

As a Commercial Card Solutions Consultant, Denise provides advanced process and technical knowledge for the organization's largest and most complex commercial card prospects and clients. She supports card sales and card relationship management teams through product demonstrations, technical selling, and strategic client consultations.

Denise partners closely with clients and prospects with complex needs in consultative engagements, gathering detailed insights into payment processes and technical requirements to develop and deliver value-added, client-focused solutions.

With 23 years of experience in banking—18 of which are dedicated to commercial card—Denise brings deep industry knowledge and a strong technical foundation. Her background includes roles in Treasury Management Onboarding, Technical Services, Project Management, and Technical Account Management.

Denise holds a Bachelor of Arts degree from the University of Central Florida.

Organizational experience, size and qualifications

The State desires a vendor with the organizational experience, size and qualifications to ensure successful administration of the purchasing card program as well as financial stability to administer the purchasing card program throughout the contract duration.

a) Organizational Experience, Size and Qualifications

Please provide a description of the organization, personnel and experience that would substantiate qualifications and ability to perform the required services.

Truist Financial Corporation (Truist) is a purpose-driven financial services institution dedicated to inspiring and building better lives and communities. Headquartered in Charlotte, North Carolina, Truist's largest subsidiary, Truist Bank, was chartered in 1872 and is the oldest bank based in the state. As a top 10 U.S. commercial bank with more than 38,000 teammates and 15 million clients, Truist has \$549 billion in total assets, \$331 billion in loans, and \$404 billion in deposits as of March 31, 2026. With 17 states and Washington, D.C., located in our footprint, we are in seven of the top 10 fastest-growing markets in the country. the State will receive a comprehensive solution, as we offer a wide range of services to meet your needs including:



The Truist Commercial Card program offers a full breadth of solutions and a team of specialists to tailor our solutions to the State's specific needs and goals. With over 30 years of experience issuing a variety of commercial card solutions and helping clients implement and manage these programs, Truist forms a consulting partnership with our clients. We are here to support the State's goals to simplify the procurement process and improve expense control, employee productivity, and supplier relations.

b) Eligibility of Vendor

Provide a summary detailing the vendor's business and ability to provide the services described in the RFP including:

1) The history of its purchasing card services

Truist has over 30 years of commercial card experience; corporate and fleet card products have been offered since 1995, evolving over time to meet the changing needs of our clients.

Numerous commercial card account options/card types are available to provide the State a customized program to meet your procurement and travel and entertainment requirements. Included below you will find information on Truist Corporate Card, Truist Purchasing Card, and Truist ePayables. Together, these programs can be leveraged to help the State mitigate fraud, increase efficiency, and unlock working capital.

All these card types can be managed dynamically and in real-time via our program administration functionality in ESP.

Purchasing Card

Take control of your company's purchasing power with a Purchasing Card - the smarter, faster, and more secure way to manage procurement. Improve operational efficiencies involved with the ordering and payment process (i.e. replace traditional PO process for non-capital items, pay vendors faster, etc.) and optimize working capital. Purchasing Cards empower your team to get what they need when they need it and say goodbye to slow processes and paper trails.

Key Features:

- Tailored spending controls that keep budgets on track without slowing anyone down
- Seamless expense management integration so every transaction flows where it should, automatically
- Add to digital wallets for quicker checkout
- Use your card anywhere-millions of merchants globally
- Flexible billing cycle and payment options
- Card management at your fingertips via our mobile app with optional expense management solution

Benefits:

- Fraud monitoring, alerts and protection program for employee misuse ⁵
- Near real-time controls and visibility for better T&E spend management

Virtual Card for Travel overview

Reimage business travel with Virtual Card for Travel, a seamless way to manage travel and business expenses. Organizations can control how, when and where virtual cards can be utilized. This embedded virtual card solution allows clients to pay for travel bookings using virtual cards while enjoying the benefit of enhanced data and automated reconciliation. The Truist Virtual Card for Travel (VCT) service allows the State to unlock efficiencies in travel

⁵Insurance waiver coverage is provided by Visa or Mastercard and subject to terms and conditions.

expense management. It provides you with the tools you need to establish and monitor expense levels, help reduce the potential for fraud, and simplify reconciliation.

Virtual Card for Travel works with your existing travel management company and Conferma Pay to pay for employee and non-employee travel expenses with a virtual card and minimize reimbursements. Virtual cards can be used for air, rail, hotel, and car rental, dependent upon the travel management company's capabilities.

Some high-impact benefits⁶ include:

- Fraud mitigation through customized card controls. Specific controls can be assigned to every virtual card to help mitigate unauthorized transactions
- Enforcement of travel policies through direct integration with travel booking tools
- Robust reporting to better negotiate pricing with travel providers
- Reduction of reimbursements for travel expenses incurred by both employees and non-employees
- Travel accident insurance coverage, up to \$500,000
- Auto Rental Collision Damage Waiver and Master Roadassist® services
- Mastercard travel and emergency services, including medical transportation and evacuation, medical and legal referral services, repatriation of remains, emergency ticket replacement, cash advances and other services

Subject to the insurance Policy Terms and Conditions.

ePayables

The State can enjoy the benefits of faster and more secure payments with Truist ePayables. Combining the convenience and rebate revenue of a traditional card and the efficiency of e-payment (with increased transaction control compared to check usage and traditional plastic cards) this solution enables you to pay suppliers for business-to-business goods and services simply, safely, and securely.

The State can generate unique virtual card numbers and set specific usage and exact amount controls on each virtual account through Truist ePayables. This one-to-one match of virtual card accounts to payments gives you powerful security and anti-fraud control mechanisms over your payment processing while automating transaction matching and reconciliation. Virtual card accounts are flexible. They are designed to complement the State's existing commercial card program or be used as a standalone solution. These virtual cards can complement your purchasing card program to help you streamline business payments and enhance working capital.

⁶Terms and conditions may apply

The following benefits are available to the State and your suppliers⁷:

Benefits to the State	Benefits to Suppliers
<ul style="list-style-type: none"> • Controls and fraud mitigation: Set exact payment amount limits for a defined time period and mitigate the risks associated with paper checks. • Potential process savings: Automate payments by reducing paper-based, manual activity (e.g., checks, 1099 reporting, etc.) • Cash float: Hold cash longer while potentially paying suppliers faster. • Simplified reconciliation and visibility • Rebate growth: Leverage the potential to earn rebates or financial return, turning your AP department into a revenue driver. 	<ul style="list-style-type: none"> • Faster payment: Suppliers can get paid quickly through the card network and enjoy reduced costs associated with collections and non-payment (compared to check payments). • No special set-up or training: Card-accepting suppliers would process the virtual card payment like a card-not-present transaction. Suppliers enrolled in the program are provided with instructions on processing payments and examples of emails as part of the on-boarding process. • Simplified reconciliation: Suppliers benefit from improved payment information and remittance data delivered automatically by e-mail when payment is made.

2) A contact list of three (3) customers, including the contact person, phone number and e-mail address. Preferably to include one state government and one higher education customer.

See attached Truist Customer Contact List document and USB.

3) For each contact listed, the number of cards issued, average daily transaction dollar volume and number of daily transactions

See attached Truist Customer Contact List document and USB.

c) Organizational Size/Structure in Relation to the Scope of Work

Please provide the following information:

Our operations are designed to adjust to the State's needs quickly and efficiently. Truist is already scaled to manage influxes of increases and decreases in your program needs on a daily basis. Should the State experience structural changes to your organization during the term of our agreement, your program goals and priorities will be evaluated and supported by your dedicated Truist relationship team.

⁷Terms and conditions apply

1) Any information about the vendor's current dollar and transaction volume capacity to provide the services described in this document

Truist currently serves the need of over 5,000 commercial card clients. We offer a dynamic mix of plastic and virtual cards, which can be tailored to the State's specific program needs.

Your local team has years of industry experience working both on the banking side and as practitioners.

2) Information supporting the adequacy of personnel resources available to implement and support the State of West Virginia's Purchasing Card Program including

a) the number of employees currently assigned to government credit card and corporate credit card accounts, respectively;

We decline to disclose this proprietary information.

b) the number of positions that would be assigned to the State's purchasing card account and the number of hours each position will spend on implementation and on-going operations for the duration of the contract; and

Truist will provide the State with a team to support your current needs as well as stated growth initiatives. A project manager and implementation team guide the transition, providing coordinated support throughout onboarding. We will also provide a dedicated servicing team and relationship manager. The number of positions and hours will vary over the life cycle of the relationship; however, dedicated servicing and relationship management for the State will remain constant.

c) the physical location of employees to be assigned to the account.

Charleston Team

300 Summers Street
Charleston, WV 25301

Commercial Card Relationship Manager

Jessica Pepe
8200 Greensboro Drive
McLean, VA 22102

Supplier Enablement Team

Mark Fresoli, Commercial Card Supplier Enablement Manager
7455 Chancellor Drive - Operations Center
Orlando, FL 32809

Commercial Card Services Team

CCST call centers are located in Florida, Tennessee, and North Carolina. They are all owned by Truist.

(Continued on next page)

Client First Solutions

For after-hours support, additional resources are provided by the Client First Solutions (CFS) commercial card team, located in Texas and Florida. All CFS call centers are owned by Truist.

d) Financial Information The State desires to review the vendor's financial information that confirms the financial stability of the company. The vendor should provide an electronic copy or web address for its most recent audited financial report and describe any outstanding or potential liabilities which may impact the vendor's ability to provide requested services.

A rich history of safety and soundness has positioned Truist for the future. We have a strong balance sheet with significant access to liquidity and funding and are well capitalized above regulatory standards. Our deposit base is granular and diverse, allowing us the privilege of supporting our purpose to inspire and build better lives and communities.

Truist has a wide-ranging business mix. We have strong market shares in many of the most vibrant markets in the Southeast and Mid-Atlantic. Several of our businesses operate nationally, including Corporate & Investment Banking, Mortgage, Commercial Real Estate, Consumer Finance Solutions, Wealth, and Wholesale Payments.

With healthy capital levels, solid earnings, and credit ratings among the highest of our peer group, we continue to provide our clients with peace of mind and a secure place to grow. You can trust we have your best financial interests at heart, no matter the economic climate.

Our strong balance sheet, liquidity, capital ratios, and credit ratings underscore our strength and stability. As evidenced by our current financial results, Truist is fiscally sound and can manage the State's comprehensive banking services. Proof of our solid financial position includes:

- Strong balance sheet and capital position – well above regulatory standards
- Consistently strong performance in annual Federal Reserve CCAR stress test
- Strong liquidity and funding position with top tier credit ratings
- Among the strongest credit ratings in our peer group

Direct links for our financial statements, including annual reports, are available on our [website](#).

Disclosures

Disclosures, clarifications, and exceptions

This Proposal is delivered in response to the RFP issued for banking services. The following Disclosures, Clarifications, and Exceptions are an integral part of the Truist (Bank) proposal (Proposal) in response to the Banking Request for Proposal CRFP AUD2600000001 for the State issued on April 6, 2026.

This Proposal is not a contract, an offer to enter into a contract, a commitment to lend or an offer to lend and does not obligate either party to negotiate or enter into any contract in connection with the services described herein.

This Proposal is delivered on the condition that it be kept confidential and not be shared with any third party unless done so on a confidential, need-to-know-basis, as required for evaluating the Proposal or as required by law. The Bank offers a wide array of services to its clients. In the regular course of business the Bank may change, remove or add products, services or features and availability of such services. Some services offered in this Proposal are subject to the initial and subsequent review of client financial statements, approval by the Bank, and satisfactory completion of applicable service documentation. The Bank reserves the right to change, modify, delete or withdraw sections or all of this Proposal or to choose not to provide some or all of the Services.

The Proposal includes services that are offered in accordance with the Bank's standard banking agreements (included in or referenced in the Proposal) as applicable to the services contained in the Proposal. The Bank's standard documentation is written specifically for the proposed services, and the Bank requires the standard documentation as the basis for the proposed services. The Bank will consider any legal need to edit the Bank's standard documentation, including edits relating to compliance with applicable law and requests to incorporate specific administrative terms or agreements contained in the RFP. The Bank will review requests to execute any client forms or agreements, and work to negotiate mutually acceptable terms.

Quoted terms, conditions, and pricing are valid for 90 days from the Proposal date, unless expressly affirmed in writing. The provided pro forma is based on estimated volumes and services. Additional services will be charged at the Bank's standard price unless otherwise negotiated. Changes to services, line items, volumes, or billing methodology may impact pricing. Pricing is only for the purpose of discussion and should not be considered a contract, an offer to enter into a contract, or a commitment to offer the pricing outlined within the Proposal.

To the extent of any conflict between pricing in the pro forma and any pricing set forth elsewhere in the Proposal, pricing in the pro forma will take precedence. Except as may be otherwise expressly provided, interest rates and Earnings Credit Rates (ECRs) are managed rates subject to change at the Bank's discretion without notice, in accordance with the Bank's [Commercial Bank Services Agreement](#).

The Bank has addressed any RFP requirements along with certain exceptions, clarifications, or modifications relating to such requirements in the Proposal, and the Bank only agrees to terms in the RFP as modified by the Bank's Proposal. Bank's response to the RFP does not constitute the acceptance of any other binding terms or agreement. All certifications or representations required by the RFP or made in the Proposal are made to the extent of the personal knowledge, without investigation, of the individual signing the Proposal on behalf of the Bank.

To the extent included in the RFP, Truist takes exception to the provisions of the RFP (and/or any agreement included in the RFP) that:

- Require the Bank or any affiliate of the Bank to indemnify or hold any person or entity harmless or otherwise relate to the Bank's liabilities for providing the services
- Restrict the ability of the Bank to terminate the services
- Restrict the ability of the Bank to amend the terms of, alter, or withhold services offered
- Restrict the ability of the Bank to assign the agreements to an affiliate or to assign them due to a change in control of the Bank or the sale of the relevant assets used to provide the banking and treasury management services
- Restrict the use of vendors by the Bank or impose any requirements on the Bank's use of vendors
- Require the Bank to comply with federal, state, or local laws, regulations, rules, standards or ordinances that are not otherwise applicable to the Bank in the ordinary course of providing banking and treasury management services
- Please note that Truist Bank is not a registered "municipal advisor" within the meaning of SEC Rule 15Ba-1-1 through 15Ba1-8 and by accepting this proposal, the State acknowledges and agrees that nothing in this document constitutes advice with respect to municipal financial products.

Truist Bank, Member FDIC, copyright 2026 Truist Financial Corporation. Truist, the Truist logo, and Truist Purple are service marks of Truist Financial Corporation.

March 13, 2026

Additional exceptions

1. CONTRACTUAL AGREEMENT: Issuance of an Award Document signed by the Purchasing Division Director, or his designee, and approved as to form by the Attorney General's office constitutes acceptance by the State of this Contract made by and between the State of West Virginia and the Vendor. Vendor's signature on its bid, or on the Contract if the Contract is not the result of a bid solicitation, signifies Vendor's agreement to be bound by and accept the terms and conditions contained in this Contract.

Truist exception: Card services are subject to separate contract requirements and are not addressed by the Truist Treasury Terms and Conditions.

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

Truist exception: The contract, during the initial term and any renewal period, will be subject to the applicable Truist banking service agreements.

10. VENUE: All legal actions for damages brought by Vendor against the State shall be brought in the West Virginia Claims Commission. Other causes of action must be brought in the West Virginia court authorized by statute to exercise jurisdiction over it.

Truist exception: Governing law and venue will be pursuant to the applicable Truist banking service agreements. Card services are subject to separate contract requirements and are not addressed by the Truist Treasury Terms and Conditions.

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

14. PAYMENT IN ARREARS: Payments for goods/services will be made in arrears only upon receipt of a proper invoice, detailing the goods/services provided or receipt of the goods/services, whichever is later. Notwithstanding the foregoing, payments for software maintenance, licenses, or subscriptions may be paid annually in advance.

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

Truist exception: Fees and payment shall be governed by relevant banking service agreements, including but not limited to the Treasury Terms and Conditions, and any pro forma, pricing disclosures, and/or fee schedule included with the Proposal or provided separately to the State. There will be no restrictions on pass-through price increases related to compliance with any applicable regulatory authority, or regulatory changes resulting in increased costs for Truist to provide any particular service in the Proposal or later enrolled in by the State. The Proposal lists fees for account types and services requested in the RFP. Total Cost or Total Charges may vary based on services used, volumes, and other factors. If the State, upon Truist's agreement, adds additional services or functionalities not requested in the RFP, the fees for those items will be charged at Truist's then-current rates, unless otherwise agreed to by the parties.

The fees and terms listed on Truist's pro forma included with the Proposal will govern the fees for the banking services to be provided by Truist as requested in the RFP.

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

Truist exception: The State's right to terminate or cancel the contract or any services for any reason will be governed solely by the applicable Truist banking service agreements. Note that the Truist Treasury Terms and Conditions provides that the contract or services may be terminated by the State for any reason upon 30 days' notice. Truist's termination rights shall be governed by the Truist Treasury Terms and Conditions or other applicable Truist banking service agreements.

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

Truist exception: Governing law and venue will be pursuant to the applicable Truist banking service agreements. Card services are subject to separate contract requirements and are not addressed by the Truist Treasury Terms and Conditions.

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

SUBCONTRACTOR COMPLIANCE: Vendor _shall notify all subcontractors

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

Truist exception: Note that while Truist does not propose to hire any third parties specifically for providing banking services to the State, Truist uses a number of vendors and other third parties to provide a variety of banking services to its overall client base. Truist does not currently anticipate subcontracting with third parties specifically in support of this RFP. Therefore, Truist takes a general exception to any requirements relating to subcontractors or subcontracts in the RFP, and expressly reserves the right to add, delete or modify its use of vendors without review or approval by the State.

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

Truist exception: Truist may, in its discretion, use the dispute resolution procedures in the RFP, but does not agree to be finally bound by these procedures with respect to disputes, and reserves its right to pursue other dispute resolution alternatives, including, without limitation, any action in any appropriate court or before an arbitrator.

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

Truist exception: Assignment will be governed by the applicable Truist banking service agreements.

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

Truist exception: Warranties will be governed by the Truist Treasury Terms and Conditions.

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

Truist exception: The State will not be required to return materials submitted with the Proposal to Truist, but materials submitted by Truist remain the property of Truist, and Truist

reserves the right to object to and defend against disclosure of confidential or other proprietary information.

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.

Truist exception: The indemnification and hold harmless provisions in the RFP are deleted. All liabilities and obligations among the parties will be governed by Truist Treasury Terms and Conditions or other applicable Truist banking service agreements. Where applicable law restricts the State regarding indemnification and hold harmless, Truist is willing to negotiate relevant contractual provisions to the mutual satisfaction of both parties.

Commercial card exceptions

General terms & conditions

If Truist is chosen pursuant to this Request for Proposal (RFP) process, we will provide the Commercial Credit Card Program (Card Program) described in our proposal solely in accordance with the Truist Commercial Card Terms and Conditions (the Terms), the Truist Commercial Card Client Acceptance form, the Truist Commercial Card Incentive Addendum, the Truist Commercial Card Attestation, and all other schedules, agreements, documents, or other instruments including all riders, amendments, restatements, supplements, and addenda thereto (each such document is hereby incorporated by reference and, collectively, shall be referred to as the Truist Agreement) that govern the Commercial Credit Card Program, each of which are subject to further negotiation by the parties. Truist's response to this RFP does not constitute the acceptance of any other binding terms or agreement; Card Programs are offered only in accordance with the Truist Agreement.

Truist is committed to negotiating with the State in good faith, and any such negotiated changes to the Truist Agreement which are satisfactory to both parties shall be documented in writing. Please note that Truist does not agree to any terms and conditions in the RFP that are not expressly agreed to or stated in the proposal or the Truist Agreement, including, but not limited to, any terms related to indemnification, liability, default, assignment, termination, or compliance with specified state or federal law(s), rule(s), or regulation(s).

To the extent there is a conflict between the terms and conditions of your RFP and Truist's proposal, the Truist proposal shall control, and such proposal will include this exception language. To the extent there is a conflict between your RFP, the Truist proposal, and the Truist Agreement, the Truist Agreement shall control.

Truist reserves the right to review and adjust fees or incentives as a result of regulatory changes, or material changes to the cost of providing the Card Program or revenue received by Truist from the Card Program. This response is submitted and priced anticipating a comprehensive award of all services offered in the RFP. If any award separates the contemplated RFP services, then Truist reserves the right to adjust fees and incentives accordingly for the actual award of services.

All certifications or representations required by the RFP or made in the Truist proposal are made to the extent of the personal knowledge, without investigation, of the individual signing the proposal on behalf of Truist. Please note that Truist uses a number of vendors and other third parties to provide a variety of services to its overall client base, but we have not engaged any subcontractors specifically in contemplation or satisfaction of this proposal or the services related to the Truist Agreement that would be provided to the State. Therefore, any requirements within the RFP relating to subcontractors are not applicable to Truist.

The Card Program described as part of Truist's proposal is subject to the initial and periodic review of the State's financial statements and credit approval by Truist Bank. If the State is approved as a Truist Commercial Card client, the State's Card Program will be subject to the terms and conditions of the Truist Agreement, as same may be amended from time to time.

Appendix

Exhibit A – Sample Implementation Project Plan

Exhibit B – ESP Demo Table of Contents

Exhibit C – Commercial Card Case Study

Commercial Card Project Plan



Project Status: 

Actual Start Date: 07/15/26

Targeted Finish Date: Based upon Product being implemented. Copy Date from target date below task list items

Implementation Steps	Action By	Estimated start	Estimated finish	Required	Duration (days)	Actual Finish	Notes
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Assignment & Program Confirmation

Implementation Project Assigned	Truist	02/15/25	02/15/25	Yes	0		
Introductory Email	Truist	02/15/25	02/17/25	Yes	1		
Schedule Client Kick Off call	Truist	02/17/25	02/20/25	Yes	3		
Client Kickoff Call	Truist	02/21/25	02/21/25	Yes	0		
Establish Weekly Implementation Calls	Truist	02/21/25	04/25/25	No	45		
Kickoff Call Follow-Up Email & Notes	Truist	02/21/25	02/24/25	Yes	1		

Purchasing Card

Email Client set up Workbook of Employee/Cardholder Data	Truist	02/21/25	02/24/25	Yes	1		
Populate Workbook data	Client	02/24/25	03/10/25	Yes	10		
Data Extract File Discussion	Truist	02/28/25	03/03/25	Yes	1		Review data elements needed to Extract
Image Module Discussion	Truist	02/28/25	03/03/25	No	1		
Custom Logo Initiation	Truist	02/24/25	04/03/25	No	28		
Obtain sample graphic from Client	Client	02/21/25	02/24/25	Yes	1		
Submit to design team for PDF sample	Truist	02/24/25	02/25/25	Yes	1		
Forward PDF card image to client for review & approval	Truist	02/25/25	02/26/25	Yes	1		
Client reviews and approves card image	Client	02/26/25	02/27/25	Yes	1		
Submit to design team for image production files	Truist	02/27/25	03/03/25	Yes	2		
Submit request for sample plastic	Truist	03/03/25	03/04/25	Yes	1		
Receive sample plastic	Truist	03/04/25	03/24/25	Yes	14		
Deliver sample plastic to Client	Truist	03/24/25	03/25/25	Yes	1		
Client approval of sample plastic	Client	03/25/25	03/26/25	Yes	1		
Logo plastic ID updated for production	Truist	03/26/25	04/15/25	Yes	14		
Best Practices Discussion	Truist	02/28/25	02/28/25	Yes	0		
Controls Discussion	Truist	02/28/25	02/28/25	Yes	0		
Review Custom Controls (Optional)	Client	02/28/25	03/07/25	No	5		
ESP Overview	Truist	02/28/25	02/28/25	No	0		
Designation of Program Administrators	Client	02/21/25	02/21/25	Yes	0		
Cycle Date Confirmation	Client	02/21/25	02/21/25	Yes	0		
Direct Data Feed Discussion	Truist	02/21/25	02/21/25	No	0		
Completion of Workbook	Client	02/21/25	02/28/25	Yes	5		
Email Company Unit Worksheet	Client	02/28/25	02/28/25	No	0		
Email Human Resources Worksheet	Client	02/28/25	02/28/25	Yes	0		
Email Cardholder Worksheet	Client	02/28/25	02/28/25	Yes	0		

Commercial Card Project Plan



Project Status: 

Actual Start Date: 07/15/26
 Targeted Finish Date: Based upon Product being implemented. Copy Date from target date below task list items

Implementation Steps	Action By	Estimated start	Estimated finish	Required	Duration (days)	Actual Finish	Notes
Email Charge Code Worksheet	Client	02/28/25	02/28/25	No	0		
Email Controls / MCC Worksheet	Client	02/28/25	02/28/25	No	0		
Ordering of Cards	Truist	04/03/25	04/07/25	Yes	2		
Receipt of Cards	Client	04/07/25	04/21/25	Yes	10		
Start of Transactions	Client	04/21/25	04/30/25	Yes	7		
Schedule Program Admin Training	Truist	04/30/25	05/01/25	Yes	1		
Review Sample Extract File sent by Truist	Client	04/30/25	05/05/25	Yes	3		
ESP Training	Truist	05/01/25	05/02/25	Yes	1		
Live on ESP Email	Truist	05/02/25	05/05/25	Yes	1		
Transition to CCRM	Truist	05/05/25	05/06/25	Yes	1		
30 Day Stabilization Period Complete	Truist	05/05/25	06/02/25	Yes	20		
Target Completion Date based upon Client Kick Off			05/02/25				

Transaction Manager / Export File							
Review Coding Segments during weekly call	Truist	02/21/25	02/28/25	Yes	5		
Determine Mandatory segments	Client	02/28/25	03/05/25	Yes	3		
Set up Segments in ESP	Truist	03/05/25	03/05/25	Yes	0		
Determine drop down list vs manually enter	Client	02/28/25	03/03/25	Yes	1		
Determine Workflow/Cardholder Managers	Client	02/28/25	03/03/25	Yes	1		
Determine Controls for Default Coding	Client	02/28/25	03/03/25	No	1		
Review Fields needed for Export File	Client	02/21/25	03/04/25	Yes	7		
Determine format for export file (CSV, Excel)	Client	02/21/25	03/04/25	Yes	7		
Configure Export file	Truist	02/28/25	03/07/25	Yes	5		
Generate Charge Code & Controls into worksheet for up	Client	03/03/25	03/12/25	Yes	7		
Update Managers in ESP	Client	03/12/25	03/19/25	No	5		
Have Cardholders generate transactions	Client	04/21/25	04/24/25	Yes	3		
Training for Transaction Coding	Truist	04/24/25	04/25/25	Yes	1		
Review transactions in browser for coding	Client	04/24/25	04/25/25	Yes	1		
Add coding to transactions	Client	04/25/25	04/25/25	Yes	0		
Have Manager approve transactions	Client	04/25/25	04/25/25	Yes	0		
Generate a test Export file	Client	04/25/25	04/25/25	Yes	0		
Review Test Export file for needed data	Client	04/25/25	05/02/25	No	5		
Confirm Export file is good to use	Client	04/25/25	04/25/25	No	0		
Transition to CCRM	Truist	05/05/25	05/06/25	Yes	1		
30 Day Stabilization Period Complete	Truist	05/05/25	06/02/25	Yes	20		
Target Completion Date based upon Client Kick Off			05/02/25				

Payables

Commercial Card Project Plan



Project Status:



Actual Start Date: 07/15/26

Targeted Finish Date: Based upon Product being implemented. Copy Date from target date below task list items

Implementation Steps	Action By	Estimated start	Estimated finish	Required	Duration (days)	Actual Finish	Notes
Email Payables Guide and Sample file	Truist	02/24/25	02/24/25	Yes	0		
Review Payables Guide	Client	02/24/25	03/03/25	Yes	5		
Start Payables Test file configuration	Client	03/03/25	03/21/25	Yes	14		
Send Supplier Enrollment file	Truist	02/21/25	02/24/25	Yes	1		
Send Supplier Letter Templates	Truist	02/21/25	02/24/25	Yes	1		
Add missing supplier contact information	Client	02/24/25	03/03/25	Yes	5		
Verify suppliers in Enrollment file may be contacted	Client	02/24/25	03/03/25	Yes	5		
Verify if AP pays any suppliers over \$100k at one time	Client	02/24/25	03/03/25	Yes	5		
Return letter templates & PDF of letter signer	Client	02/24/25	03/03/25	No	5		
Designate Internal Contact for Enrollment Questions	Client	02/24/25	03/03/25	Yes	5		
Designate Internal Email Address for Remittances	Client	02/24/25	03/03/25	Yes	5		
Setup Dataline	Truist	03/03/25	03/10/25	No	5		
Test Dataline Processing	Client	03/10/25	03/17/25	No	5		
Verify Dataline Processing	Truist	03/17/25	03/19/25	No	2		
Send Sample Payables File for Testing	Client	03/19/25	03/19/25	Yes	0		
Test Sample File	Truist	03/19/25	03/20/25	Yes	1		
Set Dataline to Production	Truist	03/20/25	03/21/25	No	1		
Best Practices Discussion	Truist	03/06/25	03/07/25	Yes	1		
Start Supplier Enrollment Campaign	Truist	03/21/25	04/30/25	Yes	28		
Send Enrolled Suppliers Report	Truist	03/26/25	03/27/25	Yes	1		
Ordering of Cards	Truist	03/27/25	03/31/25	Yes	2		
Receipt of Card Numbers - Provide to Suppliers	Truist	03/31/25	04/14/25	Yes	10		
Flag Enrolled Suppliers in AP System	Client	03/31/25	04/01/25	Yes	1		
Send Production File to ESP	Client	04/01/25	04/03/25	Yes	2		
Review ESP for Transactions	Truist	04/06/25	04/18/25	Yes	10		
Schedule Training	Truist	04/18/25	04/21/25	Yes	1		
ESP Training	Truist	04/21/25	04/22/25	Yes	1		
Live on ESP Email	Truist	04/25/25	04/28/25	Yes	1		
Transition to CCRM	Truist	04/28/25	04/29/25	Yes	1		
30 Day Stabilization Period Complete	Truist	04/28/25	05/26/25	Yes	20		
Target Completion Date based upon Client Kick Off			04/25/25				

Expense Manager							
Request a copy of current Expense sheet (paper or electronic version)	Truist	02/21/25	02/21/25	Yes	0		
Verify if Cash Expenses need tracked along with Card transactions	Truist	02/21/25	02/21/25	No	0		
Populate Workbook data for Employee info	Client	02/21/25	02/28/25	Yes	5		

Commercial Card Project Plan



Project Status:



Actual Start Date: 07/15/26

Targeted Finish Date: Based upon Product being implemented. Copy Date from target date below task list items

Implementation Steps	Action By	Estimated start	Estimated finish	Required	Duration (days)	Actual Finish	Notes
Create Virtual Cash Cards for Employees	Truist	02/28/25	03/04/25	No	2		
Set up Spend Forms in ESP	Truist	02/24/25	03/03/25	Yes	5		
Review ESP Spend Forms and revise as needed	Truist/Client	03/06/25	04/17/25	Yes	30		
Create approval workflow for Expense Reports and/or Expense Forms	Truist	04/17/25	04/24/25	Yes	5		Set up with Transaction Coding
Verify if Images will be uploaded into ESP	Truist	02/21/25	02/21/25	No	0		Set up with Processing Image Module
Schedule Training	Truist	04/24/25	04/29/25	Yes	3		
ESP Training	Truist	04/29/25	04/30/25	Yes	1		
Live on ESP Email	Truist	04/30/25	05/01/25	Yes	1		
Transition to CCRM	Truist	05/01/25	05/02/25	Yes	1		
30 Day Stabilization Period Complete	Truist	04/30/25	05/28/25	Yes	20		
Target Completion Date based upon Client Kick Off			04/30/25				

Table of Contents – Demos for Payables Functions



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Payables Functions

Payables Functions	Demo Title	Description
Payables Dashboard_Supplier Maintenance	Payables Dashboard	The purpose of this demo is to show how the Payables Overview screen is used by the Administrator to take quick actions on items requiring attention.
	Supplier Management	The purpose of the demo is to show the Administrator how to search for and maintain suppliers.
	Extract: a. Modify an extract b. Set a schedule c. Run a quick extract	The purpose of the demo is to show the Administrator how to customize an extract, create a schedule and run a quick extract.
Payments	Search all Payments for Supplier	The purpose of the demo is to show the Administrator how to search for a Supplier.
	Modify Visa Payment Controls	The purpose of the demo is to show the Administrator how to modify payment controls.
	Visa Real Time Authorizations and Declines	The purpose of the demo is to show the Administrator to search for Payables authorizations and declines.
	Mastercard Authorizations and Declines	The purpose of the demo is to show the Administrator to search for real-time authorizations and declines.
Payables Search Functions	Search for AP Interface File	The purpose of the demo is to show the Administrator how to search for an AP Interface file.
	Search for an Invoice	The purpose of the demo is to show the Administrator how to search for an invoice.
	Search by Payment ID	The purpose of the demo is to show how the administrator searches by payment ID
	Search Pending Payments	The purpose of the demo is to show the Administrator how to search for pending and paid payments.

Table of Contents – Demos for Card Functions



Card Functions

Card Functions	Demo Title	Description
ESP Administration Charge Code Management	Charge Code Management in ESP	How to create and maintain charge groups/codes through the platform.
	Charge Code Management – CC File	Export all CC codes and then upload via CC interface file.
	Charge Code Management – Default Codes	Default codes under Organization, plus show in Employee management where Default Codes can be added.
	Charge Code Management – Parent/Child Relationships	The parent child code can be used with any codes; whereas the child can only be used when the parent is present.
ESP Approver	Approval Role Delegation – Approver	PA has to delegate themselves to an approval role. Through the report (show multiple and other ways).
	Approver Functions	How an approver approves.
	Approver Functions Expense Report	How to approve expense report.
ESP Card Bulk Update and Audit	Cards Audit History	How to view account audit history.
	Bulk Updates	Onscreen updates for multiple card accounts.
ESP Card Maintenance	Update Credit Limit	How to update the credit limit.
	Locking a Card	How to suspend a card (also referred to as locking a card). Go into Cards, choose an account and then go to 'Options' to lock card.
	Request a Replacement Card	How to request a replacement card.
	Maintain an Account	How to maintain account details.
	Maintain an Account – General	All TSYS updates, replacement card, etc., audit comments.
	Temporary Credit Limit	How to increase or decrease a limit temp or permanent setting exp dates.

Card Functions

Card Functions	Demo Title	Description
ESP Clickable Demos 2024 Other Features	How to Access the Global Vault	How to access the Global Vault to retrieve documentation.
	Multi Instance Access (MIA) – Employee Self Enrollment	Time includes configuration of 2nd playpen.
	Multi Instance Access (MIA) – Corporate Administrator View	Time includes configuration of 2nd playpen.
ESP Coding	Coding – Expense Templates	How to create and how to code an expense template.
	Coding – Manual Coding	How to code manually.
	Coding – Spend Forms	How to code Spend Form.
	Coding – Line Splitting	How cardholder uses line splitting when coding an expense.
	Coding – Multi-Select Coding	How to use multi-select coding.
	Coding – Delegate Coding	Delegator can see the cardholder’s image library, see the cardholders' codes, use their expense template to code on their behalf.
ESP Employee Management	Employee Management – Create New Employee	Add new User including welcome emails, UI file.
	Employee Management – Modify Employees in Bulk on UI	Attach Charge Code Group and remove Approvee Role in the platform.
	New Administrator Setup	Follow FS script.
	Approval Role Delegation – Admin	How an existing admin can delegate approval roles.
ESP New Card Creation	Mapping an Account	Admin remapping fraudulent account.
	Cash Account Management	Create and map cash card (cannot cancel) creating expense account including audit report comments.
	Activate a Card Account	How to activate a card account.
	Create a Card Account	Existing employee and new employee, different types of delivery.
	Merchant Category Code Groups	Merchant Category Code Groups - add to a card.

Card Functions

Card Functions	Demo Title	Description
ESP Other Administration Functions	Email Management	How to create manual and automatic emails.
	Period Management	Include meaning of all icons.
	Statement Manager	How to view statements through Statement Manager.
	Interface File Loading	Type of files and then through one in details: AP and general, types and how to process (turn on in Interfaces).
ESP Reporting	Audit Reporting	Review ESP Audit Reporting - the audit report, using the dropdown; make changes so the comments show in the sample.
	DEM – Data Analysis Tool	Create report, concatenate, move, delete field, save as template, run, create schedule.
	DEM – Custom Extracts	Run Custom Extracts.

Thinking outside the box

How a packaging company's mission to reduce payment processing costs transformed supplier payments.



The challenge

A packaging company had a purchasing card program in place, but it was used to pay a small subset of suppliers, most with annual billing under \$10,000. In reviewing payment processing costs, the company noticed that for small dollar invoices, the cost of processing them could exceed the bill amount by as much as ten times.

Recognizing that moving payments to card, including these lower-value transactions, could lead to significant cost savings, the company enlisted their Truist team for guidance on how best to proceed.

The solution

Understanding the strategic importance of this challenge, Truist worked with the company to identify a list of more than 450 additional suppliers that were candidates for switching to card payments.


Truist and the company worked together to create a multi-wave outreach campaign that would be executed by the Truist Supplier Enablement Team. The campaign involved direct mail, outbound calling, and supporting documentation that explained the benefits of card acceptance for suppliers.

The program was executed in four waves over 11 months with regular communication between both parties to review the results and refine campaign strategies and messaging.

Background

A U.S.-based packaging company with nearly \$10 billion in annual revenue approached Truist with the goal of expanding its corporate purchasing card program. Faced with rapidly rising payment processing costs, the company looked to capitalize on the growing acceptance of card payments among suppliers to save money.

 40% Percentage of targeted suppliers migrated to card payments

 50% Percentage increase in purchasing card spend in year one

The results

Through the systematic efforts of the company and the Truist team, the packaging business successfully migrated over 40% of targeted suppliers to card payments. In year one, purchasing card spend increased by 50% and they projected an additional 50% in year two.

The success of the supplier outreach campaign greatly exceeded the expectations of company leadership. The packaging company achieved its primary objective of reducing payment processing costs, but that was not all. They also noted reduced hours spent on AP, enhanced spend controls, better reporting and analytics, and even using the float from card payments to offset longer terms required by their customers.

Your commercial payments partner

If you are looking to optimize your payments strategy to deliver greater efficiency, reduce costs, or power your company's success, Truist can help.

Our team of payments experts provides tailored advice, the latest payment innovations, and the broad capabilities of a leading commercial bank to help our clients accomplish their goals.

“ We were able to use the float from card payments to offset longer terms required by our customers. ”

Procurement Senior Analyst

Talk to your
Relationship Manager
or Treasury Consultant
to get started today.