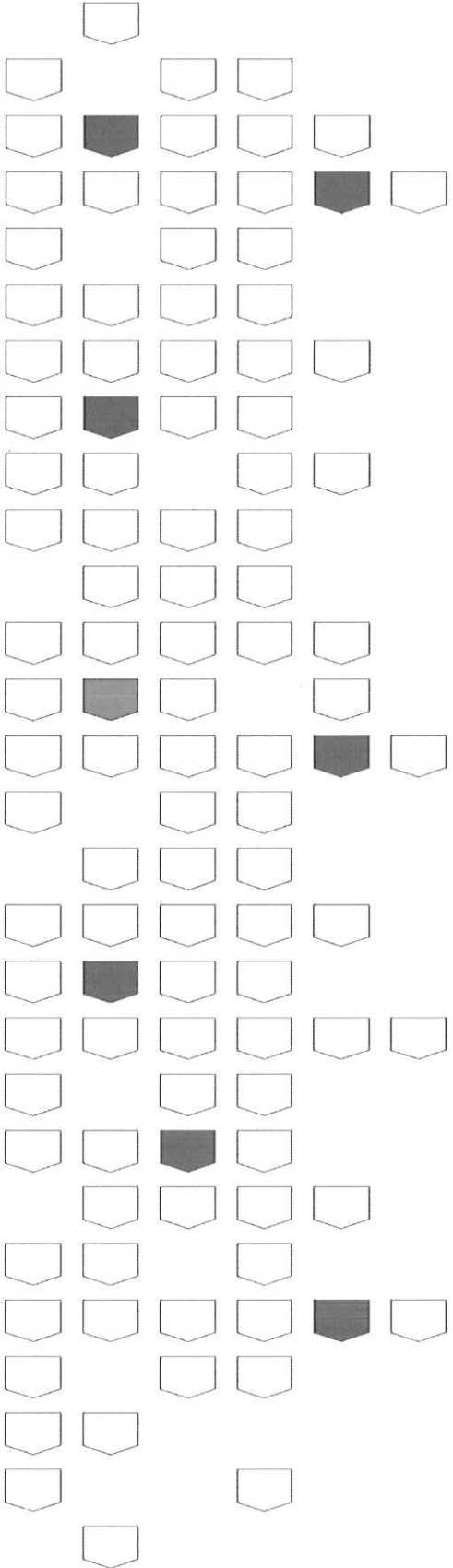


West Virginia Unemployment Compensation Division
RFQ for Electronic Benefits Services
RFQ #: WV-12-872
(ORIGINAL)

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WV PURCHASING
DIVISION

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Proposal presented to:



March 15, 2012

John Gable
Vice President
Prepaid Debit Products
Ph: (612) 973-2079
Fax: (612) 973-3720
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U.S. Bank National Association
Retail Payment Solutions
EP-MN-L16C
200 South 6th Street
Minneapolis, MN 55402-1547
FEIN: 31-0841368

Transmittal Letter

March 15th, 2012

Frank Whittaker – Senior Buyer
State of West Virginia
Acquisitions and Contract Administration
Purchasing Division, Building 15
2019 Washington Street East
Charleston, WV 25305-0130

Dear Mr. Whittaker:

U.S. Bank is pleased to submit this proposal and quote in response to the West Virginia Unemployment Compensation Division Request for Quotations for Electronic Benefits Services, RFQ Number WWV-12-872. Our proposal details the U.S. Bank approach and solution for the delivery of these services, and as you will see throughout our response, we have the knowledge, experience and resources to effectively meet and exceed all agency and constituent needs. From the Pre-Bid Conference takeaways on November 29th, we understand there are some very important issues to be resolved and additional objectives to address in this new RFQ process:

- **PIN-Related Fraud** – Has proven to be a problem of late.
- **Overdrafts** – Overdrafts are occurring along with subsequent 'pile-on' fees.
- **Fee-Free ATM Coverage** – Cardholders are having too much difficulty finding fee-free ATM and/or alternative cash access locations.
- **Real-Time Capabilities** – Workforce West Virginia requires real time account funding and maintenance capacities.

On behalf of Workforce West Virginia (WWV) and your claimant constituency, we intend to leverage the **U.S. Bank ReliaCard®** and its built-in support assets that have become known as the benchmark of the electronic payment card (EPC) industry – the same high quality service and support package that has been chosen and re-chosen by 38 different major state agencies throughout the United States. With our standard ReliaCard program customized specifically for WWV's unique geographic characteristics and with specific attention paid to the current program weaknesses as identified above, we are absolutely confident in our ability to achieve your goals and much more. Simply-stated, your new ReliaCard program will have the following characteristics and functionalities related to your immediate concerns:

- **NO PIN-Related Fraud** – The standard ReliaCard program uses multiple data security protocols to eliminate PIN fraud issues.
- **Overdrafts are NOT Allowed** – ReliaCards are programmed to decline at the POS if there are not sufficient funds in the account. Even if one were to somehow occur, there would be no fee(s) associated with it.
- **Fee-FREE Cash Access in ALL Counties** – Our ReliaCard program will provide fee-free cash access in every county of the state, giving your claimants the best cardholder experience available.

- **Program Administrator Web Tool** – Our standard card maintenance website provides WWV administrators with real-time funding and maintenance capabilities.

U.S. Bank acknowledges and understands the size and scope of the services requested by WWV, as well as the obligations we will assume in order to provide the services outlined in our response. We warrant that all features, functions and provisions of the various services described in this response are currently available and functioning in the field unless otherwise noted. None of the information provided in our response is considered to be confidential and U.S. Bank gives its expressed permission to WWV administrators to copy and share the information according to the normally accepted rules and regulations related to the sharing of public information in the State of West Virginia.

We also acknowledge the receipt and understanding of all requirements, addenda, answers to vendor's questions, and other changes to the initial RFQ that have been disseminated since its original date of publication. We further acknowledge and agree to abide by the General Terms and Conditions along with the Instructions to Bidders contained in the RFQ and Quotation Forms. This proposal and quotation will remain valid for 180 days following the deadline for submitting proposals. Our response is provided in the same outline and format as the RFQ document, and is produced to include one original and one copy for your review purposes.

Also in keeping with our standard policy for all such correspondence, our response has been printed on recycled paper that meets the Sustainable Forestry Initiative (SFI) Certified and contains 30% post-consumer paper recycle content that meets EPA CPG criteria. All binders used in the preparation of the response are recyclable and where available fabricated from recyclable materials.

We look forward to the next step in the process, and the opportunity to partner with you on this very important project.

Sincerely,



John Gable
Vice President, Business Development
Prepaid Debit Products
Direct: (612) 973-2079
Fax: (612) 973-3720
john.gable@usbank.com

U.S. Bank National Association
Retail Payment Solutions
EP-MN-L16C
200 South 6th Street
Minneapolis, MN 55402
FEIN: 31-0841368



All of **us** serving you™

A handwritten signature in black ink, appearing to read "Rick Pileggi". The signature is fluid and cursive.

Rick Pileggi
Senior Vice President & Market Leader
Prepaid Debit Products
Direct: (678) 731-5507
richard.pileggi@usbank.com

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Attached Documents

- Attachment A – RFQ Cost Sheet
- Attachment B – Overdraft Explanation
- Attachment C – Signed Documents
- Attachment D – Sample Marketing Materials
- Attachment E – Reporting Samples
- Attachment F – Disaster Recovery Plan

Executive Summary

The **Workforce West Virginia (WWV) ReliaCard® Program** will carry the Visa brand and supply cardholders with Visa's enormous portfolio of benefits. With the largest merchant point-of-sale network in the world (over 30 million locations), Visa gives our cardholders wider access and use of their funds. Plus the direct development and implementation provided by U.S. Bank gives WWV a self-driven program designed to ease the transition from an existing vendor, or when converting a program from paper checks. And once implemented, we do all the heavy lifting. All WWV must do is simply send new funding files to us every week to disburse the funds on claimant cards – and even that uses the exact same process currently being used for your direct deposit disbursements.



SAMPLE Standard Design

U.S. Bank is a Prepaid Debit Card Innovator and Leader

In 2001, U.S. Bank became the first EPC vendor in the nation to implement a Visa-branded debit card solution for the disbursement of government payments when we successfully launched the Colorado and Washington State Child Support Programs. Those two groundbreaking programs were acclaimed at the time for their great new innovations and cost savings for each state. Since then, they have continued to evolve with advancements in technology and still function today as the original program templates for all government EPC solutions, including our proposed ReliaCard solution.

Current ReliaCard® State Agency Footprint



Programs Supported by ReliaCard®

- Child Support
- Unemployment Insurance
- Child Care
- Temporary Assistance for Needy Families
- State Payroll (AccelaPay Card)
- Worker's Compensation
- Department of Corrections
- Pension Payments
- HHS/Medicaid Research Incentives

Today, we are extremely proud that our government agency client list is the largest in the nation – 38 major agencies spanning 16 states, and an active cardholder population of over 2.3 million residing in all 50 states, including West Virginia. Already, over 2,000 West Virginians carry and utilize the U.S. Bank ReliaCard on a daily basis, likely from our current Unemployment Insurance program in Ohio.

Easy and Free Access to Funds in Every County of the State

We know that Workforce West Virginia is placing a strong emphasis on providing the best possible experience for its cardholder population – specifically around improving the fee-free cash access. With the ReliaCard, WV cardholders get wide-ranging access to the largest banking, merchant and ATM network in the paycard industry. WV claimants can use the card as they see fit, wherever Visa debit is accepted. Aside from over 30 million global POS locations that accept Visa, cardholders can withdraw cash at over 1.9 million Visa/PLUS ATMs and over 98,000 Visa-branded national banks and credit unions. Plus cardholders get additional advantages with our U.S. Bank, MoneyPass, NYCE-SUM, City National and Sheetz in-network ATM capabilities:

ReliaCard® POS & Cash Access Network			
Type	WV	U.S.	World
Visa Debit POS <i>(Signature-Based)</i>	27,468	6,300,000	30,000,000
Visa Interlink & "Cash Back" <i>(PIN-Based)</i>	9,592	2,200,000	N/A
Visa/PLUS ATMs <i>(Out-of-Network)</i>	2,865	490,000	1,900,000
Visa Bank Branches & Credit Unions	720	98,000	N/A
U.S. Bank, MoneyPass, NYCE-SUM, City National and Sheetz ATMs <i>(In-Network)</i>	153	27,315	N/A
Total Access Points	40,798	9,115,315	31,900,000
<i>Note: Data is approximated from the most recent data available and is subject to change.</i>			
<i>ALL Counties Covered: Between our service fee-FREE and surcharge-FREE in-network ATMs and FREE cash withdrawals at all Visa-branded banks and credit unions, the ReliaCard solution provides totally FREE cash access to WV claimants in all 55 counties in the state.</i>			

ReliaCard Has a Local Banking Presence in West Virginia

Our in-house MoneyPass ATM network and our NYCE-SUM partner ATM network have over 153 ATM locations throughout the state of West Virginia. In some form or fashion, U.S. Bank has a convenient ATM presence in a variety of commercial and banking locations throughout West Virginia, including, but not limited to:



COST FREE, FULL Service U.S. Bank Support

From card processing to escheatment, U.S. Bank manages all aspects of the ReliaCard program, allowing WWV to conserve their resources. That means for the entire length of the contract, you would NOT incur any costs when using the ReliaCard program. All other features, functions, services and provisions described in our submission to this RFP as they pertain to WWV, will be provided without charge, and according to the mutually agreed-upon schedule to be set forth in subsequent contract discussions:

- **Top Banking Partner:** A true consultative relationship between WWV and U.S. Bank – the top performing “large bank” in the United States.
- **Full State and Federal Compliance:** U.S. Bank handles all compliance from OCC Regulation E, OFAC, BSA, Patriot Act, Visa and all state escheatment regulations.
- **U.S. Bank Driven Implementation & Launch:** U.S. Bank drives the implementation via a turn-key proven implementation system to assure a timely, successful launch.
- **Comprehensive Training and Marketing Plan:** Tailored to the specific needs of WWV and designed to inform and educate cardholders.
- **Comprehensive Online Reporting:** Program monitoring and control via reports through our STAR View reporting tool or potential ad-hoc and custom reports developed by our operations team.
- **Custom Marketing Materials:** Developed specifically for cardholder needs with assistance from WWV administrators.
- **Card Issuance & Funding:** All card fabrication, processing and funding costs will be absorbed by U.S. Bank.
- **Dedicated Relationship Manager:** A dedicated Relationship Manager will be your one point-of-contact for the complete management of your program for the entire length of the contract.
- **U.S. Bank Driven Escheatment:** U.S. Bank manages all aspects of escheatment at NO COST to the State.

Loaded with Prepaid Card Features

The U.S. Bank ReliaCard program can be completely cost-free to cardholders as they will not be charged a monthly or annual account maintenance fee, and numerous funds access opportunities will be provided without cost. Plus ReliaCard gives WWV cardholders a broader feature portfolio with numerous fee-free services, including:

- **FREE, UNLIMITED Visa Debit (signature-based) POS Transactions:** Almost every merchant accepts Visa debit, over 30 million locations worldwide.
- **FREE, UNLIMITED Interlink (PIN-based) POS transactions:** Including free “cash back” at over 2.2 million participating merchants in the nation.

- **FREE, UNLIMITED POS Denials:** Any POS denial for insufficient funds is completely FREE to the cardholder.
- **Four (4) FREE In-Network ATM Cash Withdrawals per Month:** Over 27,000 locations nationwide and 153 in Maryland alone.
 - In-Network ATMs include: U.S. Bank, MoneyPass, NYCE-SUM ATM, City National and Sheetz ATM locations.
 - Note: These ATMs are both service fee-FREE and surcharge-FREE to the cardholder.
- **FREE, UNLIMITED EPC Website Use:** 24x7x365.
- **FREE, UNLIMITED IVR-based Customer Service:** 24x7x365.
- **FREE, UNLIMITED Mobile Banking Application Use:** With our award-winning mobile app, cardholders get 24x7x365 mobile access to their account to perform balance inquiries, view mini-statements and other functions.
- **FREE, UNLIMITED Email and Text Alerts:** Cardholders can check on deposits, low balance threshold, address change, and zero or negative balance through our email and text alert service.
- **FREE, UNLIMITED Online Bill Pay:** Cardholders can pay over 20,000 billers online using an automated bill-pay tool to pay most recurring bills via electronic ACH.
- **FREE, UNLIMITED Visa Member Bank and Credit Union Cash Access:** Over 98,000+ nationwide locations (not limited to U.S. Bank branches only).
- **FREE, UNLIMITED Live CSR Customer Service Support:** Cardholders get 24x7x365 access to our English/Spanish live representatives, as well as Language Line support for up to 170 additional languages.
- **Visa Zero Liability:** Should someone use a ReliaCard fraudulently to make signature-based purchases, neither the cardholder (nor WWV) would be responsible.
- **Visa Purchase Security:** Under this free benefit, personal property purchased entirely with an eligible Visa transaction in the event of theft, damage due to fire, vandalism, accidentally discharged water, or weather.

24x7x365 Innovative Customer Service Package

As part of the service package offered to WWV, claimants will have complete access to our around-the-clock automated IVR system and our live customer service professionals. Our live ReliaCard customer service provides immediate English and Spanish language capabilities, plus support by our Language Line partner that extends our live language capabilities to 170 additional languages.

However, where the ReliaCard program differs from all others is our critical focus on self-service and proactive customer service channels that allow WWV cardholders the choice and the opportunity to keep a much more watchful eye on their account and funds. Rather than driving them down the same old clogged and antiquated customer service channels, we listened to what our cardholders wanted – online, mobile, email and text-based communication channels:

- **Award-Winning Mobile Banking App** – Cardholders can check the account balance, pay bills and view mini-statements on-the-go.
 - WINNER of the 2011 Paybefore Awards – Best in Category

- **Two-Way Text Messaging** – Cardholders can send a text query (ping) to the account anytime to get a balance inquiry – anywhere in the world where the cardholder’s cell service is available.
- **Email & Text Notifications** – Cardholders receive email or text alerts of deposits, low balance warnings and POS activity.
- **Online Bill Payment** – Cardholders can pay over 20,000 billers online using an automated bill-pay tool to pay most recurring bills via electronic ACH.

ReliaCard – Backed by the Integrity of U.S. Bank

Fully supported by the most respected and admired bank in the industry, U.S. Bank, the ReliaCard solution represents the most complete, available and valued payroll solution for WWV, as evidenced by the information presented above. Not only do we have the ability, capacity and skill to support the program, but we can fully implement it within 8-12 weeks after contract signing and are prepared for the unexpected changes that require flexibility when launching. We serve over 500 corporations and government agencies with our proven prepaid solutions and we look forward to passing on our wealth of experience and cost-savings on to WWV with our ReliaCard solution.

USB Capital Position

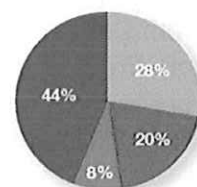
	4Q11 USB	"Well- Capitalized" Requirements
Tier 1 Capital Ratio	10.8%	6.0%
Total Risk-based Capital Ratio	13.3%	10.0%
Leverage Ratio	9.1%	5.0%
Tier 1 Common Equity Ratio	8.6%	
Tangible Common Equity Ratio	6.6%	

2011 Fourth Quarter Statistics

Ranking	U.S. Bank is 5th largest U.S. commercial bank
Period-end assets	\$340 billion
Period-end deposits	\$231 billion
Period-end loans	\$210 billion
Customers	17 million
Bank branches	3,085
ATMs	5,053
NYSE symbol	USB

Diversified Revenue Mix

Revenue by business line 4Q11 YTD



- Payment Services
- Wholesale Banking and Commercial Real Estate
- Wealth Management and Securities Services
- Consumer and Small Business Banking

In this tough economy and stagnant geopolitical climate, many government agencies have had to deal with tremendous cost-cutting strategies simply to survive. Of course, government agencies are asked to provide increased services to those with needs, but not necessarily with increased resources. So now more than ever, the choice of a solid banking partner can be absolutely essential to the success of your program. At U.S. Bank, we're open for business and very proud that the major U.S. ratings agencies rank U.S. Bank as "the highest rated large bank in the United States." Our longstanding, prudent and conservative banking principles are seen as the "new paradigm" of success for surviving and prospering financial institutions. Unlike many of our peers, we are well-capitalized, well-positioned for growth and more than anxious to expand business with new and existing customers.

	Ratings as of 12/20/11							
	Moody's		S&P		Fitch		DBRS	
	Rating	Outlook	Rating	Outlook	Rating	Outlook	Rating	Outlook
1 U.S. Bank NA	Aa2	on	A+	s	AA-	s	AAH	s
2 JPMorgan Chase	Aa1	on	A+	s	AA-	s	AAL	op
3 Wells Fargo Bank NA	Aa3	on	AA-	on	AA-	s	AAH	s
4 BB&T Bank	A1	s	A	s	A+	s	AAL	s
5 PNC Bank	A2	op	A	s	A+	s	AAL	s
6 Bank of America	A2	on	A	on	A	s	AH	s
7 KeyBank NA	A3	s	A-	op	A-	s	AL	s
8 SunTrust Bank	A3	s	BBB+	s	BBB+	op	A	s
9 Fifth Third Bank	A3	s	BBB+	op	A-	op	A	s
10 Regions Bank	Ba2	on	BBB-	s	BBB-	s	BBBH	on

100% Dedicated ReliaCard Relationship Manager Assigned to WWV

The West Virginia Unemployment Insurance ReliaCard program will be directly implemented and managed by the Corporate and Government Prepaid Debit Card Group within the Retail Payment Solutions (RPS) division of U.S. Bank. From this management group, WWV has been assigned Diane Rector as your dedicated Relationship Manager, who will be responsible for:

- Strategic Planning and Requirements Documentation
- Project Communication Development and Maintenance
- Client Briefing, Deliverable Sign-Off and Budget Adherence
- Program Consultation, Design and Setup
- Custom Process and Application Development
- Comprehensive Testing and Implementation
- Continual Program Monitoring and Maintenance

Diane will be your single point of contact for both the program implementation as well as ongoing throughout the life of the contract. Located in Milwaukee, WI, Diane will be supported by the entire U.S. Bank Prepaid Debit Team, including marketing, operations and IT personnel. She'll be available every day during normal business hours – 8:00 A.M. to 5:00 P.M. Central Time to assist WWV program administrators in the management of the program.

A Major Innovation in Government Disbursements is Coming

At a panoramic view, the trend we are seeing with government disbursement programs is a switch to consolidate programs to one efficient EPC card solution. U.S. Bank is at the leading edge of development and implementation of what will become the ultimate and most cost-effective solution for state agency disbursement models – the One-Card solution – a network branded prepaid debit card with 'wallets' for general point of sale use combined with a closed-loop EBT and smart card functionality for transacting SNAP and WIC benefits. Again, all this functionality will exist on one card.

U.S. Bank is pursuing this exciting new technology initiative in conjunction with our processing partner, Fidelity National Information Services (FIS). Since 1991, FIS has successfully developed, implemented and managed 25 EBT projects throughout the nation utilizing their core processing engine – *ebtEDGE*. Recognizing the obvious capabilities and synergies that our two organizations possess, as well the combined strengths we can bring to bear as a team, U.S. Bank and FIS have agreed to a contractual partnership specifically to address the new

'consolidation' needs of current and future state agency partners. Between our two companies, we are now positioned to bid competitively on every payment or benefit disbursement application across all levels state authority – state, county, municipality, colleges and universities, and others:

- EBT / SNAP, WIC, TANF, Farmer's Market
- Child Support/Child Care
- Unemployment Insurance Benefits
- Medicaid Reimbursements or Incentives
- State Payroll Cards
- Credit Cards/Gift Cards/Reward Cards/Travel Cards
- State/County Special Assistance Programs
 - Low Income Housing & Energy Assistance
 - Crisis Intervention
 - Refugee & Adoption Assistance
 - Others
- State Colleges and Universities
 - Campus ID / Facility Access / Meal Management / Banking Services
 - Payroll — faculty, staff and students
 - Athletic Team Travel (per diem) Cards
 - Instant Issue Cards — book buy-back, medical research study participant payments, gifts and rewards
 - Others

This means in the event the State procures a contract designed for all state agencies disbursing funds to recipients or other changes to state policy requiring the merging of such a program with other state agencies, the U.S. Bank and FIS partnership would be ready, willing and able to fully support this strategy. We also understand and are prepared for, the potential of a 'mid-contract' disruption that may occur in the form of a new consolidated services bid request, or a new change in policy circumstance that U.S. Bank and FIS (as a team) will be asked to provide a competitive bid and/or RFP response.

On-Target with Prepaid Card Innovations

As innovators and clear leaders in government prepaid disbursement solutions, U.S. Bank continually engages our product development teams to drive new features and program enhancements. Once rolled out, all card enhancements will be offered to the State with the implementation support necessary to help roll out the enhancement and educate WWW cardholders. In the short term, here are a few of the enhancements we are working on for the immediate future:

- **Enhanced Mobile Banking** – Already our award-winning mobile banking app is getting rave reviews, but we're going to look into adding even more features like contactless payment through Visa® payWave® and location based services that enable cardholders to find the nearest ATM, branch or merchant locations with special deals.
- **EMV Smart Chip Technology** – By utilizing smart card technology on our EPC cards, we can dramatically improve card security and safety as well as mitigate fraud.

- **Dual Magnetic Stripes** – For constituents participating in more than one agency-funded program, dual magnetic stripe cards can allow access to a different and separate account, like Unemployment and Child Support, all on one card.
- **Personal Financial Management/Budgeting Tools** – For cardholders with inconsistent banking histories our new budgeting tools can provide methods to better track, manage and use their money to improve their banking habits.
- **Auto-Savings/Purchase Top-Off** – For cardholders wishing to start an easy-to-use savings account, the Purchase Top-Off program may be perfect.
- **Bill Analysis and Loyalty Rewards** – This tool functions as a great way for cardholders to take advantage of merchant offers and loyalty incentives, this program produces valuable information and prompts for savings and loyalty offers.

Note: All future enhancements are still in various stages of development and implementation. At this time any or all enhancements may be approved for pilots and may or may not be rolled out, depending upon demographic and market intelligence gathered in the development process.

In all, U.S. Bank has made a number of very important (game-changing) advancements in prepaid card technologies during the past two years, and the industry has noticed.

Scope of Work

To obtain a vendor to provide electronic banking services for the disbursement of unemployment compensation benefits. Said vendor shall develop an automated interface with the Agency's current on-line system(s) for the issuance of unemployment benefits through direct deposit or via electronic payment card, in addition to or independent of a banking account, that will allow for use through an Automated Teller Machine (ATM) or at Point of Sale (POS) locations.

Mandatory Requirements:

The following mandatory requirements must be met by the vendor. Failure on the part of the vendor to meet any of the mandatory specifications shall result in the disqualification of the vendor's bid submission.

The Electronic Payment Card (EPC) must:

A. Be branded Visa or MasterCard;

Visa or MasterCard Available

Yes. All U.S. Bank prepaid cards, including our proposed ReliaCard solution, carry the Visa or MasterCard brand(s) along with all of their corresponding benefits at no charge to either the cardholder or our agency partner. Specifically for the WWV program, we are proposing the use of a Visa-branded ReliaCard.

B. Operate via the Visa or MasterCard network;

The Visa Worldwide Network – Over 30 Million Locations

Yes. U.S. Bank proposes using the Visa network because they provide ancillary support for large government disbursement programs such as Unemployment Compensation. This support helps to ensure the best cardholder experience available.

Visa operates the world's largest and most reliable payment processing and settlement system. With the ability to accommodate more than 10,000 transaction messages per second, and more than 100 billion transactions annually, Visa ensures the safest and most reliable transaction processing available.

Visa® Merchant, ATM and Banking Network			
Type	WV	U.S.	World
Visa Debit Point-of-Sale (POS) <i>(Signature-Based)</i>	27,468	6,300,000	30,000,000
Visa Interlink & "Cash Back" POS <i>(PIN-Based)</i>	9,592	2,200,000	N/A
Visa/PLUS ATMs <i>(Out-of-Network)</i>	2,865	490,000	1,900,000
Visa Bank Branches & Credit Unions	720	98,000	N/A
<i>Note: Data is approximated from the most recent data available and is subject to change.</i>			

ALL Counties Covered: Between our service fee-FREE and surcharge-FREE in-network ATMs and FREE cash withdrawals at all Visa-branded banks and credit unions, the ReliaCard solution provides totally FREE cash access to WVV claimants in all 55 counties in the state.

C. Be accepted by any participating merchant;

Visa Worldwide Acceptance

Yes. Ninety-nine percent of all West Virginia merchants (brick and mortar, phone order and online) accept Visa. ReliaCard cardholders will have the same purchase coverage as any other Visa-branded credit or debit card.

D. Allow for PIN based and signature based purchases;

The Visa Global POS Merchant Network

Yes. As a Visa-branded prepaid card, the WVV ReliaCard gives cardholders the same purchase coverage as any other Visa-branded credit or debit card. Plus, the Visa PIN-based point-of-sale network – Interlink, also gives customers the ability to use their card at participating merchants to make purchases and withdraw cash at the same time. Together, these payment and account access networks offer our cardholders the most convenient, safest and reliable ways to access the funds in their account anytime and anywhere:

- **FREE, UNLIMITED Visa Debit (signature-based) POS Transactions:** Almost every merchant accepts Visa debit, over 30 million locations worldwide – over 27,000 in West Virginia.
- **FREE, UNLIMITED Interlink (PIN-based) POS transactions:** Including free “cash back” at over 2.2 million participating merchants in the nation – over 9,500 in West Virginia.
- **FREE, UNLIMITED POS Denials:** Any POS denial for insufficient funds is completely FREE to the cardholder.

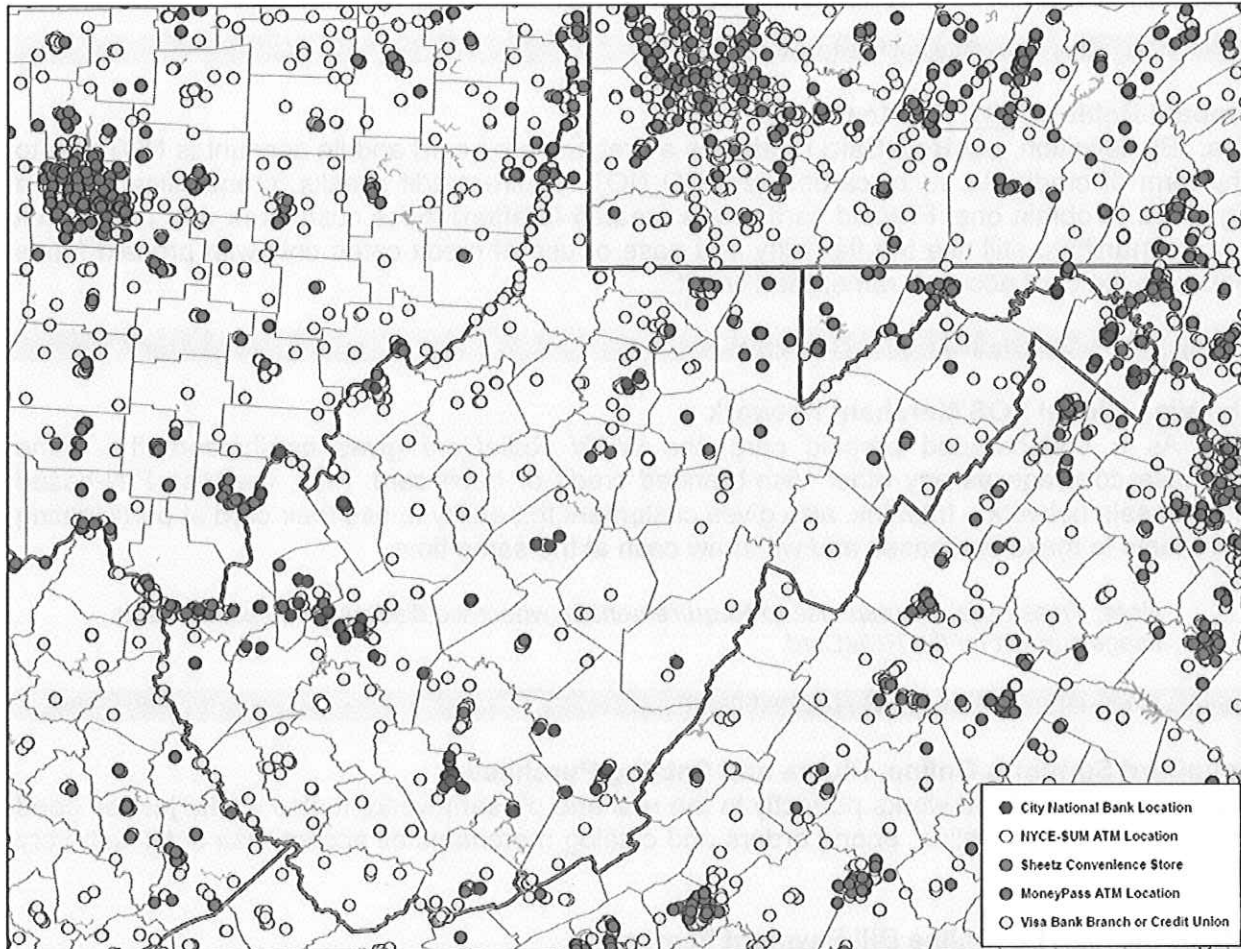
E. Perform through an operating ATM network and allow for withdrawal of cash through a normal ATM transaction;

The Visa Global ATM and Cash Access Network

Yes. In addition to its VisaNet global processing and settlement system, Visa also operates PLUS, which is the largest ATM network in the United States. This gives our cardholders accurate access to cash and account balance information at hundreds of thousands of locations nationwide.

- **Visa/PLUS ATM Cash Access:** Over 490,000 locations nationwide and over 2,800 in West Virginia alone.
- **FREE, UNLIMITED Visa Member Bank and Credit Union Cash Access:** Over 98,000+ nationwide locations and over 720 in West Virginia.
- **FREE, UNLIMITED Interlink (PIN-based) POS Transactions and “Cash Back:”** Including over 2.2 million participating merchants in the nation – over 9,500 in West Virginia.

- **Four (4) FREE In-Network ATM Cash Withdrawals per Month:** Over 27,000 locations nationwide and 153 in Maryland alone.
 - In-Network ATMs include: U.S. Bank, MoneyPass, NYCE-SUM ATM, City National and Sheetz ATM locations.
 - Note: These ATMs are both service fee-FREE and surcharge-FREE to the cardholder.



TOTALLY FREE Cash Access Points in ALL West Virginia Counties!

F. Be reloadable;

ReliaCards are FULLY Reloadable

Yes. Once ReliaCard enrollments have been processed, card funding can be done on whatever schedule and frequency as desired by WWV. The actual funding methodology follows standard NACHA-approved ACH PPD entry class code. WWV will be able to include card funding in the same file as regular direct deposit account funding. If WWV currently determines the ACH effective date when making direct deposits via the ACH-originating bank, then this process will not change when making deposits to ReliaCard accounts.

G. Have stored value;**ReliaCard is a Prepaid Debit Card**

Yes. The U.S. Bank ReliaCard functions as a prepaid debit card only. Cardholders will have access only to the available funds that have been loaded onto the card account by WWV. Transactions for more than the available balance at the time of transaction will be declined.

H. Not have a line of credit associated with it;**Prepaid Debit is NOT Tied to Credit**

Yes. By definition, our ReliaCard product is a prepaid debit card and its account is NOT tied to any form of credit. As such, cardholders DO NOT require credit checks, prequalification or a signature to obtain one. Prepaid cards were created to afford those customers with poor credit an opportunity to still use the flexibility and ease of use of credit cards only with prepaid funds loaded to the card account, rather than credit.

I. Support Point of Sale and cash back purchases;**The Visa Global POS Merchant Network**

Yes. As a Visa-branded prepaid card, the WWV ReliaCard gives cardholders the same purchase coverage as any other Visa-branded credit or debit card. Plus, the Visa PIN-based point-of-sale network – Interlink, also gives customers the ability to use their card at participating merchants to make purchases and withdraw cash at the same time.

Note: Please see our response to Requirement D, where we discussed the point-of-sale usage support for the ReliaCard.

J. Support on-line and phone purchase capabilities;**ReliaCard Supports Online, Phone and Catalog Purchases**

Yes. Just as ReliaCard works perfectly in the real and present world, it also works just as good in the virtual world. Online, phone orders and catalog merchants all accept Visa debit with very few exceptions.

FREE, UNLIMITED Online Bill Payment Feature

Another exclusive online capability available with ReliaCard is our award-winning online and/or mobile device Bill Payment Tool. Cardholders rave about this easy and convenient ReliaCard bonus capability. It allows them to stay on top of their monthly bills with:

- **Auto Payment Scheduling** – Schedule payments for one time or automated repeat payments.
- **Pay Anyone Functionality** – From big companies and utilities down to local merchants and even individuals.
- **Automated Transaction Alerts** – Automated email or text message alerts that alert cardholders to payment(s) due, payments made and low balance warnings.
- **Full Audit Trail** – Online bill payment documents a complete audit trail of transactions.

K. Provide for real time processing;

For WWV Administrators – ReliaCard Administrative Website

Yes. Even though the vast majority of agency-related processing transactions and exchanges will be automated – enrollments, funding, demographic changes etc., there may be occasions when an agency administrator might need to do manual enrollments, adjustments or other account holder maintenance functions. To accommodate this need, we provide certain WWV administrators with secure access to our Administrative Website for both new account enrollments and account updates. This tool also allows for verification of deposits to individual ReliaCard accounts. Enrollments completed through the secure web-based tool occur in real time.

For WWV Cardholders – VisaNet Transaction Processing

Visa operates the world's largest and most reliable payment processing and settlement system, VisaNet. With the ability to accommodate more than 10,000 transaction messages per second, and more than 100 billion transactions annually, Visa ensures the safest and most reliable transaction processing available.

For the cardholder, real-time processing is important when transacting a PIN based 'cash-back' purchase because the transaction must be done in true real-time. Visa real-time processing allows for the order to transfer the sale amount plus any requested cash back directly from the cardholder's account and into the merchant's bank account before the sale is even finalized – similar to an ATM transaction.

For signature based transactions, Visa real-time transaction processing immediately and accurately debits the amount from the available account balance while the cardholder is still at the point of sale. In other words, the cardholder should be able to finish a signature based transaction, then immediately call the toll-free customer service IVR, select a balance inquiry from the available menu, and receive a balance that reflects the purchase just made. In so doing, cardholders never have to worry about their card balance not being accurate. Any system not able to provide these basic and essential capabilities would be considered sub-par by today's technology standards.

L. Not require a bank account relationship or credit approval of the cardholder / claimant; and,

ReliaCard is NOT Tied to Credit

Yes. By definition, our ReliaCard product is a prepaid debit card and its account is NOT tied to any form of credit. As such, cardholders DO NOT require credit checks, prequalification or a signature to obtain one. Prepaid cards were created to afford those customers with poor credit an opportunity to still use the flexibility and ease of use of credit cards only with prepaid funds loaded to the card account, rather than credit.

M. Be 'Regulation E' compliant.

ReliaCard is FULLY Regulation E Compliant

Yes. Our EPC plastic is both Regulation E and Visa® compliant – designed and manufactured using standard 2-1/8 x 3-3/8 x .030 card stock and featuring all branding, labeling and

technology enhancements necessary to enable its prepaid debit card functionality according to Regulation E guidelines. From a functionality standpoint, all U.S. Bank prepaid debit card accounts comply with Section 12 (12 CFR Part 205), Federal Regulations 205 issued by the Board of Governors of the Federal Reserve System pursuant to the Electronic Funds Transfer Act (15 U.S.C. § 1693 et seq.), more commonly referred to as Regulation E. Protections provided for consumers under Regulation E and EPC compliance include:

- **Initial Disclosures** – Regulation E information is included as a part of the card materials mailed to cardholders with their ReliaCard.
- **Notice of Change of Terms** – Provided to cardholders in writing prior to change.
- **Receipts and Periodic Statements** – Receipts provided at the point of sale, and monthly statements provided via the Web and mailed to cardholder's home address upon request.
- **Limitations on Consumer Liability for Unauthorized Transfers** – Provided at 100% by U.S. Bank.
- **Error Resolution Procedures** – Provided by U.S. Bank via customer service or client management, depending upon the type of error.

The standard ReliaCard program template provides for total compliance with all Regulation E issues. Should the Board of Governors of the Federal Reserve decide to revisit and/or change any part of Regulation E during the term of the U.S. Bank/State contract or its extensions, U.S. Bank guarantees that all necessary steps will be taken to ensure continued compliance with the regulation.

The successful vendor must:

N. Have provided substantially similar services to those specified herein;

Extensive Prepaid Program Experience

With over 500 prepaid program clients, U.S. Bank can undoubtedly say that we have the experience, ability and the prepaid product solutions required to meet and in some cases exceed all of the State's expectations for this program, including implementing a ReliaCard system for a similar state agency in another state. U.S. Bank has partnerships with numerous states and government agencies and has developed a multitude of prepaid debit card solutions for them, ranging from payroll and refund programs, to disbursement programs, per diem programs, and others.

Government & Municipal (Public) Sector Experience

As one of the largest Visa® prepaid debit card issuers in the nation, U.S. Bank has become the number one government disbursement card issuer, with 38 partner agencies in 16 different states. The ReliaCard® is utilized for electronic direct deposit of recurring government benefits disbursements such as: Child Support, Unemployment Insurance, Temporary Aid for Needy Families (TANF), Child Care, Worker's Compensation, Department of Corrections, Pension Planning and HSS Medicaid Incentives.

Private Sector Experience

U.S. Bank also provides the AccelaPay® card, identical to the ReliaCard, to hundreds of corporate and government clients representing a broad spectrum of industry segments. Our prepaid debit card solutions are popular with the private sector because they provide greater efficiencies in their disbursement or payroll programs. The AccelaPay card is a perfect alternative for claimants, students and other payment recipients who are either under-banked or un-banked.

Current U.S. Bank ReliaCard Partners (partial listing)	
Unemployment Insurance	Launched
State of Oregon	2003
State of Ohio	2006
State of Minnesota	2006
State of North Dakota	2007
State of Nebraska	2007
State of Arkansas	2008
State of South Dakota	2008
State of Wyoming	2008
State of Idaho	2010
State of Wisconsin	2012-Q3
Child Support	Launched
State of Colorado	2001
State of Washington	2001
State of Minnesota	2003
State of Iowa	2003
State of Oregon	2003
State of Nebraska	2004
State of North Dakota	2004
State of South Dakota	2004
*State of Michigan	2005
State of Arkansas	2006
State of Wyoming	2007
State of Montana	2009
*State of Hawaii	2009

Current U.S. Bank AccelaPay Partners (partial listing)	
Governments & Municipalities	Launched
State of Nebraska	2005
State of Oregon	2005
State of Minnesota	2009
City of Salt Lake City	2010
City of San Bernardino	2010
Universities & Colleges	Launched
University of Nebraska	2009
Boise State University	2009
Morningside College	2009
Xavier University	2010
University of Oregon	2010

***Note:** A key differentiator for the ReliaCard program is its popularity outside of the U.S. Bank commercial banking and brand footprint. Like the state of West Virginia, states like Hawaii and Michigan represent agency programs not within the current U.S. Bank enterprise footprint. Yet our ReliaCard solution was so cost-efficient, valuable and compelling to their needs, they chose it despite our lack of brand presence within their geographic area.

Experience Managing Large Government Programs

The success and growth of the U.S. Bank ReliaCard initiative has been quite noteworthy. It clearly indicates the tremendous faith our partners place in us to electronically deliver their payments. And their trust has been well-founded. The ReliaCard value proposition is one of easy implementation and management, immediate cost savings, dramatically improved efficiency and happy constituents.

Current U.S. Bank ReliaCard® Program Volumes		
Launched	Unemployment Insurance	Cardholders
2003	State of Oregon	290,361
2006	State of Ohio	314,564
2006	State of Minnesota	121,952
2007	State of North Dakota	29,403
2007	State of Nebraska	66,087
2008	State of Arkansas	337,695
2008	State of South Dakota	36,932
2008	State of Wyoming	33,849
2010	State of Idaho	43,633
2012-Q3	State of Wisconsin	TBD
Launched	Child Support	Cardholders
2001	State of Colorado	22,703
2001	State of Washington	79,675
2003	State of Minnesota	67,216
2003	State of Iowa	67,087
2003	State of Oregon	60,527
2004	State of Nebraska	27,697
2004	State of North Dakota	12,459
2004	State of South Dakota	11,957
2005	State of Michigan	229,695
2006	State of Arkansas	30,396
2007	State of Wyoming	27,792
2009	State of Montana	10,361
2009	State of Hawaii	11,999

O. Provide fraud protection in compliance with Regulation E;

ReliaCard Fraud Protection in Compliance with Regulation E

Yes. From a functionality standpoint, all U.S. Bank prepaid debit card accounts comply with Section 12 (12 CFR Part 205), Federal Regulations 205 issued by the Board of Governors of the Federal Reserve System pursuant to the Electronic Funds Transfer Act (15 U.S.C. § 1693 et seq.), more commonly referred to as Regulation E.

Note: Please see our response to Requirement M, where we discussed the required fraud protections for compliance with Regulation E.

P. Provide 24 hours per day, 365 days per year, toll-free automated telephone access and web access to card/account balance and transaction information; vendor should provide a live operator, when necessary, to assist claimants reporting a lost or stolen card and for questions concerning a transaction

FREE, UNLIMITED 24x7x365 Multi-Channel Customer Service

Yes. As part of the service package offered to the State, ReliaCard claimants will have complete access to our around-the-clock automated IVR system and our live customer service professionals. Our live ReliaCard customer service provides immediate English and Spanish language capabilities. Additionally, our call center is also supported by our Language Line partner that extends our live language capabilities to 170 additional languages.

However, the true calling card of an exceptional government EPC program is in how customer service is handled for your cardholders. We believe that the cardholder should have virtually every avenue available to them to access their account or get answers to their questions. That's why we designed a 24x7x365, multi-channel customer service package around our cardholders – to give them the personal, self-service and proactive means to understand their account activity better:

- **ReliaCard Website** – Cardholders can simply login to the WWW ReliaCard program website to manage their account at any time.
- **Award-Winning Mobile Banking App** – Cardholders can check the account balance, pay bills and view mini-statements on-the-go.
 - WINNER of the 2011 Paybefore Awards – Best in Category
- **Automated IVR Assistance** – A user-friendly and automated response system to get answers quickly and easily.
- **Live Operator Help** – Provided by English/Spanish-speaking customer service representatives with an additional 170 languages of support.
- **Two-Way Text Messaging** – Cardholders can send a text query (ping) to the account anytime to get a balance inquiry – anywhere in the world where the cardholder's cell service is available.
- **Email & Text Notifications** – Cardholders receive email or text alerts of deposits, low balance warnings and POS activity.
- **ATM Balance Inquiries** – Cardholders can check their balance at ATMs any time.



Customer Service Application Summary								
Application	Live Rep	IVR	Web	Mobile App	Text	Email	Mail	ATM
Card Activation	X	X	X*					
PIN Selection		X						
Balance Inquiry	X	X	X	X	X			X

Deposit Notification					X	X		
Low Balance Threshold					X	X		
Balance Warnings					X	X		
ATM Locator	X		X	X				
Transaction History	X	X	X					
View/Print Statements			X	X**			X	
PIN Change		X	X					
PIN Reminder	X							
Report Lost or Stolen Card	X							
Dispute a Transaction	X							
Name/Address Change	X							
Compliance Disclosures	X						X	
Online Bill Payment			X					

**Note: U.S. Bank is developing a fully online, web activation process for EPCs as part of their 2012 product development roadmap,*

***Note: With our mobile banking app, cardholders have access to "mini" statements, which are smaller overviews of our regular statement functionality.*

Q. Provide two (2) free calls each month to a toll-free domestic customer service support, with a live representative between the hours of 8:00 am and 6:00 pm eastern standard time; The option to speak with a Live Customer Service Representative must be provided as a selection on the vendor's toll-free line for claimants;

New Program, New Approach to Customer Service

Yes. The ReliaCard program offers UNLIMITED & FREE calls each month to the cardholder. Through the Pre-Bid Conference and the answers to the RFQ questions, U.S. Bank understands the pain points WWV experienced with their current/previous EPC card program. The non-discretionary nature of some of the fees regarding overdraft issues and sub-standard cash access seemed to have caused an unnaturally high volume of live operator customer care calls as reflected in the projected call volumes for this RFQ. It is our opinion, with a new U.S. Bank ReliaCard program these live operator calls will diminish, thanks in part to these program differentiators:

- **No Overdraft Fees** – ReliaCard programs are set up to decline at the POS if sufficient funds are not on the card, and if by some implausible reason there is an overdraft, U.S. Bank does not charge a fee.
- **FREE Cash Access** – With our expanded in-network ATM coverage and cash withdrawals at Visa-branded banks and credit unions, U.S. Bank is able to offer fee-FREE and surcharge-FREE cash access across ALL 55 West Virginia counties.
- **Customized Marketing Materials** – Our marketing component for the ReliaCard program discloses all fees and keeps all cardholders abreast of every important detail in

the program. Even our communications to existing WWV cardholders getting a ReliaCard will walk them through the new card, its features and fees.

- **Multi-Channel Customer Service** – Our entire customer service approach was engineered around the idea of giving cardholders every possible avenue to stay informed regarding their ReliaCard experience, even getting proactive email and text notifications.

R. Ensure that an answer by a live representative and the average on-hold time for the toll-free customer support is five (5) minutes or less combined;

On-Hold Time is Less Than 5 Minutes

Yes. Our current ReliaCard service level metric goal is 85% of calls answered within 60 seconds. Calls that reach 60 seconds of wait time are automatically switched to a supervisor's line for immediate service. Also, any caller having difficulty will be automatically transferred to a live CSR for immediate assistance.

S. Provide, at a minimum, English and Spanish options for all automated account inquiries;

English and Spanish Supported

Yes. As part of the service package offered to the State, ReliaCard claimants will have complete access to our around-the-clock, automated IVR system, ReliaCard website and our live customer service professionals in both English and Spanish. Our live EPC customer service provides immediate English and Spanish language capabilities and additional support by our Language Line partner that extends our live language capabilities to 170 additional languages.

170 Additional Languages Supported

Through our Language Line partner, U.S. Bank can extend our live language capabilities to 170 additional languages, if needed. These languages represent approximately 98.6% of all customer requests from the 6,909 languages spoken in the world today. We monitor our language requests continuously, adding or deleting languages based upon customer needs.

Acholi	Dutch	Japanese	Mixteco	Soninke
Afrikaans	Estonian	Javanese	Moldavan	Sorani
Akan	Ewe	Kanjobal	Mongolian	Spanish
Albanian	Farsi (Persian)	Karen	Montenegrin	Sudanese Arabic
American Sign Language	Fijian Hindi	Karenni	Moroccan Arabic	Sundanese
Amharic	Finnish	Kashmiri	Navajo	Susu
Arabic	Flemish	Kazakh	Neapolitan	Swahili
Arakanese	French	Khmer (Cambodian)	Nepali	Swedish
Armenian	French Canadian	Kinyarwanda	Nigerian Pidgin	Sylheti
Ashante	Fukienese	Kirghiz	English	Tagalog
Assyrian	Fula	Kirundi	Norwegian	Taiwanese
Azerbaijani	Fulani	Korean	Nuer	Tajik
Azeri	Fuzhou	Kosovan	Oromo	Tamil
Bajuni	Ga	Krio	Pahari	Telugu
Bambara	Gaddang	Kurdish	Pampangan	Thai
Basque	Gaelic	Kurmanji	Pangasinan	Tibetan
Behdini	Georgian	Laotian	Pashto	Tigre
	German	Latvian	Patois	Tigrinya

Belorussian	Greek	Lingala	Pidgin English	Toishanese
Bengali	Gujarati	Lithuanian	Polish	Tongan
Berber	Haitian Creole	Luganda	Portuguese	Tshiluba
Bosnian	Hakka	Luo	Portuguese Creole	Turkish
Bulgarian	Hakka – China	Luxembourgeois	Pothwari	Twi
Burmese	Hassaniyya	Maay	Pulaar	Ukrainian
Cantonese	Hebrew	Macedonian	Punjabi	Urdu
Catalan	Hindi	Malagasy	Quichua	Uyghur
Chaldean	Hmong	Malay	Romani, Vlach	Uzbek
Chaochow	Hokkien	Malayalam	Romanian	Vietnamese
Chavacano	Hunanesse	Maltese	Russian	Visayan
Cherokee	Hungarian	Mandarin	Samoan	Wenzhou
Chin	Ibanag	Mandingo	Serbian	Wolof
Chuukese	Ibo	Mandinka	Shanghainese	Yiddish
Cree	Icelandic	Marathi	Sichuan	Yoruba
Croatian	Igbo	Marshallese	Sicilian	Yupik
Czech	Ilocano	Mexican Sign Language	Sinhalese	
Danish	Indonesian	Mien	Sindhi	
Dari	Inuktitut	Mina	Slovak	
Dinka	Italian	Mirpuri	Slovenian	
Diula	Jakartanese		Somali	

T. Provide the Agency with a monthly report of any down time in their customer service support;

100% System Uptime for 2011

Below are the uptime levels for the four primary systems utilized for all our EPC programs in 2011:

	Tandem / BASE24 Availability	Card Management System (CMS) Availability	VRU Availability	CMS Administrative Terminal Functions
Jan-11	100.0%	100.0%	100.0%	100.0%
Feb-11	100.0%	100.0%	100.0%	100.0%
Mar-11	100.0%	100.0%	100.0%	100.0%
Apr-11	100.0%	100.0%	100.0%	100.0%
May-11	100.0%	100.0%	100.0%	100.0%
Jun-11	100.0%	100.0%	100.0%	100.0%
Jul-11	100.0%	100.0%	100.0%	100.0%
Aug-11	100.0%	100.0%	100.0%	100.0%
Sep-11	100.0%	100.0%	100.0%	100.0%
Oct-11	100.0%	100.0%	100.0%	100.0%
Nov-11	100.0%	100.0%	100.0%	100.0%
Dec-11	100.0%	100.0%	100.0%	100.0%

U. Provide the initial cards to the claimant at no cost to the claimant;

ReliaCard Issuance is FREE for ALL Claimants

Yes. Initial cards will be provided to each existing claimant and future claimants at NO COST to either the claimant or Workforce West Virginia.

Program Transition Recommendations

As discussed in the answer to Q86 in the RFP Addendum, WWV is looking to replace all active cards with the new vendor upon selection. U.S. Bank understands the state's desire to part ways with their incumbent prepaid solution and has no problem working with WWV to develop the quickest, most painless transition solution possible. There will be decisions to make regarding the actual transition parameters and timing of events, but on all points of discussion, we will be able to explain your options and provide expert advice on procedures and best practices.

Immediate Conversion to ReliaCard

U.S. Bank will provide agency administrators with multiple process options to consider, including comprehensive phase review plans that will detail each step in each process along with key benchmark verification points to ensure overall synchronization and a smooth "go live". The incumbent vendor will not be asked to over-extend their commitments beyond those considered to be normal and customary for a professionally- managed financial institution.

Although an immediate conversion gives the State a quick, "out of sight, out of mind" transition process, it does present some challenges and headaches for you and your cardholders:

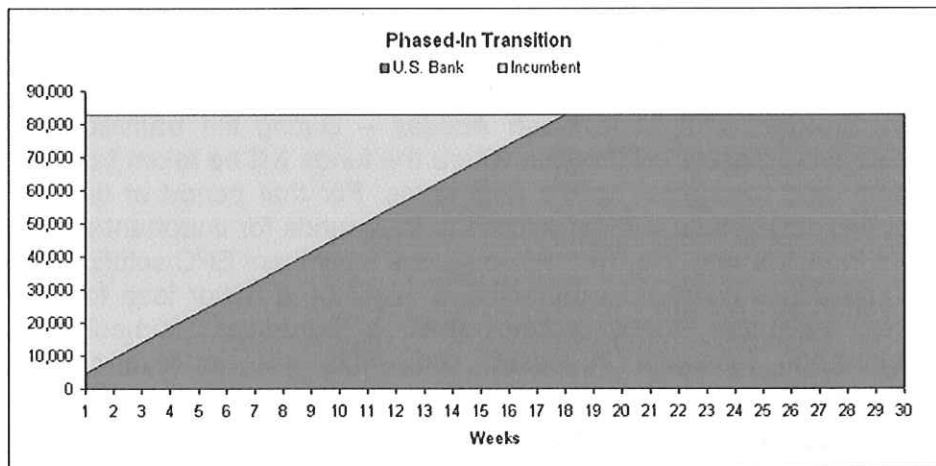
- **Card Balance Reconciliation** – In order to transition all the cards at once, WWV must be prepared to pull existing card balances from the 83,000 incumbent cards, store the funds and then reconcile the amounts to 83,000 new U.S. Bank ReliaCards. Keep in mind, this process involves moving radically differing balance amounts (from \$0.10 to \$100 as an example) from one prepaid card system to a wholly new one – all at once. U.S. Bank can assist WWV at every step of this process, but in the past it has presented problems for other state agencies. Some even changed their transition plan to a phased-in plan to avoid this task.
- **Cardholders Will Lose Cash Access** – During the transition period, there will be a window of time, where the funds will be taken from the old cards and transferred to the new cards. For that period of time, WWV cardholders will be without access to their funds for important purchases like food, housing, bills, etc. Although the incumbent EPC solution may be presenting a bad card experience, it might be a better idea to prioritize your claimants' funds access over a hard-stop, immediate EPC conversion to avoid increased complaints and an ever-decreasing experience.
- **Increased Card Usage Confusion** – As much as we can inform the cardholder about the immediate transition and help them through the

process, there is still a risk that the cardholder could accidentally use their old card at the POS and get a decline for insufficient funds.

- **Increased Customer Service Confusion** – With a new card comes a new customer service website, a new phone number, different options, etc. Despite a sound communication plan, cardholders can still potentially call the wrong number, visit the wrong website and grow confused and frustrated. Not to mention, in their confusion WWV can expect to get more calls coming in directly to the agency to get answers rather than figure out which call center to call.
- **Increased Cash Access and Fee Confusion** – Like customer service, imagine a WWV cardholder taking their new U.S. Bank ReliaCard and trying to use a FREE ATM withdrawal at the incumbent vendor’s in-network ATM rather than ours. Then imagine when they see a fee assessed when they thought there shouldn’t have been a fee. Again, confusion and frustration are possible.
- **Continued Bad or Negative Press** – We understand that the incumbent EPC solution has not lived up to WWV needs and as a result has created a certain amount of bad press, but an immediate conversion will only add more fuel to that fire. From loss of cash access, confusion over two cards and customer service number and new schedule of fees to remember, an immediate conversion may contribute additional public scorn and negative press for WWV.

Phased-In Approach

Like the immediate transition approach, U.S. Bank can fully support this transition for WWV as well. Although this approach does not provide an “out of sight, out of mind” transition process for the state, it is much easier on your cardholders. Instead of presenting a hard cut-off from the incumbent card, the phased-in approach launches the U.S. Bank ReliaCard for all NEW WWV claimants, while letting existing cardholders use their incumbent card until unemployment benefits run out or the card expires due to inactivity.



(SAMPLE – For illustration purposes only)

In this fashion, WWV avoids causing any number of the cardholder issues as discussed above, as the incumbent program gradually phases out as the ReliaCard phases in:

- **NO Card Balance Reconciliation** – Simply phase out the incumbent program over time as existing claimant benefits expire, while implementing your new and improved U.S. Bank ReliaCard program for all NEW claimants.
- **Cardholders Keep FULL Cash Access** – Existing claimants still have access to their incumbent card until their benefits expire, while NEW claimants get to activate their ReliaCards and use the new program.
- **NO Card Usage Confusion** – Incumbent card users have no change in the day-to-day usage of their card, while NEW claimants learn to use a ReliaCard (which they would have to learn for any EPC program as a new user anyway).
- **NO Customer Service Confusion** – Incumbent users can contact their same old customer service number, while NEW users use ReliaCard customer service.
- **NO Cash Access and Fee Confusion** – Incumbent card users have no change in the day-to-day usage of their card or their fees, while NEW claimants learn to use a ReliaCard and its associated fees (which they would have to learn for any EPC program as a new user anyway).
- **Eliminates Bad Press** – By gradually phasing out the incumbent program, while phasing in the ReliaCard program, WWV will not cause any cardholder disturbances in their lives. This in exchange will keep them from voicing their displeasures at any of the inconveniences thrust upon them during an immediate conversion.

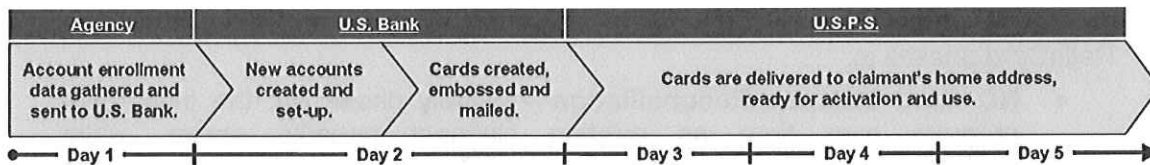
U.S. Bank understands the state's desire to transition away from their current program immediately – and U.S. Bank can FULLY assist WWV on that plan – however, giving the state's current prepaid cardholder experience, U.S. Bank strongly recommends using our phased-in transition approach to make the transition virtually seamless and painless for your cardholder population and highly reduces any potential issues that may be felt with an immediate conversion.

V. Issue the initial card or deposit to the claimant within five (5) to seven (7) days of receipt of information from the Agency;

3-5 Business Day Card Issuance & Delivery

Yes. With U.S. Bank, cards will be in the hands of new enrollees well within the desired 5-7 day specification. Once WWV has provided the necessary claimant enrollment information to U.S. Bank via electronic account file transfer, the card will be automatically ordered and produced overnight at the U.S. Bank Card Fulfillment Center in Fargo, ND.

ReliaCard® Card Fulfillment Process Map



Upon receipt of each batch enrollment file, we will provide WWV with an echo file and corresponding reports that acknowledge the enrollments received and processed correctly, as well as those which could not be processed and the reason(s) for the rejection. This echo file and corresponding reports occur within minutes of the transmitted file from the agency. Within two business days, the card will be mailed to the enrollee's home address. This is a totally automated, electronic system that is 100% controlled by U.S. Bank. We are one of only a few card issuers in the nation that owns our own card production and fulfillment facility – a clear advantage for providing quick and accurate card delivery.

Unique Cardholder ID

A distinct advantage to the U.S. Bank ReliaCard program is the use of our Unique Cardholder ID. U.S. Bank will provide a common bank routing and transit number for all WWV accounts issued. In addition to this common prefix number, the account will also need a unique account identifier comprised of up to 10 alpha/numeric characters. WWV will be asked to select this unique identifier for each ReliaCard account enrollment and then use it as the cardholder's internal (WWV) ReliaCard direct deposit account number for card funding purposes. By allowing the State to select the unique identifier for each cardholder, there is no need to track and manage an incremental identifier simply because the program participant is a ReliaCard user.

Note: This unique account identifier is not the same as the 16-digit Visa card number embossed on the card, which is created by U.S. Bank after the cardholder is enrolled. This is a clear difference between U.S. Bank and our competitors.

U.S. Bank Owned & Operated Card Fulfillment Facility

U.S. Bank is one of very few vendors that offer a U.S. Bank-owned and controlled card issuance and delivery facility for fast, predictable and secure pay card fulfillment. As detailed in the graphic above, cards are in the hands of cardholders within 3 to 5 days of enrollment. As a matter of fact, 99.5% of all card requests are out the door within 24-36 hours of receipt of the data file. Enrollments are systematically forwarded to our card fulfillment facility the very instant an enrollment is received, so there is never a delay for human interaction.

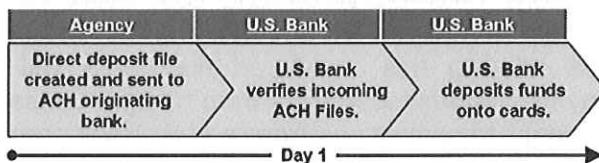
Current production levels at the U.S. Bank Card Fulfillment Center are over 11 million cards per year, with multiple scalability options that can be deployed whenever necessary. With a process weighted down with additional vendors, our competitors just can't compete with the productivity levels and fast throughput that our lean operating model provides. Vendors that utilize 3rd party card fulfillment services (all non-bank vendors and most other banks) are always at the mercy of that 3rd party vendor. In times of surge requests for cards, especially during the holiday season, there may be delays. U.S. Bank has no such problems.

W. Process files that load value on the cards and transfer funds to appropriate banks for direct deposit by the next business day of the receipt of the Agency's file;

ReliaCard Funded Within 24 Hours

Yes. Since this RFQ is requesting that the winning vendor supply ACH services and origination as well, ReliaCard funding can happen within 24 hours of receiving the payment file. Using our Unique Identifier we spoke about earlier, scheduling of funding by WWV can commence immediately upon enrollment because the funding account number will have already been established. There will be no need to wait for further information from U.S. Bank to be returned before scheduling the first funds.

ReliaCard® Card Funding Process Map



ReliaCard Funds Availability

Cardholder funds availability is subject to the identical timeframes and processes as funds sent to a traditional checking or savings account via direct deposit. If you currently determine the ACH "send date" and "effective date" when making direct deposits via your originating bank, then this process will not change when making deposits to U.S. Bank ReliaCard accounts. Actual credits to cardholder's accounts occur within minutes of payments received by U.S. Bank, and funds are then immediately available to cardholders. There will be no need to treat the card accounts differently than regular checking or savings DDAs.

X. Provide monthly statements by US mail to claimant, if claimant requests paper statements; on-line statements are to be provided at no charge to the claimant;

Electronic or Paper Statements – Cardholder's Choice

Yes. As a cost-saving measure for cardholders, ReliaCard monthly statements are setup as FREE online monthly statements by default. In this fashion, cardholders are not assessed a fee for unwanted paper statements. Should a cardholder prefer to receive and pay a fee (\$2.00) for paper statements, they can easily change this selection on the ReliaCard website. In order to keep each cardholder updated regarding their individual account activity, U.S. Bank's monthly cardholder statements provide the following information:

- Cardholder Address Information
- Statement Date and Period
- Customer Service Phone #
- Current Balance
- Funding Transactions (funds loaded to the card)
- Card Transactions (purchases made with the card)
- Fee Transactions (any fees that occurred on the card)
- Website Address

Y. Establish an automated procedure for an electronically secure data connection to accept claimant account information on a daily basis (i.e., new accounts, updates), requiring no additional manual entry of data by the Agency after initial claim entry;

Multiple Secure, Electronic Enrollment Methods

Yes. Standard enrollment methodologies for U.S. Bank ReliaCard programs are online via our secured Card Administrator Website (typically utilized for single or small quantity enrollments and/or adjustments) and electronic batch files sent over Secure File Transfer Protocol, normally used for large quantity enrollments. Either one can be used depending on the circumstances.

Secure File Transfer Protocol

U.S. Bank will provide WWV with a 128-bit encrypted FTP Internet-based transmission process that allows for secure point-to-point communications between WWV and U.S. Bank. SFTP allows for acceptance of transmissions only from a unique IP address that is assigned specifically to the agency. Only transmissions utilizing this registered file name will be processed for the agency, thereby preventing any files submitted in error from being processed. Conversely, the agency's IP address can only accept transmissions from a U.S. Bank-specific IP address.

Prior to the beginning of the program, we will provide layout specifications for the batch enrollment file along with technical support and guidance to WWV administrators. Administrators will be able to test, verify and approve the methodology prior to the signing of the contract with U.S. Bank. Upon receipt of each batch enrollment file, we will provide WWV with an echo file and corresponding reports that acknowledge the enrollments received and processed correctly, as well as those which could not be processed and the reason(s) for the rejection. This echo file and corresponding reports occur within minutes of the transmitted file from the agency. Here is a partial example of a response file:

```

USBankCollegeHarrisStoweProxyLoad1_11082011a.log - Notepad
File Edit Format View Help
1020111108154256155145010P      20111108160439 1
20000001175638529641184897

60010000001108111542061756380000001  000000000000022.52  2854597624923  02
60010000001108111542061756380000002  000000000000010.52  2854597624922  69Pan/Proxy/DA Not Found or Multiple Found
60030000001108111542061756380000003  000000000000011.52  2854597624923  02
    
```

A successful load is indicated with the value '02'. All other values 03-99 will indicate an error of some kind. The example shows error 69, which means that the provided proxy number was not found. We will provide a complete reference document to easily identify all error codes and their associated remedies.

Other data transmission methods are supported by U.S. Bank and our processor – FIS Corporation. The more common ones include Connect/Direct and Cyberfusion, among many others.

Card Administrator Website

WWV program administrators will have access to our online, secure Card Administrator Website for a limited number of program query and management purposes, including:

- **New Cardholder Enrollments** – including online editing and enrollment verifications.

- **Account Information Review** – edit and review current account information.
- **Search Functionality** – for simple access to specific accounts.

Also from the same website, an even smaller number of agency administrators will be able to do real-time funding of card accounts in the event that immediate funding or an adjustment is required.

Controlled Secure Access – At All Times

Agency password security for the Card Administrator Website will be controlled at all times by U.S. Bank. Agency administrators will be given their individual passwords by the U.S. Bank/WWV Relationship Manager, and if the password is ever compromised or forgotten, a new one will need to be re-issued by the Relationship Manager.

Z. Establish, in conjunction with the Agency, an interface for the receipt of batch account information via automatic file transfer that requires no prompting by the Agency;

Multiple Secure, Electronic Enrollment Methods

Yes. Standard enrollment methodologies for U.S. Bank ReliaCard programs are online via our secured Card Administrator Website (typically utilized for single or small quantity enrollments and/or adjustments) and electronic batch files sent over Secure File Transfer Protocol, normally used for large quantity enrollments. Either one can be used depending on the circumstances.

Note: Please see our response to Requirement Y, where we discussed our multiple secured, electronic methods for accepting enrollment files.

AA. Process and credit payments to the claimant/cardholder's debit card account by the next business day after the Agency funds are deposited with the vendor; or directly deposited into the claimant's bank account;

ReliaCard Funds are Received Immediately

Yes. Whenever funds are sent to a ReliaCard account, they are credited within minutes of being received by U.S. Bank, and funds are then immediately available to cardholders.

Note: Please see our response to Requirement W, for more details on our ReliaCard funding process.

BB. Be FDIC, FSLIC, or NCUSIF insured and affiliated with the Visa or MasterCard system;

ReliaCard is FULLY FDIC-Insured

Yes. U.S. Bank has been FDIC insured since January 1, 1934. The U.S. Bank FDIC certificate number is 6548. U.S. Bank does today, and will continue to, extend FDIC insurance to all of our re-loadable debit card accounts including all Workforce West Virginia card accounts. Each account holder will be insured up to an aggregate total of \$250,000.

Visa® PCI-DSS and MasterCard® SDP Compliant

As one of the largest prepaid issuers in the world, U.S. Bank already complies with both Visa PCI-DSS compliance/certification, as well as MasterCard SDP compliance/certification. Our most recent PCI-DSS review came in 2011 and we are currently looking to re-establish our

certification in 2012. Below we have provided links to the most current lists of Visa and MasterCard compliant vendors:

Visa PCI-DSS

<http://usa.visa.com/download/merchants/cisp-list-of-pcidss-compliant-service-providers.pdf>

MasterCard SDP

<http://www.mastercard.com/us/sdp/assets/pdf/Compliant%20Service%20Providers%20-%20April%2015%202010.pdf>

Compliant with NACHA ACH PPD Funding Rules

The ReliaCard program is funded through the NACHA-approved ACH PPD entry class code. Accordingly, we can accept card funding and reversal transactions via the standard NACHA-approved PPD format, and funds availability timeframes will be identical to traditional checking or savings account direct deposits.

Compliant and Regulated to OCC Guidelines

The ReliaCard program meets all established OCC (Office of the Comptroller of the Currency) guidelines for the fulfillment and transaction processing of prepaid debit cards. Our programs are audited by the OCC for compliance on a regular basis, and as a recognized leader in the field, we are also asked occasionally to participate in consultative discussions with the OCC on industry "best practices."

Other Federal Compliances

Working in conjunction with our support services partner FIS, our internal controls are regularly examined by representatives of the Federal Reserve System (FRS), Federal Deposit Insurance Corporation (FDIC), Office of the Comptroller of the Currency (OCC) and Office of Thrift Supervision (OTS). These representatives make up a team of the Federal Financial Institutions Examination Council (FFIEC) regulators.

In addition to examinations by the FFIEC, external auditors perform an independent Report on Service Organization annually which conforms to guidelines set forth in the American Institute of Certified Public Accountants (AICPA) Statement on Audit Standards Number 70 (SAS 70): Reports on the Processing of Transactions by Service Organizations, as amended by SAS Numbers 78 and 88 of the AICPA.

CC. Not deny any claimant referred by the Agency for participation in the EPC program;

No Claimant Denied

Yes. By definition, our ReliaCard product is a prepaid debit card and its account is NOT tied to any form of credit. As such, cardholders DO NOT require credit checks, prequalification or a signature to obtain one. Any claimant referred to U.S. Bank for participation in the program will be accepted.

DD. Not allow the claimant / cardholder to make deposits or add value to the card;

No Cardholder Deposits Allowed

Yes. As a government disbursement card product, the WWV ReliaCard will be non-portable. That means the card functionality will not allow cardholders to add additional funds to the card via any means. Only funds disbursed through WWV will be allowed on the cards.

EE. Not allow the claimant / cardholder to obtain checks or negotiate checks against the card or the underlying account;

No Checks Tied to ReliaCard

Yes. As a government disbursement card product, the WWV ReliaCard will not allow cardholders to obtain checks nor negotiate checks against the card or underlying account.

FF. Provide educational and instructional material associated with the card and direct deposit to the claimant / cardholder and the Agency;

ReliaCard Marketing & Advertising

Yes. U.S. Bank will provide WWV cardholders with multiple sources of information necessary to understand the transition process, the additional new benefits of their ReliaCard, and how to utilize their cards wisely.

Note: In compliance with Regulation E, U.S. Bank has a legal obligation to inform all cardholders at the time of the receipt of their card, and at any subsequent future times, of any terms and conditions affecting the cardholder's use of the card, including associated costs and fees.

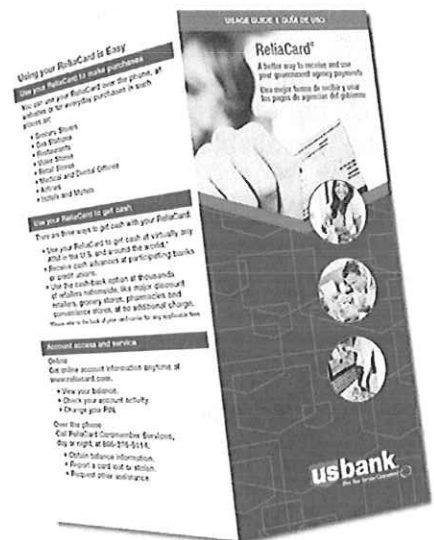
Within two days after enrollment, U.S. Bank sends an initial card package with their new card to each cardholder. This package includes the following bilingual (English and Spanish) documents:

ReliaCard Welcome Brochure

- Explains where their ReliaCard will be accepted for purchases.
- Identifies and explains the use of ATMs that will accept the card.
- Educates cardholders on contacting Customer Service and potential reasons for calling.
- Shows cardholders how to obtain account balance information.
- Differentiates the fact that the card is a debit card – not a credit card.

Card Carrier

- Explains the transition process, reason for getting a new card and new features and benefits.
- Instructs cardholder on proper card activation and PIN selection.



Welcome Brochure

- Educates cardholders on contacting Customer Service and potential reasons for calling.
- Highlights necessary WWV contact information and potential reasons for calling.
- Describes any program-related usage fees.

Cardholder Agreement

- Contains the Cardholder Agreement (terms and conditions) pertaining to the specific WWV program.

U.S. Bank's Privacy Pledge Brochure

- Pledges to keep all cardholder information confidential.
- Provides cardholders the option on whether or not to receive other product information from U.S. Bank.

Website and Mailings

In addition to the card package sent to each new cardholder, all of the same information plus a comprehensive list of FAQ's will be provided for posting on the agency website. Ongoing, additional reminders and other informational collateral can be provided as stuffers for mailing to cardholders.

*Note: We have included samples of our ReliaCard marketing materials as **Attachment D** – Sample Marketing Materials.*

Video, CBT and Web-Accessible PowerPoints

Video and computer-based training (CBT), along with customized, web-accessible PowerPoint presentations can be produced by U.S. Bank for each agency program. Because of the great convenience and efficiency of these training channels, U.S. Bank believes it is worth making a substantial resource commitment for their development.

Other Instructional Materials

We will work with you to develop a whole portfolio of cardholder and agency-specific marketing and instructional materials. In all 38 of our current large state agency programs across the nation, we provide both initial and ongoing customized marketing support. Our cardholder instructional materials clearly explain how to receive support for both card-related issues as well as UI benefits-related issues. We provide this information in both English and Spanish, and make it available in multiple formats, locations and media types.

GG. Allow the Agency to approve instructional materials provided with the card;

WWV Involvement in Materials Design is Necessary

Yes. Customized instructional materials developed for the program will be provided in both English and Spanish, and will be targeted to the specific and unique needs of WWV and its claimants. To accomplish that, we will work closely with WWV administrators to make sure our efforts meet your needs. Your input, review and approval will be vital components of the process. All program materials will need to be approved by WWV, U.S. Bank and Visa prior to use.

HH. Provide the claimant with a list of all potential charge/fees to the claimant as a part of the instructional materials as well as with the mailing of the card itself;

Potential Charge/Fee List Included with Marketing Materials

Yes. In essence, WWV cardholders will be U.S. Bank customers, and as such, will be provided with all of the standard OCC (Office of the Comptroller of the Currency) protections surrounding prepaid debit card User Agreements – Terms and Conditions. Most notably, the WWV ReliaCard program cardholder fee schedule will be included in the marketing materials each cardholder receives upon getting their card.

U.S. Bank has a legal obligation to inform its cardholders at the time of the receipt of the card, and at any subsequent times in the future, of any initial or changed terms and conditions affecting the cardholder’s use of the card. That includes full disclosure of any charges or fees that may be incurred as a result of using the card.

II. Provide instructional materials (including fee schedule) for the Agency to post on the Agency’s website;

WWV Can Post Marketing Materials to Website

Yes. Once cardholder marketing materials are approved by WWV, U.S. Bank and Visa, we can provide the PDF files required to post on the WWV website. Additionally, these same materials are posted on the WWV ReliaCard program website.

JJ. Mail all correspondence (including the card itself) in envelopes that indicate the mailing is from the Agency rather than the financial institution, to avoid inadvertent disposal of mailings due to the assumption of the mailing being ‘junk’ mail or solicitations;

Yes. For security reasons, ReliaCards are mailed “inactive” in a non-descript plain white envelopes with the ReliaCard program return address in the upper left hand corner, as listed:

P.O. Box 6318
Fargo, ND 58125-6318.

WWV ReliaCard envelopes must retain this return address functionality in order for U.S. Bank to process any incoming returned mail and ensure cardholders are being serviced promptly and effectively. However, we do have the capability to incorporate “**Workforce West Virginia**” into the visible information displayed in the window of the envelope, therefore providing the cardholder with a clear indication who the mailing is from and hopefully avoiding any inadvertent disposal of mailings due to the assumption of the mailing being ‘junk’ mail or solicitations.

We look forward to further discussions on this aspect of your program and feel confident that we can develop a solution that will prevent this potential issue, while still maintaining Visa and U.S. Bank compliance standards.

KK. Obtain the approval of the Agency at least thirty (30) days in advance of any changes in policy affecting claimant / cardholders;

WWV Policy Change Communication – 30 days

Yes. WWV will be notified of any affective policy changes within the stated minimum of 30 days. All change notices will be communicated in writing via letters to assigned program

administrators within WWV. Additionally, your dedicated Relationship Manager may supply additional communication points via phone calls and emails once the letter is distributed.

LL. The Vendor should provide the Agency with advance notice of any changes required by law, regulations or guidance. Also the agency should receive advance notice of any changes due to best practices and reserves the right to approve the same.

Advance Notice of Industry or Regulatory Changes

Yes. As a steward of the WWV ReliaCard program, our best practice process in lieu of industry or regulatory changes is to keep our clients fully informed of all changes that may affect their program. Most likely, your dedicated Relationship Manager, Diane Rector, may address these updates in regularly scheduled meetings and conference calls with WWV. As an example, we just recently received the final disposition on all the regulations required of financial institutions from the passed Durbin Amendment. During the entire deliberation period of the proposed liberation, we passed on the necessary information to our existing clients in an effort to keep them fully informed and also aware of potential program changes as a result. For the Durbin Amendment, we then communicated the necessary policy changes to our clients within their prescribed agency approval policy.

Additionally, minor, ongoing program features, discounts and enhancements may be developed and communicated on a regular basis directly by your dedicated Relationship Manager. These will be intended as program improvements only, and offered only because we believe they have a potential to improve your cardholders' experience.

MM. Notify the claimant / cardholder in advance of changes in policy that affect them or their account;

WWV Cardholder Policy Change Communication – 30 days

Yes. All WWV cardholders will also be notified of any affective policy changes within the stated minimum of 30 days. All change notices will be communicated in writing via letters to the cardholders. Additionally, verbiage and content regarding the change may also be provided on the ReliaCard program website, automated IVR and to live customer service representatives to ensure full communication of the change.

NN. Reinstate suspended accounts for reopened claims at the request of the Agency;

One Account per Cardholder

Yes. U.S. Bank utilizes a very basic methodology for disbursement of Unemployment Insurance Benefits – a system that greatly simplifies the back-end maintenance work of our agency partners. The debit card is simply the device used to access that account, much like a debit card associated with a checking account. Therefore, after initial enrollment into the program, and no matter how many times a claimant's card is reissued, replaced, or if claims are re-opened, the card will still be connected to the original account.

Our Recommended Approach for New Enrollments and Re-Enrollments

From our experience supporting ten other Unemployment Insurance Benefits programs, we have found it best to assign claimants with a unique account funding number that includes descriptive data corresponding to that specific 12-month benefit year. Then, no matter how many times someone files a claim within that benefit year, each claim is connected back to the

original claim number/account number. A new claim number is assigned only if the claim falls into the next benefit year.

Provided this understanding is consistent with your current methodology, U.S. Bank recommends that a similar approach is followed when enrolling or re-enrolling a claimant into the ReliaCard program. With this approach, you will only enroll someone in the program after their claim has been validated and approved for payment, and only once during that benefit year.

To facilitate this, we will allow you to assign the Unique ID to each account enrolled. This Unique ID will correspond to the claim number assigned by Workforce West Virginia, and in effect become the cardholder's account number at U.S. Bank for account funding purposes. All benefit payments will be directed to that single ReliaCard account for the duration of the claim (benefit period) or as otherwise determined by WWV. Only in the event that a new claim is filed in a subsequent benefit year would you need to re-enroll a claimant into the ReliaCard program under a new claim number.

For individuals who file multiple UI claims throughout a year, or over multiple years, we have found that this approach not only limits the potential number of ReliaCard accounts that are opened for each claimant, but also reduces claimant confusion that would otherwise arise if a new card was issued for each claim made within a benefit year.

We have flexibility in how we can set up the Workforce West Virginia program, and we certainly want it to be easy for program administrators to manage. Therefore, we look forward to discussing this aspect of the program to ensure that the recommended approach conforms to your claim processing methodology and expectations.

OO. Notify the Agency if a card is never activated after twelve (12) months and the account has been funded during the 12 months. Close the account and return the funds to the agency.

Card Activation Reporting

With the U.S. Bank STAR View Web System reporting tool, WWV has access to online, same-day, critical program and cardholder reports, including card activation and non-activation reports. In this case, inactivated cards would show up on our daily "Cards Never Activated" report provided daily to WWV and until such time as it is activated. This report will provide clear visibility into the size, scope and aging of inactivated cards as well as the ability to effectively manage this aspect of the program.

00U20 ENTERPRISE, INC.		CARDS NEVER ACTIVATED REPORT CARD MANAGEMENT		09-20-06 WEDNESDAY		3510-140-001 PAGE 1	
CARDHOLDER NUMBER	CARDHOLDER NAME 1	CARDHOLDER NAME 2	DDA/TRAN ACCOUNT	SAV ACCOUNT	ISSUE DATE	EXPIRATION DATE	
TITLE PREFIX NUMBER: 420719XXXX							
2132309100000000XXXX	TOM SMITH		91000001XXXX	000000000000	02-21-05	04-30-06	
2132309100000000XXXX	DEBORAH JONES		91000002XXXX	000000000000	11-29-04	11-30-06	
2132309100000000XXXX	ASHLEY M DOE		91000002XXXX	000000000000	12-22-04	12-31-06	
2132309100000000XXXX	COURTENY SMITH		91000002XXXX	000000000000	12-31-04	12-31-06	
2132309100000000XXXX	EDGARDO JONES		91000002XXXX	000000000000	01-21-05	01-31-07	
2132309100000000XXXX	SHARLEEN DOE		91000002XXXX	000000000000	02-04-05	02-28-07	
TOTALS PREFIX NUMBER: 420719XXXX							
NO OF CARDS NOT ACTIVATED							6

WWV administrators will have full access to our STAR View reporting tool for quick access to this information. If enhanced or custom reporting is needed, WWV can submit a request through their Relationship Manager for further research.

Note: For more information on our comprehensive STAR View reporting tool, please see our response to Requirement CCC below.

Unclaimed Property Must Comply with State Escheatment Laws

Funds loaded to the ReliaCard, even through an established government benefits agency like the WWV unemployment insurance program, are still considered to be the sole property of the cardholder, and are not subject to an expiration date so long as the account remains active. As such, if these cardholder funds go "unclaimed" via an inactive or active card, U.S. Bank is bound by state escheatment laws to notify the cardholder about the unclaimed property and if not addressed by the cardholder, to escheat the unused funds back to the state of West Virginia after five years as defined by **The Uniform Unclaimed Property Act of West Virginia**:

Chapter 36: Estates and Property

Article 8: UNIFORM UNCLAIMED PROPERTY ACT.

"(5) A noninterest bearing demand, savings or time deposit, including a deposit that is automatically renewable, five years after the earlier of maturity or the date of the last indication by the owner of interest in the property;"

Due to compliance with this law, U.S. Bank must allow the cardholder up to five years to activate the card and claim the funds. After five years, U.S. Bank can then initiate our escheatment process to return the funds back to the state.

PP. Return funds to the agency from, any account if a card is never activated after twelve (12) months using an Accounts Closure Report.

Unclaimed Property Must Comply with State Escheatment Laws

In the unlikely event that funds on the card ever go unused, U.S. Bank policy must abide by the escheatment laws of the state of last known residence of the cardholder. The aging (inactivity or "unclaimed") escheatment requirement for most states is three (3) years, but can be as short as two (2) years, or as long as five (5) years as stipulated by West Virginia law. Any prepaid card account that reaches the age of escheatment will be loaded to the U.S. Bank abandoned property database. Following the prescribed waiting period, U.S. Bank automatically escheats back to the state, all unclaimed funds from an inactive account. The state will not be responsible for escheatment compliance on deposits to any cards.

Any prepaid card account that reaches the age of escheatment will be loaded to the U.S. Bank abandoned property database. When this occurs, a due diligence letter is generated and mailed to the last known address of the card account owner. If the customer responds, the account balance will not be escheated to the state or commonwealth, and the account owner will typically take immediate steps to remove their funds from the account. If the customer does not respond to the due diligence notification, the account balance will be reported to that state's Unclaimed Property Division. Upon return notification from the state that no further action will be taken, U.S. Bank will then escheat the subject funds back.

QQ. Begin accepting initial deposits from the Agency no later than seven (7) days after the initial cards are distributed to the claimant / cardholder; or bank account information of the claimant is received for direct deposit services;

ReliaCards Can Accept Initial Deposits Immediately

Yes. Using our exclusive Unique Cardholder ID feature (described in detail in our response to **Requirement V** above) WWV can send the funding file along with the enrollment file if they choose. This is possible because prior to the first enrollment, U.S. Bank and WWV will have defined the Unique Cardholder ID methodology, allowing WWV to simply apply the identifier to their funding file on the initial file pass. Other prepaid card systems often require the agency to send the funding file to the bank, who then assigns account numbers and sends the file back to the agency, only to have the agency re-send the funding file back to the bank with the new account numbers applied. U.S. Bank's process avoids all that unnecessary file-passing and simplifies it. With out Unique Cardholder ID, WWV administrators AND U.S. Bank will both know the claimant's funding account number and be ready to commence funding activities long before WWV cardholders even receive their cards.

*Note: For more information on our Unique Cardholder ID feature, please see our response to **Requirement V** below.*

RR. Allow the card or account to remain active during the term of any contract resulting from this RFQ until the Agency indicates otherwise;

ReliaCard has Flexible Activity Parameters

Yes. U.S. Bank has the ability to set the card account 'inactivity notification' parameter to whatever amount of time WWV desires. Any card(s) meeting the criteria selected for special handling will be identified and reported to Workforce West Virginia as directed.

SS. Claimant will establish a 4-digit Personal Identification Number (PIN) during the debit card activation process;

Initial PIN Selected through ReliaCard Activation

Yes. For security reasons, ReliaCards are mailed "inactive" in a non-descript, plain white envelope. The card cannot be used until it is activated by the cardholder and a PIN has been chosen. Instructional materials within the card package alert the cardholder how to activate and create a PIN:

EPC Activation & PIN Creation Process	
1.	Cardholder calls the EPC IVR.
2.	As a security measure, cardholders must enter the last four digits of their social security number.
3.	Once validated, the cardholder will be prompted to select a Personal Identification Number (PIN) for future information security.
<i>Note: In addition to the last 4 digits of their social security number, other security clearance information gathered at the time of enrollment (such as work</i>	

telephone number, or answers to particular security questions) might be used to validate identification as well.

If the cardholder has trouble with the automated IVR, they can select assistance from a live customer service representative to assist with the activation, if needed. Ongoing, cardholders will be able to change their PIN at any time through the ReliaCard IVR, as well as through the website. They must know their current PIN in order to select a new one.

TT. Allow the claimant / cardholder to choose and change the PIN;

ReliaCard Users Can Change PIN at Any Time

Yes. Cardholders can change their PIN at any time and U.S. Bank encourages them to change it often to promote PIN security. Cardholders can change their PIN at any time via the ReliaCard user website and the ReliaCard IVR system. They must know their current PIN in order to select a new one.

Lost/Stolen Card

The PIN selection procedure for a replaced card is the same as for an initial card (see above).

Forgotten PIN

If a cardholder ever forgets their PIN, they will need to contact a ReliaCard Customer Service Representative and ask for a "PIN reminder letter" to be sent. For security reasons, live phone operators are not given access to cardholder PIN information.

***Note:** U.S. Bank Security Policy for PINs - Although at first glance, our "PIN reminder letter" policy may seem to create an inconvenience for the cardholder, it should be noted that the ReliaCard is not disabled for use during the time that the cardholder is waiting to receive the reminder letter. Signature-based POS is still available along with cash (without PIN) at Visa teller locations – 98,000+ bank and credit union locations throughout the U.S. On balance, we believe it is more important to fully-protect cardholder PIN privacy.*

Compromised PIN

When cardholders know (or suspect) that their PIN security has been compromised; there are two available options to resolve the problem. First, they can change the PIN directly via the secured ReliaCard user website. Or if they feel more comfortable with a replacement card, they can call the customer service line and request the replacement card from a live CSR. Upon receipt of the new card, the instructional materials will alert the cardholder to activate the card and select a new PIN.

UU. Provide security measures to restrict access to claimant / cardholder's account information;

U.S. Bank: The Most Trusted Bank in America

Yes. U.S. Bank has taken an industry-leading, proactive approach to the importance and daily application of transaction and account information security. Time and time again, we have been recognized by bank industry experts and consumer watch-dog groups as the verifiable leader in the development of security best practices. For the past five consecutive years, the Ponemon Institute has ranked U.S. Bank as the number one "most trusted bank in America" for protecting consumer privacy.

Pre-Activation Card Security Features

For security purposes, the ReliaCard program uses the following protocols to protect cardholders prior to receiving and activating the card:

- **Cardholder Website Security** – Prior to accessing their account online, cardholders will need to establish a user ID and password. The site is secured socket layer (SSL) secured and encrypted (128 Bit). We also employ Strong Authentication which provides cardholders visible cues so that they know the site is safe and that only the cardholder has the ability to access their account information.
- **Visa PCI-DSS Compliance** – At every key transactional touch point of the ReliaCard program, we are PCI-compliant. U.S. Bank is PCI-compliant as well as our card transaction processor and customer service provider, FIS.
- **Non-Descript Packaging** – Cards are mailed “inactive” in a non-descript, plain white envelope to deter potential theft in the mail stream.
- **Activation Required** – Upon receipt of the card, the instructional materials alert the cardholder to activate the card prior to use. If the card is not activated, it cannot be used.
- **Cardholder Validation** – The card cannot be activated for use until properly validated by the cardholder via the secured EPC IVR.

A ReliaCard cannot be used without activation, which requires entering the cardholder’s last four digits to their SSN for validation.

Physical Facility Safeguards & Security

To safeguard data centers and processing facilities, U.S. Bank employs an array of facility security protocols to meet industry regulations and requirements:

- **Authorization Groups** – All system users are assigned to user authorization groups that give them the proper access to the work areas, work systems and data required to perform their jobs. Tied to both the card access system, which controls access to sensitive facilities and areas, and data systems permissions, which control access to various systems and data, these authorization groups significantly reduce any opportunities for misuse and unauthorized modifications.
- **Card Access Systems** – Using the preprogrammed User Authorization Groups, access to sensitive facilities/areas, equipment and data are restricted to the proper authorization groups.
- **24x7x365 Facility Surveillance** – All U.S. Bank processing and data centers have around-the-clock security camera surveillance in sensitive areas and entry points.
- **Onsite Security Monitoring** – All U.S. Bank data and processing centers have on-site security personnel monitoring lobbies, entrances and surveillance cameras.
- **Visitor Access Restrictions** – Visitors are restricted from entering any facility or area without authorized approval and escorts through the facility.

Network & Internal Data Security Protocols

U.S. Bank recognizes the importance of online security technologies and has implemented various tools and processes that provide the ability to address data security threats and

unauthorized access risks as they arise. The tools utilized by U.S. Bank to manage security risks include:

- **Active Countermeasures** – Such as external and internal firewalls, access lists, and intrusion prevention systems that limit access to areas of the network based on defined security policies.
- **Passive Countermeasures** – Such as intrusion detection systems that identify certain types of attacks that may be seen as normal traffic by Active Countermeasure systems. Some passive tools offer the flexibility to modify firewall policies on an as-needed basis.
- **User Authentication** – On network devices to control access to network switches, routers, and servers.
- **Security Monitoring Systems** – Provide visibility into network devices to provide data gathering, analysis and notification.
- **Encryption** – That uses sophisticated algorithms to encode data. Web-enabled products support the Secure Socket Layer (SSL) protocol to provide privacy for data exchanged between browsers and servers.
- **Contracted “Hacking” Services** – Special security companies that attempt to breach our systems on a daily basis
 - These subcontractors provide regular reports of attempted security breaches.
- **Agent-Based Monitoring Tools** – Monitor activity on the network, platforms and devices.
- **Event Correlation Software** – Analyzes events from disparate devices, logs and tools.
- **Automated Notification** – Automatically notifies or pages personnel upon the occurrence of events that are outside of expected results and that could indicate a security issue.
- **Dedicated Security Team** – A dedicated team is responsible for monitoring security event and log information.
 - This internal group provides regular monitoring reports including attempted security breaches.

Never a Data Breach

U.S. Bank has never had a data breach in any of our state ReliaCard programs. That’s a powerful testament to our established security protocols given the recent history of data breaches headlining the news lately.

VV. Require the claimant/cardholder to enter their full Social Security Number (SSN), 6 digit date of birth (mmddyy), and choose a 4 digit PIN when activating the card. The claimant/cardholder must answer three security questions before they can change their PIN, access account information, or replace a lost or stolen or damaged card via the web or telephone. Questions must consist of full SSN, 6 digit date of birth and current PIN on file. When issuing a replacement card, the address on file must be verified with the claimant. If address does not match, claimant will be referred to the Agency. The Agency will provide SSN, 6 digit date of birth and address on file. Claimant will establish a 4 digit PIN with the vendor during the debit card activation process.

U.S. Bank Takes Information Security Seriously

Yes. As we discussed in great detail above, U.S. Bank treats cardholder information security with the utmost respect, due diligence and planning. As we learned through the Pre-Bid Conference, we understand that the previous WWV unemployment insurance card program may have had severe data security issues centering on PIN security. In our 11 year prepaid

history, U.S. Bank has never had a data breach in any of our state ReliaCard programs. And although that's a powerful testament to our established security protocols given the recent history of data breaches headlining the news lately, let us take the time to explain the various security protocols we have established around our PIN creation and modification process:

#1. Live Customer Service Reps CANNOT Assist with PINs

The first line of defense of PIN integrity is not allowing another human being access to the cardholder's PIN. All creation and modification of the cardholder's PIN must be done through our ReliaCard website or the IVR. Live customer service representatives can assist cardholders in getting a replacement card if necessary, but any actions regarding PINs is disallowed for live customer service representatives.

#2. CAPTCHA & Strong Authentication Enforced Web Access

Used for activation and PIN changes, our ReliaCard website (www.reliacard.com) utilizes web security best practice policies in requiring all users to register on the site, including inputting THREE pieces of security information.

Our first piece of authentication comes in the form of a randomly generated sequence of code called a **CAPTCHA** that the cardholder must key into the website upon logging in. This CAPTCHA code is randomly generated upon each visit as a type of challenge-response test to ensure that the response is generated by a person and not a bot, or harmful computer generated intrusion. Once the user correctly enters this CAPTCHA sequence to gain access to the site, the user can then continue to our Strong Authentication protocol. Once online registration is complete, the user will need to pass these authentication protocols each time they want to access their account online.

The screenshot shows a web browser window with the URL <https://www.reliacard.com/online/forcard/SAEnroll.jsp>. The page title is "ReliaCard@". Below the title is a "Strong Authentication Enrollment" section. It contains the following elements:

- A heading: "Enter your card information in the fields below and click Continue."
- Three input fields: "Card Number", "PIN", and "Card Verification Number".
- A CAPTCHA image showing the code "r2nm6".
- A text box below the CAPTCHA with the instruction: "Enter the code as it appears in the shaded area."
- A "Continue" button.
- A "Set Up Strong Authentication" section with explanatory text: "Strong authentication is a service provided to help protect your account and personal information from unauthorized activity. It provides you with visual cues when you sign on so that you know you are working on our website and it is safe to enter information. Strong authentication also ensures that only you or authorized individuals can access your financial information using this website."

ReliaCard Website with Strong Authentication and CAPTCHA

After successful authentication through the CAPTCHA, the user can register into our **Strong Authorization** protocol to register the remaining TWO pieces of authentication data. At the time of website access registration, each user will be required to register two pieces of information prior to activation of their card or viewing of account data: 1.) The user needs to select from a menu of random images, which image they would like to use for authentication purposes and 2.) Each user will be asked register a phrase to use as an additional authentication criterion. These two pieces of information generated and selected at the time of registration, provide the cardholder with dynamic, non-standard authentication criteria to protect their online account when they logon.

Note: Although WWV is asking vendors to use the social security number (SSN) and date of birth (DOB) as authentication criteria, U.S. Bank recommends against it as common online and offline security best practices generally frown upon using static personal information as authentication criteria. Even when creating simple passwords for

LAN or WAN network access, IT data security professionals strongly advise users against using DOB, SSN, child names and even anniversary dates as authentication criteria. The almost unanimous opinion of data security professionals is to use dynamic, even randomly generated authentication criterion like our examples of Strong Authentication and CAPTCHA listed above. We look forward to discussing this solution in more detail during implementation and developing a best-in-class identity theft and PIN security solution.

#3. Bank-Wide Red Flag Identity Theft Protection

U.S. Bank is committed to maintaining a comprehensive Identity Theft Prevention Program (ID Theft Program) that seeks to detect, prevent, and mitigate fraud related to identity theft in full compliance with all applicable laws, regulations, and regulatory guidance. This program, in addition to ensuring compliance with the law, serves our customers' interests by reducing the impact and inconvenience associated with identity theft fraud and protects the Bank by reducing the incidences of identity theft fraud.

To protect and mitigate against identity theft, the Red Flag Rules require that the Bank's ID theft program includes "reasonable policies and procedures" to:

- Identify the "Red Flags" for covered accounts;
- Detect the incidence of Red Flags associated with covered accounts;
- Respond appropriately to any detected Red Flags to prevent and mitigate Identity Theft; and
- Update the program periodically, including updating defined covered accounts and associated Red Flags Program's Red Flags as appropriate.

Red Flag Category	Title	Associated Process or Activity Examples
I	Alerts, Notifications, or Warnings from a Consumer Reporting Agency	Requesting or reviewing consumer reports in response to a consumer request for a new account or modifications/extensions of existing accounts.
II	Suspicious Documents	Opening accounts; initiating transactions/maintenance activities at customer request.
III	Suspicious Personal Identifying Information	Opening accounts; initiating transactions/maintenance activities at customer request.
IV	Unusual Use of, or Suspicious Activity Related to, the Covered Account	Account monitoring.
V	Notice from Customer or Third Parties	Direct contact with customers or third parties.

ReliaCard Replacement Process

U.S. Bank will be responsible for the replacement of cards as necessary. Should this happen, the cardholder simply needs to call ReliaCard customer service and initiate a claim. Prior to

replacing the card, the customer service representative must thoroughly validate the cardholder's identity.

Note: For more information on our Card Replacement Process, please see our response to Requirement DDD below.

Above all else, U.S. Bank looks to work closely with WWV administrators to develop the best possible data and PIN security processes to meet your needs. Our existing data security protocols have protected our cardholders and their information for eleven years straight without a data breach.

WW. Whenever possible, deny/disallow any and all transactions that cause the claimant / cardholder to exceed the amount available in the account;

ReliaCards Cards Will Decline on Overdrawn Transactions

Yes. Our ReliaCard program can be configured so that any transaction attempt(s) that would exceed the available card balance will always decline. At no time would WWV ever be responsible for claimant overdrafts. Rather the amount of the overdraft will be recouped by U.S. Bank when additional funds are deposited to the cardholder's account. If no further funds are deposited, U.S. Bank will absorb the loss.

Transaction Pre-Authorizations

All prepaid card programs also include the slight risk of the cardholder exceeding their available balance. This is due typically to the "pre-authorization" component of certain transaction types that are left open until the final total is determined by the consumer. So although rare, overdrafts can still occur.

- **Hospitality Establishments (hotels, restaurants, etc.)** – Where tips and/or additional charges may be added at the end of the transaction. Depending on the policy of the establishment, an amount equal to the transaction total plus as much as an additional 30% may be suspended until actual settlement is processed again, 1 hour to 48 hours.
- **Rentals** – Again where the final amount is not known at the start of the transaction and a pre-authorization amount is suspended against the account balance.

Currently, any "over limit" balances are the responsibility of the cardholder, not WWV. Negative balances are removed as soon as new funds are deposited to the cards. If the card account is closed with a negative balance remaining on the card, U.S. Bank will absorb the loss. Transactions like these are noted in our cardholder marketing materials as are proactive solutions on how to avoid them.

Note on Pay-at-the-Pump Automated Fuel Dispensers (AFDs): U.S. Bank can disallow all pay-at-the-pump fuel transactions in order to greatly mitigate the risk of overdrafts for cardholders. By deactivating the pay-at-the-pump feature, cardholders will be required to pay for their fuel purchases inside with the assistance of a cashier. We look forward to discussing this subject in future meetings with program administrators.

XX. Allow the claimant / cardholder two (2) attempted transactions per month that are denied for insufficient funds at no cost;

FREE Transaction Declines

Yes. With the ReliaCard program, transaction declines are always free. That includes ATMs and POS purchases.

YY. Allow the claimant / cardholder four (4) balance inquiries per month within the vendor's ATM network at no cost;

Four (4) FREE ATM Balance Inquiries per Month

Yes. Free balance inquiries are important to your cardholders and our ReliaCard program offers the best combination of free balance inquiry methods so that cardholders never have to worry about not knowing their account balance:

- **ALL Visa/PLUS ATMs** – Four (4) free per month at any Visa/PLUS ATM in the state (over 3,400 locations)
- **Toll-Free IVR** – FREE and UNLIMITED.
- **Cell Phone Text Query** – FREE and UNLIMITED.
- **ReliaCard Website** – FREE and UNLIMITED.
- **Mobile Banking App** – FREE and UNLIMITED.
- **Live Customer Service Rep** – FREE and UNLIMITED.

ZZ. Allow for withdrawals at a Visa or MasterCard network teller window at no cost;

FREE and UNLIMITED Cash Withdrawals at Visa-Branded Banks and Credit Unions

Yes. WWV cardholders get unlimited teller-assisted cash withdrawals at any of the over 98,000 Visa-branded bank or credit union locations in the nation – 720 in West Virginia alone. Teller-assisted cash withdrawals at bank locations include “to-the-penny” withdrawals, meaning the cardholder can request to withdraw the entire balance – down to the last penny – in one visit, one withdrawal or one day.

By default, all Visa member financial institution branches that process cash transactions at their teller windows are required to accept all Visa cards (credit and debit) regardless of the issuing bank or other factors such as whether the card is associated with a benefit disbursement program. Additionally, financial institutions are prohibited by Visa regulation from charging a fee to the cardholder to process a cash transaction, or to turn away “non-bank” customers. Because U.S. Bank’s EPC solution is Visa branded, these rules will apply.

AAA. Notify the Agency within the negotiated timeframe when a card is returned by the United State Postal Service as undeliverable;

Custom ReliaCard Reports Available Outside of STAR View Reporting

Yes. U.S. Bank currently has a Card Not Activated report that can assist in reporting these figures. We also have an additional report in development to assist in analyzing returned card trends. In an effort to provide the best possible ReliaCard experience for WWV administrators, U.S. Bank would be happy to discuss additional reporting needs during implementation. We look forward to discussing this key component with WWV.

BBB. Send a daily data file which will inform the Agency of the date the account is ready to accept deposits;

Current WWV Two-Step Process Not Needed with U.S. Bank

Yes. However, our funding system and process is more streamlined and automated. With the ReliaCard program, there is no need for the daily file as requested. If we properly understand the current process being utilized by WWV, it appears that you are first providing enrollment data to the vendor, and then the vendor sends account funding information back after the account(s) have been established. And we further understand that these transmissions need to occur within a fairly tight timeframe.

With U.S. Bank's Unique Cardholder ID feature (described in our response to **Requirement V** earlier), there is no need for you to wait for funding account information to be sent back after initial enrollment data has been provided to U.S. Bank. Every time a claimant is initially entered (enrolled) into the ReliaCard system, their funding account number will be already have been established (by WWV) and sent on to U.S. Bank for card fulfillment – all in one step. And of course, there will be no potential timing issues regarding the funding of card accounts. The cards may be funded anytime by WWV after U.S. Bank has successfully received the initial enrollment file(s).

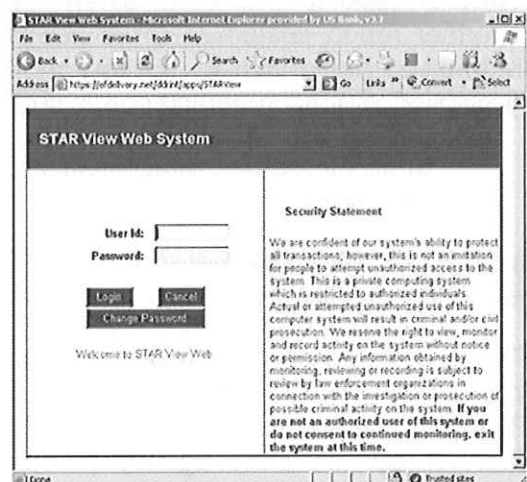
An echo file will be returned to WWV by U.S. Bank upon receipt of each new enrollment file. It will acknowledge all successful enrollments along with any unsuccessful enrollments and their reason(s) for failure. There is no other acknowledgement needed. This is a very effective and efficient system that we utilize with all 38 of our current major state agencies across the U.S.

CCC. Submit a monthly report to the Agency which provides, at a minimum, the following information: 1) the total number of cards issued; 2) the total number of cards cancelled; and 3) a list of any unused cards;

STAR View Reporting Website

Yes. With the U.S. Bank STAR View Web System reporting tool, WWV administrators have quick and easy access to online, critical program and cardholder reports to view claimant payment details and ensure the accuracy of the data transmission:

- **Complete Suite of Reports**
 - New card enrollments
 - ACH transactions accepted
 - ACH transactions rejected
 - Cards activated
 - Cards not activated
 - Returned cards
- **Download Capability** – Download/export .txt files to further manipulate your data.
- **Flexible Reporting Schedule & Frequencies** – Definable to WWV needs.
- **Program Administrator Training** – Comprehensive training on complete reporting system.



STAR View Web System

- **Monthly Aggregate Data** – Available upon request.

Latency of Information

U.S. Bank will provide WWV with the ability to do enrollments via the web in real-time as well as via batch file transmission. Daily reports are updated nightly, and consist of the previous day's data. In the event that the agency would require any "same-day" data, a request can be made to U.S. Bank who will provide immediate assistance.

Transaction Data (for cardholders only)

In compliance with Regulation E requirements, cardholder transactions are posted to the account immediately and can be viewed online or queried via the IVR. Transaction information is password-protected and available to the cardholder only.

Monthly Report Summary

U.S. Bank will provide each agency with an optional monthly summary. The Cardholder Activity Report is a monthly summary of cardholder information including, but not limited to:

- Number of cards issued, "hot carded," and closed
- Number and dollar value of loads
- Number and dollar of ATM withdrawals
- Number and dollar value of PIN and signature-based transactions
- Number of IVR calls (entire EPC portfolio)
- Number of live representative calls (entire EPC portfolio)

Regular Agency Reports Not Affected

Because the ReliaCard account is simply an alternative destination for direct deposit of benefits (just like a checking or savings account), its presence will have no influence on the WWV's current accounting systems. All pertinent data will continue to be processed within current agency/state systems, and card-related reports will only be a subset of activities that are specific to the management of the card program. Just as there is no need to interface WWV systems with the home bank for each claimant's checking or savings account, there will be no need to interface full-time with U.S. Bank for WWV's ReliaCard program.

Custom Reports Outside of STAR View Reporting

If further report customization is needed, we can work with WWV to develop the necessary information along with its delivery method and frequency of generation. We look forward to discussing your full reporting needs during ReliaCard Implementation.

Note: Please see Attachment E- Reporting Samples for examples of our reporting capabilities.

DDD. Provide one (1) free new card issuance per claimant / cardholder per year to replace lost or stolen cards by the next business day. The new card must be mailed by no later than the next business day;

FREE, UNLIMITED Card Replacement

Yes. Unlimited, free card replacement and reissuance is a standard service provided with the ReliaCard program. This policy far surpasses the Workforce West Virginia requirement. For each of our 38 state agency partners, this one U.S. Bank differentiator alone saves a

tremendous amount of time and resources. In fact, the cost savings for our agencies garnered from “free card replacement” pales by comparison to the savings in time that would otherwise be spent on account maintenance when cards need replacement.

ReliaCard Replacement Process

U.S. Bank will be responsible for the replacement of cards as necessary. Should this happen, the cardholder simply needs to call ReliaCard customer service and initiate the claim. Prior to replacing the card, the customer service representative must thoroughly validate the cardholder’s identity by asking for the following:

- Card Number (Required)
- Cardholder Full Name (Required)
- Additional Validation Criteria (any two)
 - Phone Number
 - Last 4 digits of SSN
 - Date & Amount of Last Transaction
 - Mother’s Maiden Name
 - Date of Birth

Upon validating the identity of the caller, our customer service agent will “block” the subject card from future use and reissue a new card with a different number embossed on the plastic. This is an immediate, real-time process that requires no interfacing between U.S. Bank and WWV. The newly-created replacement card will be mailed on the next business day and should be delivered within 3-5 days. All replacement card fees are communicated to the cardholder via our cardholder marketing materials.

EEE. Allow for a minimum of four (4) ATM withdrawals per customer per month from the vendor’s ATM network at no cost;

Four (4) FREE In-Network ATM Withdrawals per Month

Yes. WWV ReliaCard users get Four (4) FREE ATM withdrawals from over 26,000 national locations across our in-network ATM brands: U.S. Bank, MoneyPass, NYCE-SUM, City National and Sheetz convenience store locations. In West Virginia, cardholders have 153 in-network ATMs to choose from, including numerous local brands and businesses:



Broad Portfolio of FREE Cash Access Options for WWV Cardholders

In addition to our in-network ATM cash access options discussed above, the ReliaCard solution also provides a vast array of other FREE cash access options as well:

ReliaCard® FREE Cash Access Network			
Type	#	WV	U.S.
Visa Interlink & "Cash Back" <i>(PIN-Based)</i>	UNLIMITED	9,592	2,200,000
Visa Bank Branches & Credit Unions	UNLIMITED	720	98,000
U.S. Bank, MoneyPass, NYCE-SUM, City National and Sheetz ATMs <i>(In-Network)</i>	Four (4) per month	153	27,315
Total Access Points		10,465	2,325,315
<i>Note: Data is approximated from the most recent data available and is subject to change.</i>			
<i>ALL Counties Covered: Between our service fee-FREE and surcharge-FREE in-network ATMs and FREE cash withdrawals at all Visa-branded banks and credit unions, the ReliaCard solution provides totally FREE cash access to WV claimants in all 55 counties in the state.</i>			

As shown above, the ReliaCard solution provides ample FREE cash access across all 55 West Virginia counties and more than adequately exceeds the necessary coverage required by the WV.

FFF. Must not allow cardholder or account information to be used for commercial solicitation purposes;

U.S. Bank – The Recognized Leader in Consumer Privacy

Yes. As part of the agreement with the WV, all claimant information will be held confidential and will not be used for commercial solicitation purposes.

U.S. Bank has taken an industry-leading, proactive approach to the importance and daily application of transaction and account information security. Time and time again, we have been recognized by bank industry experts and consumer watch-dog groups as the verifiable leader in the development of security best practices. For the past five consecutive years, the Ponemon Institute has ranked U.S. Bank as the number one “most trusted bank in America” for protecting consumer privacy.

GGG. Must have systems disaster support available to your stored value card services which include: 1) Backup and recovery capabilities; and, 2) Security and emergency arrangements;

Daily System Backups and Regular System Recovery Testing

Yes. U.S. Bank’s processing and servicing partner, FIS, has a fiduciary responsibility to its stakeholders and clients, as well as a legal requirement, to meet business continuity planning standards as directed by the Federal Financial Institutions Examination Council (FFIEC) and as regulated by the Office of the Comptroller of the Currency (OCC) and the Securities and Exchange Commission (SEC).

In order to meet these business continuity planning standards, FIS creates recovery tapes in StorageTek (STK) tape silos, an automated tape library, at both Metro Milwaukee facilities for

Mainframe and Distributed Systems. The Brown Deer and Oak Creek facilities each serve as the backup physical storage location for the other site. System controls include (but are not limited to):

- **For Cardbase Database Management Systems** – The DB2 LOGS and IMS OLDS are archived and dual copied, one local copy and one offsite vaulted copy.
- **Retention Periods** – Defined for full and incremental tape backups and tapes are maintained at the off-site facility according to the defined retention periods.
- **Open Systems Tape Backups** – Rotated off-site twice daily Monday through Saturday and once on Sunday. Data maintenance personnel prepare all tapes for transport and handle tapes after delivery to the storage site. Physical tapes are tracked throughout the period that they are used as backup devices.
- **Mainframe Tape Backups** – Performed using remote vaulting techniques and a virtual tape storage system. Tapes are created at the off-site storage facility and are not removed from the facility unless a disaster recovery declaration occurs.

To assure proper recovery, FIS regularly tests these system backup protocols. Below see the latest result of this test for our Customer/Member Services Call Center:

- **Production Location:** BankCard, Madison, WI
- **Recovery Location:** Rivercenter, Milwaukee, WI
- **Recovery Strategy:** Internal recovery using owned hardware with data recovery from disk replication
- **Recovery Time Objective:** MC4
- **Recovery Point Objective:** 2 hours of lost data
- **Recovery Plan:** Reviewed, updated, and approved August 2009
- **Plan Exercised:** August 2009 full facility exercise
- **Recovery Time Achieved:** Less than 3.5 hours
- **Recovery Point Achieved:** No lost data
- **Certification Rating:** 10
- **Recovery Probability:** 97 percent

Formal Disaster Recovery Plan (DRP) in Place

Although there are certain aspects of the U.S. Bank Disaster Recovery Plan that can be discussed and described in general terms, U.S. Bank is required by Federal Law to hold the specific details of its data security and disaster recovery methodologies as proprietary and highly confidential. We are able to provide in this response, an overview of the plan that has been cleansed of the most confidential information. It does explain (in layman's terms) the essential concepts, methodologies and metrics we utilize in establishing a secure and redundant processing environment.

Note: Please see Attachment F – Disaster Recovery Plan for more details on the allowable discussion regarding our formal disaster recovery plan.

HHH. Not charge any fees whatsoever to the Agency;**ReliaCard is Cost FREE for WWV**

Yes. The U.S. Bank ReliaCard program as described within our response is being offered to the WWV at NO COST. That means for the entire length of the contract, WWV would not incur any costs when using the ReliaCard program. All other features, functions, services and provisions described in our submission to this RFP as they pertain to WWV, will be provided without charge, and according to the mutually agreed-upon schedule to be set forth in subsequent contract discussions:

- **Top Banking Partner:** A true consultative relationship between WWV and U.S. Bank – the top performing “large bank” in the United States.
- **Full State and Federal Compliance:** U.S. Bank handles all compliance from OCC Regulation E, OFAC, BSA, Patriot Act, Visa and all state escheatment regulations.
- **U.S. Bank Driven Implementation & Launch:** U.S. Bank drives the implementation via a turn-key proven implementation system to assure a timely, successful launch.
- **Comprehensive Training and Marketing Plan:** Tailored to the specific needs of WWV and designed to inform and educate cardholders.
- **Comprehensive Online Reporting:** Program monitoring and control via reports through our STAR View reporting tool or potential ad-hoc and custom reports developed by our operations team.
- **Custom Marketing Materials:** Developed specifically for cardholder needs with assistance from WWV administrators.
- **Custom Card Design:** U.S. Bank and WWV will collaborate on a custom card design for cardholder discretion and appeal.
- **Cost Free Card Issuance & Funding:** All card fabrication, processing and funding costs will be absorbed by U.S. Bank.
- **Dedicated Relationship Manager:** A dedicated Relationship Manager will be your one point-of-contact for the complete management of your program for the entire length of the contract.
- **U.S. Bank Driven Escheatment:** U.S. Bank manages all aspects of escheatment at NO COST to WWV.
- **ACH Services:** Included with the ReliaCard solution as a COST FREE service.

III. Not charge the claimant / cardholder any fees whatsoever, other than those expressly provided for in this RFQ; and,**No Hidden Fees**

Yes. U.S. Bank will not charge the claimant/cardholder any fees outside those expressly outlined in our RFQ Cost Sheet.

Note: U.S. Bank fully agrees that prices should remain firm throughout the contract period, however, should any new enacted state or federal regulations impact the program, or negatively affect the profitability of the prepaid card program, to the extent that it no longer remains sustainable, U.S. Bank will need the flexibility required to make any necessary changes to comply with those new laws and/or adjust the program to

ensure program sustainability for WWV cardholders. We do this as upstanding citizens of the nation, stewards of the financial industry and law-abiding partners to our state clients.

JJJ. Credit the claimant / cardholder's account within seven (7) days upon the discovery of any fees contradictory to those provided for in this RFQ.

Cardholder Credit in Lieu of Mischarged Fees

Yes. Once we have programmed and implemented the WWV ReliaCard solution, claimants and cardholders would not be assessed fees that were not part of the contracted solution. However, should it ever happen where U.S. Bank determines an erroneous fee has been assessed to the cardholder, whether from a customer calling in to our customer service line or any other avenue, we can credit the cardholder's account within seven (7) days upon the discovery of any contradictory fees.

KKK. Vendor must provide the agency with the following reports: Daily Confirmation Report to acknowledge receipt of the ACH NACHA file with the total amount of benefits on the ACH NACHA file transferred; Daily Return Report to list any claimant's name and amount of benefits for debit cards or direct deposits that could not be processed; Monthly Account Statement that lists all debits and credits to the account during the month; Monthly Closure Report that lists all claimant's names and amounts of the benefits that have been returned to WWV via deposit into WWV's account; Annual SSAE 16 Report by September 30 for the fiscal year period of 7/1 to 6/30. The SSAE 16 Report must be prepared in accordance to guidelines in the AICPA Statement on Standards for Attestation Engagements No. 16 Service Organizations. These reports are requested by our outside accounting firms for the Single Audit and Financial Statements.

Daily Confirmation/Return Reporting = ACH Reports

Since U.S. Bank Treasury Management will be managing the ACH origination, we recommend that WWV to use our online ACH management tool – Singlepoint® to receive ACH confirmation and error reports:

- **Powerful**, with comprehensive current day and previous day reporting in addition to service-specific special reports. Historical data up to 45 days in the past are available by entering a date and a click. Monthly DDA Statements are available for 12 months.
- **Convenient** access to all types of reports (standard, special and custom) is available from one page in SinglePoint. Customers can view images of paid checks, returned deposited items, re-deposited returned items, and returned deposited item advices.
- **Fast** retrieval of data is made easy through drill-down links. Users can obtain transaction level detail in two clicks and quickly generate standard, special, and customized reports in two different formats from a single main page.
- **Flexible** customization options allow customers to include and omit specific columns of data, specify the sort order and save the customized output as files to reuse. Customers can schedule reports for delivery via secure email and manage when and where they will be delivered.

Information Reporting is included in the base package of SinglePoint Essentials. Information Reporting provides customers the ability to view account and transaction details, search for transactions, view paid check images, transfer funds and create reports. Additionally, U.S. Bank has standard direct file ACH transmission as well, including confirmation and return reports, WWV.

Prepaid Debit Solutions can supplement these ACH reports with STAR View prepaid reports. Our 1010 report can help assist WWV confirm ACH loads to the cards, while our 1120 report can provide information on rejects, or deposits that could not be processed.

STAR View Reporting Website

With the U.S. Bank STAR View Web System reporting tool, WWV administrators have quick and easy access to comprehensive, online, critical program and cardholder reports to view claimant payment details and ensure the accuracy of data transmissions. Additionally, if further report customization is needed, we can work with WWV to develop the necessary information along with its delivery method and frequency of generation. We look forward to discussing your full reporting needs during ReliaCard Implementation.

*Note: For more information on our STAR View Reporting System, please see our response to **Requirement CCC** above.*

Monthly Account Statement = U.S. Bank 1010 Report

One of our standard STAR View reports is our 1010 Report that lists all debits and credits to a ReliaCard account during a given month. During program implementation, we'd be happy to discuss this report and any others that help make things easier for WWV.

Monthly Closure Report = U.S. Bank Card Activation Report

If the cardholder chooses to not activate the card immediately, or there is some reason for a delay – out of town, vacation, illness, etc., the card account will be listed on the Card Activation Report provided daily to WWV and until such time as it is activated. This report will provide WWV with clear visibility into the size, scope and aging of inactivated cards as well as the ability to effectively manage this aspect of the program.

*Note: For more information on the process to return funds on non-activated cards and a sample of our Card Activation Report, please see our responses to **Requirement OO** and **Requirement PP** above.*

Federal Regulations Prevent Disclosure of SSAE 16 Report

U.S. Bank's SSAE-16 report is confidential. As a federally regulated financial institution, U.S. Bank provides products and services that are subject to examination by various regulatory agencies such as the Federal Financial Institutions Examination Council (FFIEC), the Securities Exchange Commission (SEC) and the Office of the Comptroller of Currency (OCC). These institutions regularly examine U.S. Bank's internal controls to ensure they meet Federal standards and federal law prohibits U.S. Bank from sharing our regulators' examination reports. Our most recent independent external audit opinion can be found in our annual report, which is available publicly online at:

http://www.usbank.com/cgi_w/cfm/about/investor/index.cfm

Our own internal audit staff conducts regular examinations as they relate to our internal controls to ensure compliance. Annual internal audits related to Treasury Management Services include a review of controls over transaction processing, policies and procedures, system access, performance metrics/management monitoring reports, business continuity planning and general ledger and internal DDA account reconciliations. If any WWV administrator ever desires, U.S.



All of **us** serving you™

Bank will arrange for a personal on-site meeting with WWV officials to review our SSAE-16 Report in full detail.

Proposal Summary

We wish to thank WWV for the opportunity extended to U.S. Bank to submit this information on our industry-leading prepaid debit card solution – **ReliaCard®**. We believe U.S. Bank, as an innovator and clear leader in payroll and government prepaid disbursement solutions, is best-suited to be your partner of choice in this important undertaking.

Since the beginning of the U.S. Bank prepaid debit card initiative in 2001, we have collaborated on hundreds of prepaid debit card programs – each with unique requirements, yet all the same in their delivery of happy cardholders and lower operating costs. We continually evolve our card program with innovative new features and functions that add value:



SAMPLE Standard Design

U.S. Bank ReliaCard® Program Overview	
Description	<ul style="list-style-type: none"> • A Highly Efficient direct deposit alternative for government disbursements and other recurring payments. • Visa Branded, reloadable, prepaid Visa debit card – not a credit card - good wherever Visa debit is accepted. • Available to All claimants regardless of credit or banking history. • Identical Funding Process to existing direct deposit via NACHA ACH PPD entry class code.
Easy to Implement and Launch	<ul style="list-style-type: none"> • No Systems Integration Required or complicated software or hardware conversion. • Dedicated Implementation Manager assigned to focus exclusively on a successful roll-out and launch. • Dedicated Marketing Manager assigned to provide complete technical support and training to administrators. • Custom Marketing Materials designed and distributed to maximize program enrollments. • Complete Technical Support and agency training provided. • U.S. Bank Drives the Project end-to-end and using our wealth of EPC program experience.
No Hassle Enrollment & Card Delivery	<ul style="list-style-type: none"> • Automated & Secure – Easy-to-use secure website for enrollments and reports. • Batch File Enrollments – For larger quantity enrollments. • Fast – Cardholders receive cards within 3-5 days and funding within normal NACHA standard timeframes – agency selectable effective dates.

	<ul style="list-style-type: none"> • Flexible – Easy management of reversals and other non-standard transactions.
<p>Safe & Secure</p>	<ul style="list-style-type: none"> • Financial Stability – Backed by U.S. Bank, the fifth largest commercial bank in the nation. • Federal & State Compliance – U.S. Bank handles OCC Regulation E, OFAC, BSA, Patriot Act, Visa and all state escheatment regulations. • ZERO Fraud Liability – U.S. Bank accepts all liability for card fraud, not cardholders or the State. • Card Activation Required – Cardholder activates via IVR & selects own PIN to ensure optimal privacy and security. • Visa and U.S. Bank Protections – Zero-Liability Fraud Protection and Purchase Security. • FDIC Insured – All government EPCs insured up to \$250,000. • Safer Than Cash – No weekly unsecure handling of cash.
<p>End-to-End Turnkey Program Management</p>	<ul style="list-style-type: none"> • Dedicated Relationship Manager assigned to continually manage and act as the “single point of contact” for the program. • Program Reporting developed in conjunction with U.S. Bank and the State. • A Dedicated Support Team to manage your program end-to-end – minimizing your involvement and preserving time and resources. • 100% Escheatment Management – U.S. Bank automatically escheats all unclaimed funds back to WWV.
<p>Best Cardholder Experience Available</p>	<ul style="list-style-type: none"> • FREE, UNLIMITED Signature-Based POS Purchases at all Visa debit merchant locations worldwide – over 30 million worldwide. • FREE, UNLIMITED PIN-Based POS Purchases at all merchants that accept Interlink PIN-based debit – over 2.2 million nationwide. • FREE, UNLIMITED Purchases via Web, phone and catalog houses. • FREE, UNLIMITED ATM Cash Access at all U.S. Bank, NYCE-SUM, MoneyPass, City National and Sheetz ATMs – over 27,000 nationwide. • FREE, UNLIMITED OTC Teller Withdrawals at all Visa-branded banks and credit unions – over 98,000 nationwide. • FREE, UNLIMITED 24x7x365 Customer Service via live CSRs, IVR, dedicated website, mobile banking app and text and email notifications. • FREE, UNLIMITED Online Bill Pay – Through our ReliaCard website or our award-winning mobile app. • ATM Cash Access at all Visa/PLUS ATMs – over 490,000 nationwide, covering all 55 West Virginia counties. • Award Winning Mobile Banking App – Banking made for an on-the-go lifestyle.
<p>Exceptional Value for All Stakeholders</p>	<ul style="list-style-type: none"> • FREE Cash Access across <u>ALL</u> 55 West Virginia counties. • Immediate and Sustained Cost Savings for the State – paper checks, postage, reconciliation & fraud. • Faster Access for claimants to get their funds. • Direct & Seamless program launch and maintenance for payment administrators. • Enhanced Agency Perception as being forward-thinking and budget conscious. • A True Banking Benefit for under-banked and unbanked claimants.

We applaud WWV for the comprehensive and professional approach taken to this RFQ and the resulting analysis to come. It is apparent from the questions and requirements that substantial efforts have already been invested in the project. Finally, U.S. Bank believes in the notion that our prepaid debit card relationships are much more than just vendor/customer contracts, and to that end, we strive to deliver industry-leading experience, exceptional program support, and the finest quality card products available – consistently, professionally and always at the lowest possible costs.

RFQ WWV-12-872 (Electronic Payment Card and Direct Deposit Services) Cost Sheet

A	B	C	D	E
Line No.	Type of Service	Monthly Estimated Quantities*	Claimant's Unit Fee	Claimant's Total Cost
1	Set Up Fee - Initial Card	5,000	No Cost	
2	Monthly Account Services for Active Accounts	32,000	No Cost	
3	Transactions	256,000	NA	
4	Total ATM Withdraws	64,000	NA	
ATM In-Network (4 free Withdrawals)				
5	Number of Counties with at least one ATM	35		
6	Divided by Total Counties in West Virginia	55		
7	Percent	63.64%		
8	% in 7C multiplied by 64,000 ATM Withdrawals	40,727	No Cost	
Contracted ATM In-Network with Fee				
9	Number of Counties with at least one ATM	37		
10	Divided by Total Counties in West Virginia	55		
11	Percent	67.27%		
12	% in 11C multiplied by 64,000 ATM Withdrawals	43,055	\$0.00	\$0.00
More than 4 In-Network ATM Withdraws				
13	10% of quantities in Line 8	4,073	\$0.00	\$0.00
ATM Out-of-Network				
14	Number of Counties without an In-Network ATM	18		
15	Divided by Total Counties in West Virginia	55		
16	Percent	32.73%		
17	% in 16C multiplied by 64,000 ATM Withdrawals	20,945	\$1.50	\$31,418.18
18	Potential Additional Charge by Bank where Out-of-Network ATM is located (Use Same Quantity from 17C)	20,945	\$2.00	\$41,890.91
**Bidding vendor cannot predict the cost per transaction being charged by a bank that is not one of the vendor's banks. For Line 18, the important factor is the number of transactions. Therefore, the standard rate of \$2.00 is being used for the purpose of calculating and allowing				
20	ATM Transactions outside of the US	200	\$3.00	\$600.00
21	Point of Sale as Credit	115,200	\$0.00	\$0.00
22	Point of Sale as PIN Debit	64,000	\$0.00	\$0.00
23	Teller assisted Withdraw at debit card in-network bank	12,800	No Cost	
24	Total Transaction Cost Col E(12+13+17+18 +20+21+22)			\$73,909.09

A	B	C	D	E
No.	Type of Service	Monthly Estimated Quantities	Claimant's Unit Fee	Claimant's Total Cost
	ATM Balance Inquiries	70,000	NA	
25	4 Free ATM Balance Inquiries for In-Network 70,000 multiplied by % from C7 plus C11	91,636	No Cost	
26	Additional ATM Balance Inquiries for In-Network (10% multiplied by C25) equals monthly estimated total	9,164	\$0.00	\$0.00
27	ATM Balance Inquiries for Out-of- Network (70,000 multiplied by % in C16) equals monthly estimated total	22,909	\$1.00	\$22,909.09
28	Total Cost (E26+E27)			\$22,909.09
	Other Fees			
29	Account Overdraft	10,000	\$0.00	\$0.00
	Insufficient Funds			
30	Minimum of two (2) denials for Insufficient Funds per month	10,000	No Cost	
31	Additional denials for Insufficient Funds	5,000	\$0.00	\$0.00
32	Free On-Line Statements	26,000	No Cost	
33	Account Statements Mailed to Claimants	6,000	\$2.00	\$12,000.00
34	Total Other Fees (E29+E31+E33)			\$12,000.00
	Card Issuance Services			
35	One Card replacement per year (includes postage)	500	No Cost	
36	Additional Card Replacements	100	\$0.00	\$0.00
37	Overnight delivery requested by cardholder	50	\$15.00	\$750.00
38	Expired card replacement	2,000	No Cost	
39	Card Deactivation	500	No Cost	
40	Card Reactivation	300	No Cost	
41	Total Card Services Cost (E36+E37)			\$750.00
	Cardholder Inquiry	180,000		
42	Free telephone automated inquiries through toll-free line	80,000	No Cost	
43	Free Web inquiries	30,000	No Cost	
44	2 Free Live Customer Service Inquiries per Month	40,000	No Cost	
45	Additional Live Customer Service Inquiries per Mth	30,000	\$0.00	\$0.00
46	Total Inquiry Cost (E45)			\$0.00
	Miscellaneous			
47	Account Inactivity with a balance after 12 Months	50	\$2.00	\$100.00
48	Change in PIN	500	\$0.00	\$0.00
49	Account Research	1,000	\$0.00	\$0.00
50	Conversion of Foreign currency (200 x \$446)	\$89,200	3.00%	\$2,676.00
51	Total Miscellaneous Cost (E47+E48+E49+E50)			\$2,776.00
A	B	C	D	E

Line No.	Type of Service	Monthly Estimated Quantities	Claimant's Unit Fee	Claimant's Total Cost
	ACH Origination and Routing			
52	ACH Monthly Maintenance	2	No cost	
53	ACH Credit Originated	64,000	No cost	
54	ACH Debit Originated	55	No cost	
55	ACH Transmission	27	No cost	
56	ACH Return	10	No cost	
57	ACH Notification of Change	10	No cost	
58	Total ACH Cost (E52+E53+E54+E55+E56)			
59	Grand Total Col. E (24+28+34+41+46+51)			\$112,344.18

Attachment B – Special West Virginia Considerations

In June of 2011, an editorial was published in The Herald-Dispatch by Scott Bennett that discussed various government disbursement prepaid card programs and their fees, including a brief, yet misunderstanding of our ReliaCard program. We have included the article in its entirety below:

Editorial: Card fees for jobless should be re-examined

By Scott Bennett on June 3, 2011 5:17 PM

West Virginia and Ohio use prepaid debit cards to pay unemployment benefits, and both states' debit card systems have been described as "problematic" by a consumer advocacy group. In both cases, The National Consumer Law Center cited fees charged the unemployed people who use the cards.

The NCLC's report examines the 40 states that now contract with banks to issue debit cards -- instead of paper checks -- for unemployment benefits and reviews payment options, fees and access to account information. West Virginia and Ohio received the lowest rating of "problematic." Kentucky does not use debit cards to pay the benefits.

WorkForce West Virginia contracts with JPMorgan Chase to provide the cards to people receiving unemployment, and 87 percent of the state's nearly 97,000 unemployment claimants use them.

People can use their debit cards at ATMs operated by Chase for free. But if they withdraw money from other ATMs, they are charged \$2.75 per transaction. That out-of-network fee is 50 cents higher than anywhere else in the country. In addition, for each denied transactions at an ATM for insufficient funds, the fee is \$1.50, also 50 cents higher than any other state charges.

Ohio, whose debit cards are handled by U.S. Bank, was marked down because it is one of only five states whose cards carry overdraft fees -- \$17 in Ohio's case.

The NCLC noted that debit cards can help people who don't have bank accounts because recipients don't have to pay check-cashing fees and can use the cards to pay bills over the phone or on the Internet. However, the fees just further hurt unemployed workers, and in essence shifts costs from the state to the jobless.

Both West Virginia and Ohio should re-examine their debit card programs and work with their respective banks to reduce the fees on people who already have enough to worry about.

May 21, 2011 @ 12:00 AM

The Herald-Dispatch

Now granted, the article is deemed an editorial and clearly expresses one person's opinion to the best of his knowledge, the piece should not be believed or construed as factual or, in places, even remotely true. As a prospective good partner of Workforce West Virginia and an industry leader in the management of large government prepaid disbursement programs, U.S. Bank would like to take this opportunity to shed some light on some of the opinions and weakly supported statements in the above editorial:

The National Consumer Law Center (NCLC) Report

In early 2011, the U.S. Bank ReliaCard program was mentioned in at least one article, and possibly more, that called attention to **The National Consumer Law Center (NCLC)** study of fee-heavy prepaid debit card programs utilized by certain state agencies across the nation. The editorial (above) describes problems with Workforce West Virginia's current card program for the most part, but also includes a brief reference to Ohio's Unemployment Insurance program, managed by U.S. Bank.

The NCLC was referenced in the editorial as the originator(s) of the study in question and the source of the author's information regarding Ohio's UI program. The study was undertaken in order to 'grade' each program and point out any 'perceived' shortcomings. In the case of certain U.S. Bank-managed programs around the country, including Ohio's UI program, the study identified 'overdraft fees' as a shortcoming and a reason for the program to be considered 'problematic'.

The general question of overdrafts – whether or not to allow them – and what policy to enact in order to manage them effectively, has always been an issue of concern for government agency disbursement programs, due to the scrutiny such programs attract. In the case of U.S. Bank, we firmly believe our approach (and policy) to this issue has always been the best available. Our concern over NCLC's assessment of the ReliaCard program is that no attempt was made (by NCLC or the resulting editorial's author) to contact anyone who might have been able to explain our overdraft policy in all truth. Had there been such an attempt, the NCLC and the editorial would have brought the following information to light.

Nature of a Prepaid Debit Card

A prepaid debit card by its very nature implies some very restrictive characteristics compared to other financial products such as a checking account or a credit card.

1. **Prepaid:** Means the card's corresponding account must be funded **before** the card can provide transaction capabilities of any kind, and that there must be sufficient funds in the account to cover any attempted transaction. Otherwise the transaction will decline.
2. **Debit:** Means funds are debited (immediately taken or set aside) from the account at the point of sale, and regardless of how long the transaction network (Visa) may take to process and settle the transaction, the 'taken or set aside' funds are unavailable for use, thus creating an accurate account balance at all times when the cardholder checks.
3. **Insufficient Funds:** Therefore, virtually all transactions (signature and PIN-based) will decline if the card balance is not sufficient to cover a transaction amount.
4. **No Credit:** There is no credit (ready reserve) associated with the card – no credit given, no credit used and no credit reported.
5. **Everyone Qualifies:** Because of this 'no credit' component, everyone automatically qualifies to receive a card – a huge benefit for all government agencies in their efforts to mitigate the high costs of paper checks.
6. **Overdrafts Can Be Eliminated:** Prepaid debit card overdrafts can be almost entirely eliminated (by the issuing bank) through MCC (merchandise category code) restrictions – a tool that has always been available.
7. **MCC Restrictions:** Although an effective method for eliminating overdrafts, MCC

Restrictions can also create negative consequences for cardholders.

8. **Comprehensive State Training:** Whenever a new program is set up, U.S. Bank clearly explains the transaction dynamics of a prepaid debit card to the sponsoring agency along with the 'trade-offs' (pluses and minuses) that cardholders will experience if we apply MCC restrictions.
9. **Communicative Cardholder Materials:** All ReliaCards come standard with a bounty of cardholder materials that explain in full disclosure and detail the fees for the program, the conditions that incur fees and potential solutions to avoid those fees.

U.S. Bank Approach to Overdrafts – prior to new Card Act Legislation

In cases where the sponsoring agency wishes to provide the best possible cardholder experience, MCC restrictions are not implemented. U.S. Bank then makes special efforts to educate our cardholders on the potential for overdrafts and how to avoid them. Because of our effective marketing and instructional materials, most ReliaCard cardholders learn to use their card very responsibly, making the issue of overdrafts across all of government disbursement programs very rare. Again, cardholder education is the key to making this approach work. Plus, if the cardholder did get an overdraft, they could simply call in to our live customer service center to get the first occurrence waived, which often led to cardholders fully understanding their responsibility of overdrafts and significantly mitigating them in the future.

U.S. Bank Approach to Overdrafts – post Card Act Legislation

For all prepaid debit card programs going forward, including any new WWV program, the changes will be very simple. Provisions of the recently enacted Banking Reform Legislation (more commonly referred to as Card Act) require that no fee(s) can be charged to prepaid debit card accounts that have a negative balance. This new policy must be implemented by July 31, 2012. All issuers (banks) of prepaid debit cards must abide by these new rules – effectively changing their cardholder Terms and Conditions or Fee Schedule as well card functionalities to accommodate these changes before the deadline of August 1, 2012.

On one hand, there will be no more overdraft fees charged. On the other hand, for banks to manage these new regulations there will be implementation of MCC restrictions in order to reduce or eliminate potential overdrafts. Plus there will also be changes in 'pre-authorization' rules that will produce some additional 'funds-hold' conditions. Whatever the situation, all banks and prepaid providers must abide by these new rules, including U.S. Bank.

Ask the Folks Who Know

Again, this clarification was not only available from U.S. Bank, but also from the Ohio agency referenced as 'problematic'. We suggest that any further explanation of just how well the U.S. Bank ReliaCard program works should be confirmed directly with the people most responsible for the daily operations of their respective programs.



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

Request for Quotation

HFO NUMBER
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PAGE
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ADDRESS CORRESPONDENCE TO ATTENTION OF:
 FRANK WHITTAKER
 304-558-2316

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VENDOR

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WORKFORCE WEST VIRGINIA
 OFFICE OF ADMIN. SUPPORT-5302
 112 CALIFORNIA AVENUE
 CHARLESTON, WV
 25305-0112 304-558-2631

DATE PRINTED	TERMS OF SALE	SHIP VIA	F.O.B.	FREIGHT TERMS
11/14/2011				

BID OPENING DATE: 12/22/2011 BID OPENING TIME 01:30PM

LINE	QUANTITY	UOP	CAT. NO.	ITEM NUMBER	UNIT PRICE	AMOUNT
0001	1	LS		946-25		
<p>BANKING SERVICES</p> <p>THE WEST VIRGINIA PURCHASING DIVISION, FOR THE AGENCY, WORKFORCE WEST VIRGINIA, IS SOLICITING BIDS FROM RESPONSIBLE VENDORS, TO PROVIDE ELECTRONIC BANKING SERVICES FOR THE DISBURSEMENT OF UNEMPLOYMENT COMPENSATION BENEFITS PER THE ATTACHED SPECIFICATIONS.</p> <p>MANDATORY PRE-BID A MANDATORY PRE-BID WILL BE HELD 11/29/2011 @ 11:30 AM, 2019 WASHINGTON STREET E. CHARLESTON, WV 25305. ALL INTERESTED PARTIES ARE REQUIRED TO ATTEND THIS MEETING. FAILURE TO ATTEND THE MANDATORY PRE-BID SHALL RESULT I DISQUALIFICATION OF THE BID. NO ONE PERSON MAY REPRESENT MORE THAN ONE BIDDER.</p> <p>AN ATTENDANCE SHEET WILL BE MADE AVAILABLE FOR ALL POTENTIAL BIDDERS TO COMPLETE. THIS WILL SERVE AS THE OFFICIAL DOCUMENT VERIFYING ATTENDANCE AT THE MANDATOR PRE-BID. FAILURE TO PROVIDE YOUR COMPANY AND REPRESENTATIVE NAME ON THE ATTENDANCE SHEET WILL RESULT IN DISQUALIFICATION OF THE BID. THE STATE WILL NOT ACCEPT ANY OTHER DOCUMENTATION TO VERIFY ATTENDANCE. THE BIDDER IS RESPONSIBLE FOR ENSURING THEY HAVE COMPLETED THE INFORMATION REQUIRED ON THE ATTENDANCE SHEET. THE PURCHASING DIVISION AND THE STATE AGENCY WILL NOT ASSUME ANY RESPONSIBILITY FOR A BIDDER-S FAILURE TO COMPLETE THE PRE-BID ATTENDANCE SHEET. IN ADDITION, WE REQUEST THAT ALL POTENTIAL BIDDERS INCLUDE THEIR E-MAIL ADDRESS AND FAX NUMBER.</p>						

SEE REVERSE SIDE FOR TERMS AND CONDITIONS

SIGNATURE <i>Dem Shelle</i>	TELEPHONE 612977 2079	DATE 3/7/12
TITLE Vice President	FEN 31-0841368	ADDRESS CHANGES TO BE NOTED ABOVE

WHEN RESPONDING TO RFQ, INSERT NAME AND ADDRESS IN SPACE ABOVE LABELED 'VENDOR'

GENERAL TERMS & CONDITIONS
REQUEST FOR QUOTATION (RFQ) AND REQUEST FOR PROPOSAL (RFP)

1. Awards will be made in the best interest of the State of West Virginia.
2. The State may accept or reject in part, or in whole, any bid.
3. Prior to any award, the apparent successful vendor must be properly registered with the Purchasing Division and have paid the required \$125 fee.
4. All services performed or goods delivered under State Purchase Order/Contracts are to be continued for the term of the Purchase Order/Contracts, contingent upon funds being appropriated by the Legislature or otherwise being made available. In the event funds are not appropriated or otherwise available for these services or goods this Purchase Order/Contract becomes void and of no effect after June 30.
5. Payment may only be made after the delivery and acceptance of goods or services.
6. Interest may be paid for late payment in accordance with the *West Virginia Code*.
7. Vendor preference will be granted upon written request in accordance with the *West Virginia Code*.
8. The State of West Virginia is exempt from federal and state taxes and will not pay or reimburse such taxes.
9. The Director of Purchasing may cancel any Purchase Order/Contract upon 30 days written notice to the seller.
10. The laws of the State of West Virginia and the *Legislative Rules* of the Purchasing Division shall govern the purchasing process.
11. Any reference to automatic renewal is hereby deleted. The Contract may be renewed only upon mutual written agreement of the parties.
12. **BANKRUPTCY:** In the event the vendor/contractor files for bankruptcy protection, the State may deem this contract null and void, and terminate such contract without further order.
13. **HIPAA BUSINESS ASSOCIATE ADDENDUM:** The West Virginia State Government HIPAA Business Associate Addendum (BAA), approved by the Attorney General, is available online at www.state.wv.us/admin/purchase/vrc/hipaa.html and is hereby made part of the agreement provided that the Agency meets the definition of a Cover Entity (45 CFR §160.103) and will be disclosing Protected Health Information (45 CFR §160.103) to the vendor.
14. **CONFIDENTIALITY:** The vendor agrees that he or she will not disclose to anyone, directly or indirectly, any such personally identifiable information or other confidential information gained from the agency, unless the individual who is the subject of the information consents to the disclosure in writing or the disclosure is made pursuant to the agency's policies, procedures, and rules. Vendor further agrees to comply with the Confidentiality Policies and Information Security Accountability Requirements, set forth in <http://www.state.wv.us/admin/purchase/privacy/noticeConfidentiality.pdf>.
15. **LICENSING:** Vendors must be licensed and in good standing in accordance with any and all state and local laws and requirements by any state or local agency of West Virginia, including, but not limited to, the West Virginia Secretary of State's Office, the West Virginia Tax Department, and the West Virginia Insurance Commission. The vendor must provide all necessary releases to obtain information to enable the director or spending unit to verify that the vendor is licensed and in good standing with the above entities.
16. **ANTITRUST:** In submitting a bid to any agency for the State of West Virginia, the bidder offers and agrees that if the bid is accepted the bidder will convey, sell, assign or transfer to the State of West Virginia all rights, title and interest in and to all causes of action it may now or hereafter acquire under the antitrust laws of the United States and the State of West Virginia for price fixing and/or unreasonable restraints of trade relating to the particular commodities or services purchased or acquired by the State of West Virginia. Such assignment shall be made and become effective at the time the purchasing agency tenders the initial payment to the bidder.

I certify that this bid is made without prior understanding, agreement, or connection with any corporation, firm, limited liability company, partnership, or person or entity submitting a bid for the same material, supplies, equipment or services and is in all respects fair and without collusion or fraud. I further certify that I am authorized to sign the certification on behalf of the bidder or this bid.

INSTRUCTIONS TO BIDDERS

1. Use the quotation forms provided by the Purchasing Division. Complete all sections of the quotation form.
2. Items offered must be in compliance with the specifications. Any deviation from the specifications must be clearly indicated by the bidder. Alternates offered by the bidder as EQUAL to the specifications must be clearly defined. A bidder offering an alternate should attach complete specifications and literature to the bid. The Purchasing Division may waive minor deviations to specifications.
3. Unit prices shall prevail in case of discrepancy. All quotations are considered F.O.B. destination unless alternate shipping terms are clearly identified in the quotation.
4. All quotations must be delivered by the bidder to the office listed below prior to the date and time of the bid opening. Failure of the bidder to deliver the quotations on time will result in bid disqualifications: Department of Administration, Purchasing Division, 2019 Washington Street East, P.O. Box 50130, Charleston, WV 25305-0130
5. Communication during the solicitation, bid, evaluation or award periods, except through the Purchasing Division, is strictly prohibited (W.Va. C.S.R. §148-1-6.6).



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BID OPENING DATE: 12/22/2011 BID OPENING TIME 01:30PM

LINE	QUANTITY	UOP	CAT. No.	ITEM NUMBER	UNIT PRICE	AMOUNT
<p>ALL POTENTIAL BIDDERS ARE REQUESTED TO ARRIVE PRIOR TO THE STARTING TIME FOR THE PRE-BID. BIDDERS WHO ARRIVE LATE, BUT PRIOR TO THE DISMISSAL OF THE TECHNICAL PORTION OF THE PRE-BID WILL BE PERMITTED TO SIGN IN. BIDDERS WHO ARRIVE AFTER CONCLUSION OF THE TECHNICAL PORTION OF THE PRE-BID, BUT DURING ANY SUBSEQUENT PART OF THE PRE-BID WILL NOT BE PERMITTED TO SIGN THE ATTENDANCE SHEET.</p> <p>ALL TECHNICAL QUESTIONS MUST BE SUBMITTED IN WRITING TO FRANK WHITTAKER IN THE WV PURCHASING DIVISION VIA EMAIL AT FRANK.M.WHITTAKER@WV.GOV OR VIA FAX AT 304-558-4115 DEADLINE FOR ALL TECHNICAL QUESTIONS IS 12/06/2011 AT 4:00 PM. ALL TECHNICAL QUESTIONS WILL BE ADDRESSED BY ADDENDUM AFTER THE DEADLINE.</p> <p>EXHIBIT 3</p> <p>LIFE OF CONTRACT: THIS CONTRACT BECOMES EFFECTIVE ON AND EXTENDS FOR A PERIOD OF ONE (1) YEAR OR UNTIL SUCH "REASONABLE TIME" THEREAFTER AS IS NECESSARY TO OBTAIN A NEW CONTRACT OR RENEW THE ORIGINAL CONTRACT. THE "REASONABLE TIME" PERIOD SHALL NOT EXCEED TWELVE (12) MONTHS. DURING THIS "REASONABLE TIME" THE VENDOR MAY TERMINATE THIS CONTRACT FOR ANY REASON UPON GIVING THE DIRECTOR OF PURCHASING 30 DAYS WRITTEN NOTICE.</p> <p>UNLESS SPECIFIC PROVISIONS ARE STIPULATED ELSEWHERE IN THIS CONTRACT DOCUMENT, THE TERMS, CONDITIONS AND PRICING SET HEREIN ARE FIRM FOR THE LIFE OF THE CONTRACT.</p>						

SEE REVERSE SIDE FOR TERMS AND CONDITIONS

SIGNATURE *[Signature]* TELEPHONE 612873 2079 DATE 3/7/12
 TITLE Vice President FEIN 31-0841368 ADDRESS CHANGES TO BE NOTED ABOVE

WHEN RESPONDING TO RFQ, INSERT NAME AND ADDRESS IN SPACE ABOVE LABELED 'VENDOR'



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BID OPENING DATE: 12/22/2011 BID OPENING TIME 01:30PM

LINE	QUANTITY	UOP	CAT. NO.	ITEM NUMBER	UNIT PRICE	AMOUNT
<p>RENEWAL: THIS CONTRACT MAY BE RENEWED UPON THE MUTUAL WRITTEN CONSENT OF THE SPENDING UNIT AND VENDOR, SUBMITTED TO THE DIRECTOR OF PURCHASING THIRTY (30) DAYS PRIOR TO THE EXPIRATION DATE. SUCH RENEWAL SHALL BE IN ACCORDANCE WITH THE TERMS AND CONDITIONS OF THE ORIGINAL CONTRACT AND SHALL BE LIMITED TO TWO (2) ONE (1) YEAR PERIODS.</p> <p>CANCELLATION: THE DIRECTOR OF PURCHASING RESERVES THE RIGHT TO CANCEL THIS CONTRACT IMMEDIATELY UPON WRITTEN NOTICE TO THE VENDOR IF THE COMMODITIES AND/OR SERVICES SUPPLIED ARE OF AN INFERIOR QUALITY OR DO NOT CONFORM TO THE SPECIFICATIONS OF THE BID AND CONTRACT HEREIN.</p> <p>OPEN MARKET CLAUSE: THE DIRECTOR OF PURCHASING MAY AUTHORIZE A SPENDING UNIT TO PURCHASE ON THE OPEN MARKET, WITHOUT THE FILING OF A REQUISITION OR COST ESTIMATE, ITEMS SPECIFIED ON THIS CONTRACT FOR IMMEDIATE DELIVERY IN EMERGENCIES DUE TO UNFORESEEN CAUSES (INCLUDING BUT NOT LIMITED TO DELAYS IN TRANSPORTATION OR AN UNANTICIPATED INCREASE IN THE VOLUME OF WORK.)</p> <p>QUANTITIES: QUANTITIES LISTED IN THE REQUISITION ARE APPROXIMATIONS ONLY, BASED ON ESTIMATES SUPPLIED BY THE STATE SPENDING UNIT. IT IS UNDERSTOOD AND AGREED THAT THE CONTRACT SHALL COVER THE QUANTITIES ACTUALLY ORDERED FOR DELIVERY DURING THE TERM OF THE CONTRACT, WHETHER MORE OR LESS THAN THE QUANTITIES SHOWN.</p> <p>BANKRUPTCY: IN THE EVENT THE VENDOR/CONTRACTOR FILES FOR BANKRUPTCY PROTECTION, THE STATE MAY DEEM THE CONTRACT NULL AND VOID, AND TERMINATE SUCH CONTRACT WITHOUT FURTHER ORDER.</p>						

SEE REVERSE SIDE FOR TERMS AND CONDITIONS

SIGNATURE <i>Debra Gable</i>	TELEPHONE 612 873 2079	DATE 7/7/12
TITLE Vice President	FEIN 31-0841368	ADDRESS CHANGES TO BE NOTED ABOVE

WHEN RESPONDING TO RFQ, INSERT NAME AND ADDRESS IN SPACE ABOVE LABELED 'VENDOR'



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

Request for Quotation

RFQ NUMBER
 WWV12872

PAGE
 4

ADDRESS CORRESPONDENCE TO ATTENTION OF:
 FRANK WHITTAKER
 304-558-2316

RFQ COPY

TYPE NAME/ADDRESS HERE

VENDOR

SHIP TO

WORKFORCE WEST VIRGINIA
 OFFICE OF ADMIN. SUPPORT-5302
 112 CALIFORNIA AVENUE
 CHARLESTON, WV
 25305-0112 304-558-2631

DATE PRINTED	TERMS OF SALE	SHIP VIA	F.O.B.	FREIGHT TERMS
11/14/2011				

BID OPENING DATE: 12/22/2011 BID OPENING TIME 01:30PM

LINE	QUANTITY	UOP	CAT. NO.	ITEM NUMBER	UNIT PRICE	AMOUNT
<p>THE TERMS AND CONDITIONS CONTAINED IN THIS CONTRACT SHALL SUPERSEDE ANY AND ALL SUBSEQUENT TERMS AND CONDITIONS WHICH MAY APPEAR ON ANY ATTACHED PRINTED DOCUMENTS SUCH AS PRICE LISTS, ORDER FORMS, SALES AGREEMENTS OR MAINTENANCE AGREEMENTS, INCLUDING ANY ELECTRONIC MEDIUM SUCH AS CD-ROM.</p> <p>REV. 05/26/2009</p> <p style="text-align: center;">NOTICE</p> <p>A SIGNED BID MUST BE SUBMITTED TO:</p> <p style="text-align: center;">DEPARTMENT OF ADMINISTRATION PURCHASING DIVISION BUILDING 15 2019 WASHINGTON STREET, EAST CHARLESTON, WV 25305-0130</p> <p>THE BID SHOULD CONTAIN THIS INFORMATION ON THE FACE OF THE ENVELOPE OR THE BID MAY NOT BE CONSIDERED:</p> <p>SEALED BID</p> <p>BUYER: 44</p> <p>RFQ. NO.: WWV12872</p> <p>BID OPENING DATE: 12/20/2011</p> <p>BID OPENING TIME: 1:30 PM</p>						

SEE REVERSE SIDE FOR TERMS AND CONDITIONS

SIGNATURE <i>Don Galle</i>	TELEPHONE 602 873 2079	DATE 3/1/12
TITLE Vice President	FEN 31-0841368	ADDRESS CHANGES TO BE NOTED ABOVE

WHEN RESPONDING TO RFQ, INSERT NAME AND ADDRESS IN SPACE ABOVE LABELED 'VENDOR'



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

Request for Quotation

RFQ NUMBER
WWV12872

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ADDRESS CORRESPONDENCE TO ATTENTION OF:
FRANK WHITTAKER 304-558-2316

RFQ COPY

TYPE NAME/ADDRESS HERE

VENDOR

SHIP TO

WORKFORCE WEST VIRGINIA
 OFFICE OF ADMIN. SUPPORT-5302
 112 CALIFORNIA AVENUE
 CHARLESTON, WV
 25305-0112 304-558-2631

DATE PRINTED	TERMS OF SALE	SHIP VIA	F.O.B.	FREIGHT TERMS
11/14/2011				

BID OPENING DATE: 12/22/2011 BID OPENING TIME 01:30PM

LINE	QUANTITY	UOP	CAT. NO.	ITEM NUMBER	UNIT PRICE	AMOUNT
PLEASE PROVIDE A FAX NUMBER IN CASE IT IS NECESSARY TO CONTACT YOU REGARDING YOUR BID:						

CONTACT PERSON (PLEASE PRINT CLEARLY):						

***** THIS IS THE END OF RFQ WWV12872 ***** TOTAL:						

SEE REVERSE SIDE FOR TERMS AND CONDITIONS

SIGNATURE <i>Dem. [Signature]</i>	TELEPHONE 612 473 2074	DATE 3/7/12
TITLE Vice President	FEIN 31-0841368	ADDRESS CHANGES TO BE NOTED ABOVE

WHEN RESPONDING TO RFQ, INSERT NAME AND ADDRESS IN SPACE ABOVE LABELED 'VENDOR'



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

Request for Quotation

RFQ NUMBER:
 WWV12872

PAGE:
 1

ADDRESS CORRESPONDENCE TO ATTENTION OF:
 FRANK WHITTAKER
 304-558-2316

VENDOR

US Bank
 10 W. Broad Street, 12th Floor
 Columbus, OH 43215

SHIP TO

WORKFORCE WEST VIRGINIA
 OFFICE OF ADMIN. SUPPORT-5302
 112 CALIFORNIA AVENUE
 CHARLESTON, WV
 25305-0112 304-558-2631

DATE PRINTED 12/14/2011	TERMS OF SALE	SHIP VIA	FOB	FREIGHT TERMS
BID OPENING DATE: 01/19/2012	BID OPENING TIME		01:30PM	

LINE	QUANTITY	UOP	QAT NO	ITEM NUMBER	UNIT PRICE	AMOUNT
***** ADDENDUM NO. 2 ***** THIS ADDENDUM IS ISSUED TO EXTEND THE BID OPENING DATE AND TIME. THE BID OPENING DATE AND TIME ARE CHANGED TO: 01/19/2012 AT 1:30 PM. THE AGENCY RESPONSE TO TECHNICAL QUESTIONS AND THE ELECTRONIC PRICING PAGE WILL BE PROVIDED IN A SUBSEQUENT ADDENDUM. ***** END ADDENDUM NO. 2 *****						

SEE REVERSE SIDE FOR TERMS AND CONDITIONS

TITLE: *Steve Gralle* TELEPHONE: *612 973 2079* DATE: *3/7/12*
 FEIN: *31-0841368* ADDRESS CHANGES TO BE NOTED ABOVE

WHEN RESPONDING TO RFQ, INSERT NAME AND ADDRESS IN SPACE ABOVE LABELLED VENDOR



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

Request for Quotation

RFQ NUMBER
WV12872

PAGE
1

ADDRESS CORRESPONDENCE TO ATTENTION OF:
FRANK WHITTAKER
304-558-2316

RFQ COPY

TYPE NAME/ADDRESS HERE

VENDOR

SHIP TO

WORKFORCE WEST VIRGINIA
 OFFICE OF ADMIN. SUPPORT-5302
 112 CALIFORNIA AVENUE
 CHARLESTON, WV
 25305-0112 304-558-2631

DATE PRINTED 01/06/2012	TERMS OF SALE	SHIP VIA	F.O.B.	FREIGHT TERMS
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BID OPENING DATE: 02/22/2012 BID OPENING TIME 01:30PM

LINE	QUANTITY	UOP	CAT. NO.	ITEM NUMBER	UNIT PRICE	AMOUNT
***** ADDENDUM NO. 3 *****						
THIS ADDENDUM IS ISSUED TO EXTEND THE BID OPENING DATE AND TIME.						
THE BID OPENING DATE AND TIME ARE CHANGED TO: 02/22/2012 AT 1:30 PM.						
THE AGENCY RESPONSE TO TECHNICAL QUESTIONS WILL BE PROVIDED IN A SUBSEQUENT ADDENDUM.						
***** END ADDENDUM NO. 3 *****						
0001	1	LS		946-25		
BANKING SERVICES						

SEE REVERSE SIDE FOR TERMS AND CONDITIONS

SIGNATURE <i>[Signature]</i>	TELEPHONE 612 873 2079	DATE 3/7/12
TITLE Vice President	FEIN 31-0841368	ADDRESS CHANGES TO BE NOTED ABOVE

WHEN RESPONDING TO RFQ, INSERT NAME AND ADDRESS IN SPACE ABOVE LABELED 'VENDOR'



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

Request for Quotation

RFQ NUMBER
 WWV12872

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 1

ADDRESS CORRESPONDENCE TO ATTENTION OF
 FRANK WHITTAKER
 304-558-2316

RFQ COPY
 TYPE NAME/ADDRESS HERE

VENDOR

SHIP TO

WORKFORCE WEST VIRGINIA
 OFFICE OF ADMIN. SUPPORT-5302
 112 CALIFORNIA AVENUE
 CHARLESTON, WV
 25305-0112 304-558-2631

DATE PRINTED	TERMS OF SALE	SHIP VIA	F.O.B.	FREIGHT TERMS
02/16/2012				

BID OPENING DATE: 03/15/2012 BID OPENING TIME 01:30PM

LINE	QUANTITY	UOP	QAT NO	ITEM NUMBER	UNIT PRICE	AMOUNT
***** ADDENDUM NO. 4 *****						
THIS ADDENDUM IS ISSUED TO:						
1) PROVIDE THE ATTACHED REVISED SPECIFICATIONS.						
2) PROVIDE THE ATTACHED TECHNICAL QUESTIONS AND ANSWERS						
3) PROVIDE ATTACHMENT 1 (9 PAGES)						
4) PROVIDE AN EDITABLE ELECTRONIC VERSION OF THE PRICING PAGE.						
5) PROVIDE THE ATTACHED MANDATORY PRE-BID SIGN IN SHEET						
6) CHANGE THE BID OPENING DATE AND TIME TO: 03/15/2012 AT 1:30 PM						
***** END ADDENDUM NO. 4 *****						

SEE REVERSE SIDE FOR TERMS AND CONDITIONS

SIGNATURE <i>Mike Pleasant</i>	TELEPHONE 612 973 2079	DATE 3/1/12
TITLE Vice President	FEIN 21-0841368	ADDRESS CHANGES TO BE NOTED ABOVE

WHEN RESPONDING TO RFQ, INSERT NAME AND ADDRESS IN SPACE ABOVE LABELED 'VENDOR'

GENERAL TERMS & CONDITIONS
REQUEST FOR QUOTATION (RFQ) AND REQUEST FOR PROPOSAL (RFP)

1. Awards will be made in the best interest of the State of West Virginia.
 2. The State may accept or reject in part, or in whole, any bid.
 3. Prior to any award, the apparent successful vendor must be properly registered with the Purchasing Division and have paid the required \$125 fee.
 4. All services performed or goods delivered under State Purchase Order/Contracts are to be continued for the term of the Purchase Order/Contracts, contingent upon funds being appropriated by the Legislature or otherwise being made available. In the event funds are not appropriated or otherwise available for these services or goods this Purchase Order/Contract becomes void and of no effect after June 30.
 5. Payment may only be made after the delivery and acceptance of goods or services.
 6. Interest may be paid for late payment in accordance with the *West Virginia Code*.
 7. Vendor preference will be granted upon written request in accordance with the *West Virginia Code*.
 8. The State of West Virginia is exempt from federal and state taxes and will not pay or reimburse such taxes.
 9. The Director of Purchasing may cancel any Purchase Order/Contract upon 30 days written notice to the seller.
 10. The laws of the State of West Virginia and the *Legislative Rules* of the Purchasing Division shall govern the purchasing process.
 11. Any reference to automatic renewal is hereby deleted. The Contract may be renewed only upon mutual written agreement of the parties.
 12. **BANKRUPTCY:** In the event the vendor/contractor files for bankruptcy protection, the State may deem this contract null and void, and terminate such contract without further order.
 13. **HIPAA BUSINESS ASSOCIATE ADDENDUM:** The West Virginia State Government HIPAA Business Associate Addendum (BAA), approved by the Attorney General, is available online at www.state.wv.us/admin/purchase/vro/hipaa.html and is hereby made part of the agreement provided that the Agency meets the definition of a Cover Entity (45 CFR §160.103) and will be disclosing Protected Health Information (45 CFR §160.103) to the vendor.
 14. **CONFIDENTIALITY:** The vendor agrees that he or she will not disclose to anyone, directly or indirectly, any such personally identifiable information or other confidential information gained from the agency, unless the individual who is the subject of the information consents to the disclosure in writing or the disclosure is made pursuant to the agency's policies, procedures, and rules. Vendor further agrees to comply with the Confidentiality Policies and Information Security Accountability Requirements, set forth in <http://www.state.wv.us/admin/purchase/privacy/noticeConfidentiality.pdf>.
 15. **LICENSING:** Vendors must be licensed and in good standing in accordance with any and all state and local laws and requirements by any state or local agency of West Virginia, including, but not limited to, the West Virginia Secretary of State's Office, the West Virginia Tax Department, and the West Virginia Insurance Commission. The vendor must provide all necessary releases to obtain information to enable the director or spending unit to verify that the vendor is licensed and in good standing with the above entities.
 16. **ANTITRUST:** In submitting a bid to any agency for the State of West Virginia, the bidder offers and agrees that if the bid is accepted the bidder will convey, sell, assign or transfer to the State of West Virginia all rights, title and interest in and to all causes of action it may now or hereafter acquire under the antitrust laws of the United States and the State of West Virginia for price fixing and/or unreasonable restraints of trade relating to the particular commodities or services purchased or acquired by the State of West Virginia. Such assignment shall be made and become effective at the time the purchasing agency tenders the initial payment to the bidder.
- I certify that this bid is made without prior understanding, agreement, or connection with any corporation, firm, limited liability company, partnership, or person or entity submitting a bid for the same material, supplies, equipment or services and is in all respects fair and without collusion or fraud. I further certify that I am authorized to sign the certification on behalf of the bidder or this bid.

INSTRUCTIONS TO BIDDERS

1. Use the quotation forms provided by the Purchasing Division. Complete all sections of the quotation form.
2. Items offered must be in compliance with the specifications. Any deviation from the specifications must be clearly indicated by the bidder. Alternates offered by the bidder as EQUAL to the specifications must be clearly defined. A bidder offering an alternate should attach complete specifications and literature to the bid. The Purchasing Division may waive minor deviations to specifications.
3. Unit prices shall prevail in case of discrepancy. All quotations are considered F.O.B. destination unless alternate shipping terms are clearly identified in the quotation.
4. All quotations must be delivered by the bidder to the office listed below prior to the date and time of the bid opening. Failure of the bidder to deliver the quotations on time will result in bid disqualifications: Department of Administration, Purchasing Division, 2019 Washington Street East, P.O. Box 50130, Charleston, WV 25305-0130
5. Communication during the solicitation, bid, evaluation or award periods, except through the Purchasing Division, is strictly prohibited (W.Va. C.S.R. §148-1-6.6).

Rev. 09/08

State of West Virginia
VENDOR PREFERENCE CERTIFICATE

Certification and application* is hereby made for Preference in accordance with *West Virginia Code*, §5A-3-37. (Does not apply to construction contracts). *West Virginia Code*, §5A-3-37, provides an opportunity for qualifying vendors to request (at the time of bid) preference for their residency status. Such preference is an evaluation method only and will be applied only to the cost bid in accordance with the *West Virginia Code*. This certificate for application is to be used to request such preference. The Purchasing Division will make the determination of the Resident Vendor Preference, if applicable.

1. **Application is made for 2.5% resident vendor preference for the reason checked:**
 Bidder is an individual resident vendor and has resided continuously in West Virginia for four (4) years immediately preceding the date of this certification; or,
 Bidder is a partnership, association or corporation resident vendor and has maintained its headquarters or principal place of business continuously in West Virginia for four (4) years immediately preceding the date of this certification; or 80% of the ownership interest of Bidder is held by another individual, partnership, association or corporation resident vendor who has maintained its headquarters or principal place of business continuously in West Virginia for four (4) years immediately preceding the date of this certification; or,
 Bidder is a nonresident vendor which has an affiliate or subsidiary which employs a minimum of one hundred state residents and which has maintained its headquarters or principal place of business within West Virginia continuously for the four (4) years immediately preceding the date of this certification; or,
2. **Application is made for 2.5% resident vendor preference for the reason checked:**
 Bidder is a resident vendor who certifies that, during the life of the contract, on average at least 75% of the employees working on the project being bid are residents of West Virginia who have resided in the state continuously for the two years immediately preceding submission of this bid; or,
3. **Application is made for 2.5% resident vendor preference for the reason checked:**
 Bidder is a nonresident vendor employing a minimum of one hundred state residents or is a nonresident vendor with an affiliate or subsidiary which maintains its headquarters or principal place of business within West Virginia employing a minimum of one hundred state residents who certifies that, during the life of the contract, on average at least 75% of the employees or Bidder's affiliate's or subsidiary's employees are residents of West Virginia who have resided in the state continuously for the two years immediately preceding submission of this bid; or,
4. **Application is made for 5% resident vendor preference for the reason checked:**
 Bidder meets either the requirement of both subdivisions (1) and (2) or subdivision (1) and (3) as stated above; or,
5. **Application is made for 3.5% resident vendor preference who is a veteran for the reason checked:**
 Bidder is an individual resident vendor who is a veteran of the United States armed forces, the reserves or the National Guard and has resided in West Virginia continuously for the four years immediately preceding the date on which the bid is submitted; or,
6. **Application is made for 3.5% resident vendor preference who is a veteran for the reason checked:**
 Bidder is a resident vendor who is a veteran of the United States armed forces, the reserves or the National Guard, if, for purposes of producing or distributing the commodities or completing the project which is the subject of the vendor's bid and continuously over the entire term of the project, on average at least seventy-five percent of the vendor's employees are residents of West Virginia who have resided in the state continuously for the two immediately preceding years.

Bidder understands if the Secretary of Revenue determines that a Bidder receiving preference has failed to continue to meet the requirements for such preference, the Secretary may order the Director of Purchasing to: (a) reject the bid; or (b) assess a penalty against such Bidder in an amount not to exceed 5% of the bid amount and that such penalty will be paid to the contracting agency or deducted from any unpaid balance on the contract or purchase order.

By submission of this certificate, Bidder agrees to disclose any reasonably requested information to the Purchasing Division and authorizes the Department of Revenue to disclose to the Director of Purchasing appropriate information verifying that Bidder has paid the required business taxes, provided that such information does not contain the amounts of taxes paid nor any other information deemed by the Tax Commissioner to be confidential.

Under penalty of law for false swearing (*West Virginia Code*, §61-5-3), Bidder hereby certifies that this certificate is true and accurate in all respects; and that if a contract is issued to Bidder and if anything contained within this certificate changes during the term of the contract, Bidder will notify the Purchasing Division in writing immediately.

Bidder: U.S. Bank Signed: [Signature]
 Date: 3/7/12 Title: Vice President

*Check any combination of preference consideration(s) indicated above, which you are entitled to receive.

RFQ No. 00VV13872

STATE OF WEST VIRGINIA
Purchasing Division

PURCHASING AFFIDAVIT

West Virginia Code §5A-3-10a states: No contract or renewal of any contract may be awarded by the state or any of its political subdivisions to any vendor or prospective vendor when the vendor or prospective vendor or a related party to the vendor or prospective vendor is a debtor and the debt owed is an amount greater than one thousand dollars in the aggregate.

DEFINITIONS:

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

"Debtor" means any individual, corporation, partnership, association, limited liability company or any other form or business association owing a debt to the state or any of its political subdivisions. "Political subdivision" means any county commission; municipality; county board of education; any instrumentality established by a county or municipality; any separate corporation or instrumentality established by one or more counties or municipalities, as permitted by law; or any public body charged by law with the performance of a government function or whose jurisdiction is coextensive with one or more counties or municipalities. "Related party" means a party, whether an individual, corporation, partnership, association, limited liability company or any other form or business association or other entity whatsoever, related to any vendor by blood, marriage, ownership or contract through which the party has a relationship of ownership or other interest with the vendor so that the party will actually or by effect receive or control a portion of the benefit, profit or other consideration from performance of a vendor contract with the party receiving an amount that meets or exceeds five percent of the total contract amount.

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

Under penalty of law for false swearing (*West Virginia Code §61-5-3*), it is hereby certified that the vendor affirms and acknowledges the information in this affidavit and is in compliance with the requirements as stated.

WITNESS THE FOLLOWING SIGNATURE

Vendor's Name: U. S. Bank

Authorized Signature: [Signature] Date: 3/7/12

State of Minnesota

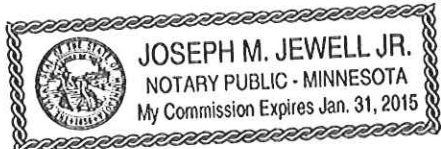
County of Dakota, to-wit:

Taken, subscribed, and sworn to before me this 7 day of March, 2012.

My Commission expires 1-31, 2015.

AFFIX SEAL HERE

NOTARY PUBLIC [Signature]



Current Nebraska Unemployment Insurance Benefits Insert

Front

Better things to do than deal with cashing your unemployment check?

It's a Visa and you are automatically approved. ReliaCard is a prepaid Visa card loaded with your Unemployment Insurance benefit payment. It gives you the power of Visa. It is not a credit card. You're using your own money.

It's Convenient. No more check-cashing fees or waiting in line to cash your check. Use the card for purchases everywhere Visa debit cards are accepted. Get the cash you need at an ATM and/or cash back with a purchase at many merchants.

It's Fast. Your Unemployment Insurance benefit payment is automatically deposited to the card.



ReliaCard Visa is a better way to receive and use your Unemployment Insurance benefit payment.

Back

Get your Unemployment Insurance Benefit Payments on a ReliaCard Visa

Now Available: Unemployment Insurance benefit payments can be made electronically in one of two ways:

- Direct deposit to your personal banking account, or
- Deposit made to a U.S. Bank ReliaCard® Visa® unemployment debit card.

You can choose which way you want to receive your benefit payments. If you make no selection, you will receive a ReliaCard Visa debit card.

If you want your benefit payments to be directly deposited in your bank account, you must request it either on-line at NebraskaWorkforce.com or by telephone at 1-877-725-9918 or 402-458-2500 in the Lincoln area or 402-829-2800 in the Omaha area.



Equal Opportunity Employer Program
Auxiliary aids and services are
available upon request to individuals
with disabilities.
TTY: 402-471-0016

Current Nebraska UI Poster – 11 x 17

NOW THERE'S A BETTER WAY TO GET YOUR UNEMPLOYMENT INSURANCE BENEFIT PAYMENTS!



¡AHORA HAY UNA MANERA MEJOR DE RECIBIR LOS PAGOS DE SU BENEFICIO DE SEGURO DE DESEMPLEO!

- Automatically deposit your unemployment insurance benefits to a U.S. Bank ReliaCard® Visa®.
- You already qualify for this prepaid Visa card. No credit check or bank account is required.

- Deposite automáticamente sus beneficios de seguro de desempleo a una tarjeta Visa® ReliaCard® U.S. Bank (ReliaCard Visa).
- Usted ya califica para esta tarjeta Visa prepagada. No necesita ningún control de crédito o cuenta bancaria.

Nebraska Workforce Development - Department of Labor will begin issuing Unemployment Insurance benefit payments by Direct Deposit or a ReliaCard Visa personal debit card.

El Desarrollo de Empleo de Nebraska - Ministerio de Labor comenzará a publicar todos los pagos de beneficios de Seguro de Desempleo por Depósito Directo o a una tarjeta de débito personal ReliaCard Visa.

The ReliaCard Visa is approved by the Nebraska Workforce Development - Department of Labor as a way to ensure prompt payment of benefits to eligible unemployed workers.

La ReliaCard Visa es aprobada por el Desarrollo de Empleo de Nebraska - Ministerio de Labor como un modo de asegurar el pago pronto de beneficios a trabajadores desempleados elegibles.

ReliaCard is a prepaid Visa debit card - this is not a credit card. When you are eligible for Unemployment Insurance benefit payments, they will automatically be made to your card. You can use the money on the card to make purchases and/or get cash.

La ReliaCard es una tarjeta de débito Visa prepagada - esta no es una tarjeta de crédito. Cuando usted es pagado sus beneficios de seguro de desempleo, serán depositados automáticamente a su tarjeta. Usted puede usar el dinero en la tarjeta para hacer compras y/o conseguir dinero en efectivo.

Benefits of the ReliaCard Visa

More Convenient.

No more check-cashing fees or waiting in line to cash your benefit check. Use the ReliaCard Visa for purchases everywhere Visa debit cards are accepted and get the cash you need at any U.S. Bank or Visa® PLUS® ATM.

Ventajas de la ReliaCard Visa

Conveniente.

No más cargos por cambio de cheques o esperas en línea para cobrar en efectivo su cheque de beneficio. Use la ReliaCard Visa para realizar compras en todas partes donde las tarjetas de débito Visa son aceptadas y consiga el dinero en efectivo que usted necesita en cualquier sucursal U.S. Bank o cajero automático Visa® PLUS®.

Faster.

Authorized benefits will be deposited automatically to the ReliaCard Visa. No more waiting for the check to arrive by mail.

Rápido.

Los beneficios autorizados serán depositados automáticamente a la ReliaCard Visa. No más esperar para que el cheque llegue por correo.

Safer.

No more worries about lost or stolen checks, or the need to carry a lot of cash.

Seguro.

No más preocupaciones sobre cheques perdidos o robados, o la necesidad de llevar mucho dinero efectivo.



Equal Opportunity Employer/Program
Auxiliary aids and services are available
upon request to individuals with disabilities.
TTY: 1-402-471-0016

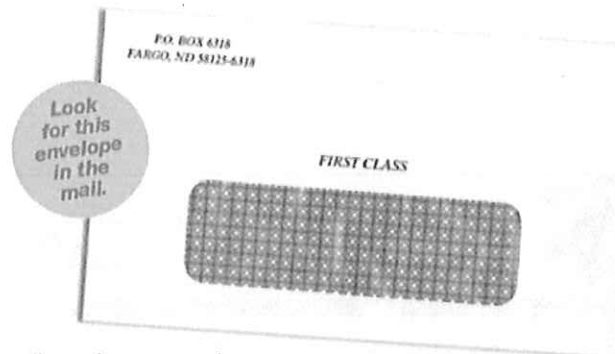
Programa/Empleador ofrece igualdad de oportunidades
Ayuda y servicios auxiliares disponibles para personas discapacitadas
Dispositivo de Telecomunicaciones para Sordos.
TTY: 1-402-471-0016

North Dakota Unemployment Insurance Flyer

*ReliaCard Visa Debit Card –
a better way to receive your
unemployment insurance benefits*

Your Workforce Connection
**JOB
SERVICE**
North Dakota
jobsnd.com

Your new U.S. Bank ReliaCard®
Visa® debit card will arrive as soon
as you are eligible for benefits.



Call to activate your card

Call the toll-free number on the back of your card and follow the instructions for activating the card and selecting your Personal Identification Number (PIN). You will need your PIN to withdraw cash at ATMs and every time you call Customer Service. Memorize your PIN, keep it a secret and never write it on the card or share it with another person.

Sign the back of your card

Be sure to sign your name in the signature box on the reverse side of the card. Your card is not valid until you sign it.

Use your card

Your unemployment insurance benefits will be automatically loaded on to the card after you certify and are found eligible for benefits each week. Use the card to pay bills and make purchases.

Know your balance

Merchants will not know your balance. You can check your balance or transaction history instantly at www.reliacard.com. Balances can also be checked by calling customer service at 866-276-5114.

Complete activation, usage and fee information will come with your card.



Using Your ReliaCard Visa Debit Card is Easy

- 1 Know your balance before you shop**
- 2 Present your card**
The cashier will swipe your card through an authorization machine. If asked to swipe your own card, select the "credit" button and follow the directions on the machine. There is no need to enter your PIN.
- 3 Check your purchase receipt**
Sign the receipt if asked. Make sure the receipt is correct and always keep a copy to track your balance.

North Dakota Unemployment Insurance Check Insert (front)

ReliaCard Visa Debit Card – a better way to receive your unemployment insurance benefits

Your Workforce Connection
JOB SERVICE
North Dakota
jshnd.com

Coming Soon!

**Your U.S. Bank
ReliaCard® Visa®
Debit Card from
Job Service
North Dakota.**



Beginning November 2007, your unemployment insurance benefits will be automatically loaded on to this prepaid Visa debit card after you complete your weekly certification and are found eligible for benefits.

- Make purchases anywhere Visa debit cards are accepted – grocery stores, gas stations, medical facilities
- Shop in stores, online and by mail
- Get cash back with purchases at many businesses like grocery stores and get cash at over one million VisaPLUS® ATMs worldwide

It's convenient

Your unemployment benefits are ready to use once they are automatically deposited on to the card.

It's your own money – not a credit card

Your spending is automatically deducted from your benefits payments on the card.

It's safer than checks or cash

Your ReliaCard Visa debit card can be replaced if lost or stolen.

(Back)



Your Workforce Connection
JOB SERVICE
North Dakota
jshnd.com

Use your card to make purchases anywhere Visa debit cards are accepted.

- Grocery stores
- Restaurants
- Gas stations
- Doctors' offices
- Drug stores



Using the card is easy!

Hand the card to the cashier and ask to sign the receipt.

- The money comes directly from your card account
- No interest will be charged
- No need to enter a PIN

Use it for Internet, phone and mail-order purchases.

You are protected with the U.S. Bank Zero Liability Policy. If your card is ever lost or stolen, you are not responsible for any unauthorized transactions.*

*U.S. issued cards only. The U.S. Bank Zero Liability Policy does not apply to ATM transactions, or to PIN transactions not processed by Visa. See the Cardholder Agreement for details.

Ongoing Cardholder Education – Sample monthly cardholder statement inserts

Did you know?



With these helpful hints, use your U.S. Bank Prepaid Visa® card and enjoy all of its convenience.

Your U.S. Bank Prepaid Visa card is easy to use for everyday purchases at millions of locations worldwide—anywhere Visa debit cards are accepted. Just remember some helpful hints and how to handle a few special situations:

Know your balance: When you make a purchase or ATM withdrawal, record it and deduct the amount from your balance immediately.

Gas stations: Paying at the pump may result in a decline. Instead, go inside, pay the attendant a specific amount before you pump, and sign the receipt.

Restaurants: When paying a restaurant tab, keep in mind that you may need to have enough in your account for the dining bill and a 15-20% tip for the transaction to be approved.

Hotels: After check-out, the "hold" on your card may take a few days to be removed.

Split payment: To make a purchase greater than the balance of the card, you can use cash, check, or another card to make up the difference. Just tell the cashier how much to deduct from your U.S. Bank Prepaid Visa card and pay the remainder with another form of payment.

Enjoy the convenience of your U.S. Bank Prepaid Visa Card.



999764

Did you know?



You can make purchases anywhere Visa® debit cards are accepted.

Yet another reason to pay with your U.S. Bank Prepaid Visa card.

Just hand your card to the cashier and ask to sign the receipt.

- The money comes directly from your U.S. Bank Prepaid Visa account.
- No interest is charged.
- No need to enter your Personal Identification Number (PIN).

Use it for Internet, phone, and mail-order purchases, too.

- With the U.S. Bank Zero Liability Policy, if your card is ever lost or stolen, you are not responsible for any unauthorized transactions.*

Your card is welcome at millions of locations worldwide, including:

- Grocery stores ■ Movie theaters ■ Doctors' offices
- Restaurants ■ Gas stations ■ Drug stores

Remember to sign for your purchases and enjoy all the convenience of your U.S. Bank Prepaid Visa Card.

*The U.S. Bank Zero Liability Policy covers U.S.-issued cards only, and does not apply to commercial credit cards, ATM transactions, or PIN transactions not processed by Visa. Cardholder must notify U.S. Bank promptly of unauthorized use. See your Cardholder Agreement for more details.





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Attachment E – Reporting Samples

To help provide a better visualization of our standard and custom reporting capabilities, we have provided the following report samples:

Sample Reports – sensitive data redacted

Number of New Cards Created – Report No. 3000 – Daily

Beginning of Report

00U21 US BANK NEW ACCOUNT 08-18-10 WEDNESDAY 3000-002-001 PAGE 1
P.O. BOX 7235 CARD MANAGEMENT
SIOUX FALLS SD 571177235

CARDHOLDER NUMBER	CARD REASON	CARDHOLDER NAME 1	ACCT TYPE	ACCT NUMBER	USER ID / OPERATOR
MBR BRANCH	STATUS CODE	CARDHOLDER NAME 2			
OFFSET EXPIRATION		ADDRESS LINE 1			
CUSTOMER NUMBER		ADDRESS LINE 2			
		CITY		ST	ZIP +4

TITLE PREFIXNUMBER-446053190

0031	7	JUNE	DDA/TRAN 31901	W93					
000	0000000		SAV	00000000000					
8822	08-31-13	CENTER ST	CRCD/LOC						
		IONIA MI 48846							
SVC CHG PLN1	052	NXT DT 08-25-10	SVC CHG PLN2	NXT DT 00-00-00	WAIVE FLAG	OPT DEBIT PAD	IND N	TYPE N	AMT
									0
WV SVC CHG P		0							
OPT PERSONAL LMTS	N	AGGREGATE LIMIT	AMT 0	TRAN 000	DEP CASH BACK	AMT 0			
		PIN LIMITS	ATM CASH OUT	AMT 1000	TRAN 010	PURCHASES	AMT 2000	TRAN 010	
		NON PIN LIMITS	CASH ADVANCE	AMT 1000	TRAN 002	PURCHASES	AMT 3000	TRAN 010	
		A2A LIMITS	PAYMENTS	AMT 3000	TRAN 010	TRANSFERS	AMT 1500	TRAN 010	

008	7	LEANNE	DDA/TRAN 31904	BATCH					
000	0000000		SAV	00000000000					
0000	08-31-13	SCOTCH PINE ST	CRCD/LOC						
		MUSKEGON MI 49444							
SVC CHG PLN1	052	NXT DT 09-17-10	SVC CHG PLN2	NXT DT 00-00-00	WAIVE FLAG	OPT DEBIT PAD	IND N	TYPE N	AMT
									0
WV SVC CHG P		0							
OPT PERSONAL LMTS	N	AGGREGATE LIMIT	AMT 0	TRAN 000	DEP CASH BACK	AMT 0			
		PIN LIMITS	ATM CASH OUT	AMT 1000	TRAN 010	PURCHASES	AMT 2000	TRAN 010	
		NON PIN LIMITS	CASH ADVANCE	AMT 1000	TRAN 002	PURCHASES	AMT 3000	TRAN 010	
		A2A LIMITS	PAYMENTS	AMT 3000	TRAN 010	TRANSFERS	AMT 1500	TRAN 010	

0146	7	SHANNON	DDA/TRAN 31904	W951					
000	0000000		SAV	00000000000					
2505	08-31-13	MAGNOLIA	CRCD/LOC						
		FLAT ROCK MI 48134							
SVC CHG PLN1	052	NXT DT 08-22-10	SVC CHG PLN2	NXT DT 00-00-00	WAIVE FLAG	OPT DEBIT PAD	IND N	TYPE N	AMT
									0
WV SVC CHG P		0							
OPT PERSONAL LMTS	N	AGGREGATE LIMIT	AMT 0	TRAN 000	DEP CASH BACK	AMT 0			
		PIN LIMITS	ATM CASH OUT	AMT 1000	TRAN 010	PURCHASES	AMT 2000	TRAN 010	
		NON PIN LIMITS	CASH ADVANCE	AMT 1000	TRAN 002	PURCHASES	AMT 3000	TRAN 010	
		A2A LIMITS	PAYMENTS	AMT 3000	TRAN 010	TRANSFERS	AMT 1500	TRAN 010	



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End of Report

00U21 US BANK NEW ACCOUNT 08-18-10 WEDNESDAY 3000-002-001 PAGE 659
P.O. BOX 7235 CARD MANAGEMENT
SIOUX FALLS SD 571177235

CARDHOLDER NUMBER CARD REASON CARDHOLDER NAME 1 ACCT TYPE ACCT NUMBER USER ID
MBR BRANCH STATUS CODE CARDHOLDER NAME 2 OPERATOR
OFFSET EXPIRATION ADDRESS LINE 1
CUSTOMER NUMBER ADDRESS LINE 2
CITY ST ZIP +4

REPORT TOTALS:

NO OF NO OF
ACCOUNTS CARDS
2,542 2,542

Number of New Enrollments Accepted - Report No. 886 - Daily

Beginning of Report Only

00U21 US BANK STORED VALUE BATCH MAINT. REPORT 08/19/10 THURSDAY 886-SET-01 PAGE 1
P.O. BOX 7235 CARDBASE MANAGEMENT SYSTEM

SIOUX FALLS SD 57117 7235

PREFIX: 446053660 IDAHO UNEMPLOYMENT

FILEID:

TRAN ACCT CARD NUMBER CARDHOLDER NAME PARTICIPANT ID TRAN AMOUNT USER DATA

			CYNTHIA	ID0202	0101	.00	SUCCESSFUL TRANSACTION
			DEBBIE	ID0202	0101	.00	SUCCESSFUL TRANSACTION
			BYRON	ID0202	0101	.00	SUCCESSFUL TRANSACTION
			PATRICIA	ID0202	0101	.00	SUCCESSFUL TRANSACTION
			RICHARD	ID0202	0101	.00	SUCCESSFUL TRANSACTION
			CURTIS	ID0202	0101	.00	SUCCESSFUL TRANSACTION
			BOBBY	ID0202	0101	.00	SUCCESSFUL TRANSACTION
			SAMUEL	ID0202	0101	.00	SUCCESSFUL TRANSACTION
			SANTIAGO	ID0202	0101	.00	SUCCESSFUL TRANSACTION
			JUAN	ID0202	0101	.00	SUCCESSFUL TRANSACTION
			ANTHONY	ID0202	0101	.00	SUCCESSFUL TRANSACTION
			JASON	ID0202	0101	.00	SUCCESSFUL TRANSACTION
			KELLY	ID0202	0101	.00	SUCCESSFUL TRANSACTION
			PARIS	ID0202	0101	.00	SUCCESSFUL TRANSACTION
			CHRIS	ID0202	0101	.00	SUCCESSFUL TRANSACTION
			KERRY	ID0202	0101	.00	SUCCESSFUL TRANSACTION
			ELIZABETH	ID0202	0101	.00	SUCCESSFUL TRANSACTION
			DEVIN	ID0202	0101	.00	SUCCESSFUL TRANSACTION



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Number of New Enrollments Rejected – Report No. 887 – Daily

00U21 US BANK STORED VALUE BATCH MAINT. REJECTS 08/19/10 THURSDAY 887-SET-01 PAGE 1
P.O. BOX 7235 CARDBASE MANAGEMENT SYSTEM

SIoux FALLS SD 57117 7235

PREFIX: 446053210 WASHINGTON DCS

FILEID: - -

TRAN ACCT	CARDHOLDER NUMBER	CARDHOLDER NAME	PARTICIPANT ID	TRAN	AMOUNT	REJECT REASON
USER DATA						
321		CELENA	D365	0101	.00	206-DUPLIC PARTICIPANT ID
321		MICHELLE	D54	0101	.00	206-DUPLIC PARTICIPANT ID

Number of New Cards Created – Report No. 2510 – Monthly

00U21 US BANK CARD INVENTORY 08-18-10 WEDNESDAY 2510-002-001 PAGE 1
P.O. BOX 7235 CARD MANAGEMENT
SIoux FALLS SD 571177235

TITLE PREFIX NUMBER: 446053190

TOTALS PREFIX NUMBER: 446053190

487,563 TOTAL NO OF CARDS
443,713 TOTAL CARDS ACTIVATED
3,861 TOTAL CARDS ACTIVATED FOR REPORTED MONTH
43,850 TOTAL CARDS NOT ACTIVATED

Cards Never Activated with Issue Date & Expiration Date – Report No. 3510 – Daily

Beginning of Report Only

00U21 US BANK CARDS NEVER ACTIVATED 08-18-10 WEDNESDAY 3510-001-001 PAGE 1
P.O. BOX 7235 CARD MANAGEMENT
SIoux FALLS SD 571177235

CARDHOLDER NUMBER	CARDHOLDER NAME 1	CARDHOLDER NAME 2	CARDHOLDER ACCOUNT	DDA/TRAN ACCOUNT	SAV ACCOUNT	LOC	ISSUE DATE	EXPIRE DATE
TITLE PREFIX NUMBER: 446053190								
	CINDY		31900				05-20-04	05-31-06
	CHERYL		3190				10-03-08	11-30-11
	TONDALAYA		31900				10-03-08	11-30-11
	LULA		31900				10-03-08	11-30-11
	CHARISA		3190				10-03-08	11-30-11
	JILL		31900				11-08-05	11-30-08
	FATINA		31900				08-04-10	09-30-13
	JUDY		3190				11-08-05	11-30-08
	PATRICIA		3190				11-08-05	11-30-08
	CANDI		3190				11-08-05	11-30-08
	MARYANNE		31900				11-08-05	11-30-08
	BARBARA		3190				10-03-08	11-30-11
	GLORIA		31900				10-03-08	11-30-11
	BEVERLY		319				11-08-05	11-30-08



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Cards Returned – Report No. 3050 – Daily

00U21 US BANK RECOVERED/RETURNED CARDS 08-18-10 WEDNESDAY 3050-001-001 PAGE 1
P.O. BOX 7235 CARD MANAGEMENT
SIOUX FALLS SD 571177235

CARDHOLDER NUMBER	CARDHOLDER NAME	ACTION REPORTED	FEE ASSESSED	CARD STATUS	DATE REC/RET	USERID OPERATOR
-------------------	-----------------	-----------------	--------------	-------------	--------------	-----------------

TITLE PREFIX NUMBER: 446053300

44605	██████████	STEVEN ██████████	RETURNED	0.00	7 08/17/2010	WU21037
-------	------------	-------------------	----------	------	--------------	---------

TOTALS PREFIX NUMBER: 446053300

CARDS RECOVERED:	0
CARDS RETURNED:	1
FEES ASSESSED:	0.00

REPORT TOTALS:

CARDS RECOVERED:	0
CARDS RETURNED:	1
FEES ASSESSED:	0.00

Inbound ACH Reject Report – Report No. 9525 – Daily

00U21 US BANK INBOUND ACH REJECT REPORT 04:04:54 08-19-10 THURSDAY 9525-001-001 PAGE 1
P.O. BOX 7235 CARD MANAGEMENT
SIOUX FALLS SD 571177235

PARTICIPANT ID	CARDHOLDER NAME	TRANS AMOUNT	TRAN DESC	EFFECTIVE DATE	ACH TRACE NUMBER	REJECT REASON	OFAC REJ/CDE SUSPECT
----------------	-----------------	--------------	-----------	----------------	------------------	---------------	----------------------

PREFIX NUMBER :

██████████	ANTHONY ██████████	117.00	CR	08-19-10	04200001	UNABLE TO LOCATE ACCOUNT D	
██████████	DAVID ██████████	122.00	CR	08-19-10	04200001	UNABLE TO LOCATE ACCOUNT D	
██████████	FELECIA ██████████	202.00	CR	08-19-10	042000013	UNABLE TO LOCATE ACCOUNT D	
██████████	GARIN ██████████	138.00	CR	08-19-10	0420000	UNABLE TO LOCATE ACCOUNT D	
██████████	LATEESHA ██████████	81.00	CR	08-19-10	04200001	UNABLE TO LOCATE ACCOUNT D	
██████████	MARY ██████████	117.00	CR	08-19-10	04200001	UNABLE TO LOCATE ACCOUNT D	
██████████	SABRINA ██████████	238.00	CR	08-19-10	0420000	UNABLE TO LOCATE ACCOUNT D	
██████████	SABRINA ██████████	25.00	CR	08-19-10	0420000	UNABLE TO LOCATE ACCOUNT D	

TOTAL REJECTED	AMOUNT REJECTED	NET REJECTED
8	1,040.00	1,040.00



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Inbound ACH Summary Report – Report No. 9526 – Daily

00U21 US BANK INBOUND ACH SUMMARY 04:04:47 08-19-10 THURSDAY 9526-001-001 PAGE 1
P.O. BOX 7235 CARD MANAGEMENT
SIOUX FALLS SD 57117235

PREFIX	TOTAL CREDIT	TOTAL DEBIT	TOTAL TRANS
446053230	1,162,712.00	0.00	4,510
446053280	343,650.37	0.00	2,433
446053540	158,614.00	0.00	267
446053610	351,590.00	0.00	1,966
446053640	4,761.63	0.00	7
446053650	62,386.04	0.00	502

Cards Lost, Stolen or suspected Fraud – Report No. 3010

00U21 US BANK P.O. BOX 7235 SIOUX FALLS SD 57117235		VISA NEGATIVE FILE MAINTENANCE CARD MANAGEMENT			08-15-09	WRENY	3010-113-001	PAGE
CARDHOLDER NUMBER /CARD ID/OPERATOR	CARD STATUS	REASON CODE	DATE OVERSICKE	TIME MESSAGE	VIACAT CODE	ACTION CODE	INQUIRY DATE	CRD REGION
0225885700	2	L	09-15-08	15:49:29	ABD	LOST/ST/FRAUD	11-30-09	
0451055								
0229797900	2	L	09-15-08	12:15:00	ABD	LOST/ST/FRAUD	08-31-10	
0351057								
0233573400	2	L	09-15-08	15:24:54	ABD	LOST/ST/FRAUD	02-28-10	
0451049								
0226829200	2	L	09-15-08	09:05:10	ABD	ST/NO FRAUD	06-30-10	
0351090								
0237847600	2	L	09-15-08	12:50:04	ABD	LOST/ST/FRAUD	11-30-09	
0351099								
0240190000	1		09-15-08	16:23:23	ABD	ERR	07-30-10	
0351097								
0240521200	2	L	09-15-08	08:28:04	ABD	LOST/ST/FRAUD	07-31-10	
0351098								
0244416000	2	L	09-15-08	14:21:37	ABD	LOST/ST/FRAUD	08-31-10	
0351092								
0244020400	2	F	09-15-08	10:41:04	DO NOT ABD		// -	
0351091								
0245050000	2	L	09-15-08	16:06:37	ABD	LOST/ST/FRAUD	10-31-09	
0351096								
0250251400	2	L	09-15-08	11:12:01	ABD	ST/NO FRAUD	09-30-10	
0351093								
0251505600	2	L	09-15-08	17:00:05	ABD	LOST/ST/FRAUD	11-30-09	
0351095								
0252603000	2	L	09-15-08	10:44:37	ABD	LOST/ST/FRAUD	01-31-09	
0351094								
0254700200	2	F	09-15-08	09:11:20	ABD	ERR	10-31-10	
0351090								
0260914100	2	L	09-15-08	15:29:23	ABD	LOST/ST/FRAUD	02-28-10	
0351094								
0261889200	2	S	09-15-08	03:12:33	ABD	STOLEN/ST/FRAUD	09-30-09	
0351094								
0263697400	2	L	09-15-08	14:41:00	ABD	LOST/ST/FRAUD	09-30-10	
0351094								
0264914000	2	L	09-15-08	17:05:32	ABD	LOST/ST/FRAUD	08-31-10	
0451090								
0264000000	2	L	09-15-08	17:05:57	ABD	LOST/ST/FRAUD	09-31-10	
0351097								
0272649200	2	L	09-15-08	08:08:34	ABD	LOST/ST/FRAUD	07-31-10	
0351090								
0272657800	2	S	09-15-08	15:54:13	ABD	STOLEN/ST/FRAUD	02-28-10	
0351096								



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Date and time ACH funding files are posted and made available to cardholders

— Forwarded by Roxanne M Wernke@NUSS on 09/20/2010 08:10 AM —

From: <ACHPRODUCTION@USBANK.COM>
To:
Date: 09/20/2010 04:05 PM
Subject: ACH BATCH CONFIRMATION FOR ORSTREAS KEY456

U. S. BANK ACH BATCH CONFIRMATION

RUN DATE: 09/19/10 16:02 COMPANY ID: 900010727 NAME: OR CHILD SUPPORT
POINT NAME: ORSTREAS CR CSPAY3 FILE NAME: ORSTREAS
FILE CREATION DATE: 09/19/10 FILE CREATION TIME: 13:19

EFFECTIVE DATE	SEC	ENTRY DESC	BATCH NUMBER	ENTRY/ ADDENDA	DEBIT AMOUNT	CREDIT AMOUNT
09/20/10	PPE	CS PAYMENT	0000014	6,360	.00	530,603.85
TOTAL BATCHES:				1	6,360	530,603.85

*** ACH SERVICES RECEIVED YOUR ACH BATCHES FOR PROCESSING ***

DO NOT REPLY TO THIS EMAIL.
IF THIS CONFIRMATION IS RECEIVED IN ERROR,
PLEASE CONTACT YOUR FILE PROCESSOR: OREGON STATE TREA
FOR OTHER INQUIRIES, PLEASE CALL US BANK ACH PRODUCTION AT 603-944-7509.
*** E N D O F R E P O R T ***

1. US Bank ACH Services sends a daily confirmation of funding files received from the agency.
2. Relationship Manager queries StarView for FIS processing of the files.
3. FIS processing of files is subject to agency-specified SLA.
4. When Relationship Manager confirms processing of files, cardholders have immediate access to funds.
5. A confirmation email is sent to the agency.

NOTE: This system works especially well when U.S. Bank is the ODFI.

Attachment F – Disaster Recovery Plan

Formal Disaster Recovery Plan (DRP) in Place

Although there are certain aspects of the U.S. Bank Disaster Recovery Plan that can be discussed and described in general terms, U.S. Bank is required by Federal Law to hold the specific details of its data security and disaster recovery methodologies as proprietary and highly confidential. We are able to provide in this response, an overview of the plan that has been cleansed of the most confidential information. It does explain (in layman's terms) the essential concepts, methodologies and metrics we utilize in establishing a secure and redundant processing environment.

We operate under Corporate Business Continuity Policies and Standards which includes ongoing continuity plan development across all critical lines of business, periodic testing of systems and plans for viability, command and control processes, and significant management and government oversight. Because the security and business contingency plans of U.S. Bank must always be protected in order to minimize risks (especially in this current and un-stable geo-political environment), this information must be held as confidential, and can only be shared with federal regulatory agencies. All three agencies – FFIEC, SEC and OCC mandate the confidentiality of our business contingency plans by regulation. This will also be the case with other large banks that may be responding to this RFP as well as any large bank that is a subcontractor to any other entity responding to this RFP. If you find this not to be the case, we can only say that the respondent (bank) is providing such information contrary to Federal Law, or the respondent (bank) is not considered by the governing federal agencies to be "vital."

Non-bank responders and smaller banks can provide exact details (hard copy) of their disaster recovery plans because they are not considered vital to the ongoing business and commerce of the country. U.S. Bank, as the fifth largest financial institution in the United States, is not allowed to provide such information; however, we are able to provide a certain amount of general information in RFP responses, and we can also address specific questions from our clients on an individual basis as long as we do not jeopardize the overall security of our systems.

Finally, if any agency administrator ever desires, U.S. Bank will arrange for a personal on-site (Minneapolis) meeting with one or more of the senior staff of our Corporate Contingency Planning Group, where detailed discussions and demonstrations of our Disaster Recovery and Contingency Planning processes and methodologies can be accommodated. This is a standing offer made to all of our over 5,000 federal, state and local government client/partners in lieu of being able to provide hard copy documentation of our Disaster Recovery and Business Contingency Planning processes.

Disaster Recovery Allowable Discussion

Following is an overview of the disaster recovery components most important to the EPC program described in this RFP response.

Card Processing

U.S. Bank's prepaid debit processor, FIS Corporation, has developed a fully redundant disaster recovery processing procedure at a FIS-owned, remote (co-located) data center. This environment contains the hardware, software, and telecommunication infrastructure necessary to seamlessly support transaction switching and routing in the event of a disaster at the primary processing center. Transaction data is replicated to this back-up location daily in real time.

Recovery Point Objective (RPO) is zero data loss and Recovery Time Objective (RTO) is 30 minutes.

FIS' network currently embodies several network architectures. The recovery of each of these platforms is unique and is the same whether the failure occurs at either of the FIS Wisconsin-based processing centers; the Brown Deer Operations Center or the Oak Creek Datacenter. U.S. Bank and FIS are confident that the contingency plan and process currently in place would cause minimal cardholder inconvenience were interruption in service to actually occur. In the event of a disruption, the FIS Strategic Network Solution (SNS) can be quickly recovered by switching to the SunGard recovery facility in North Bergen, New Jersey. At SunGard, the SNS backup router (hot mode) is a mirrored image of the production environment of both the Brown Deer Operations Center and the Oak Creek Datacenter. The requisite SNS core equipment is owned, maintained, tested and monitored by FIS on a 24-hour basis, thereby accommodating rapid recovery.

The FIS Legacy network is recovered by switching a DS3 circuit supporting the affected clients to SunGard via digital access cross connection service in the AT&T Milwaukee office. The associated modems and CSUs are obtained via 24-hour notification contracts with the appropriate vendors. The required common core network infrastructure (including multiplexers) is facilitated and discharged via contracts with SunGard itself. FIS regularly reviews its equipment and circuit requirements relative to the recovery of the client networks it supports and manages. These needs are then used to modify the associated disaster recovery equipment (DCRE) vendors. FIS conducts service continuity tests on a quarterly basis, each rotated to include different applications and sites each quarter. Every application is tested at least once per year. Tests are conducted in both a "live" and simulated environment.

Visa Support

Visa operates the world's largest and most reliable payment processing and settlement system – VisaNet. With the ability to accommodate more than 10,000 transaction messages per second, and more than 100 billion transactions annually, Visa ensures the safest and most reliable transaction processing platform available. Visa branding on U.S. Bank prepaid debit cards provides cardholders with maximum assurance that, should a disaster ever occur, operations will continue uninterrupted.

Visa's disaster recovery plan is also not available for public viewing because of the vital nature of their operations in the U.S. and throughout the world; however agencies should know that its deployment in the case of an emergency, is available in addition to all other business continuity plans that are in place. Visa would be able to serve as a stand-in and accept transactions up to a prearranged authorization dollar amount.

Customer Service

All customer service systems are fully-redundant and capable of providing uninterrupted service to the cardholder base in all situations. Although it has never occurred, if an unusual surge or interruption takes place, FIS, our preferred customer service provider, has a robust business continuity plan in place for the Madison, WI customer service call center. Under such circumstances, cardholder calls would be redirected via AT&T's Quick Call Allocator (QCA) to the FIS-River Center. Disaster Recovery IVRs for prepaid debit cardholders are installed at

River Center (hot mode) in order to provide automated handling of calls until staff can relocate to Milwaukee for live-operator coverage.

Card Production

For card personalization, packaging and mailing, U.S. Bank utilizes the U.S. Bank Card Fulfillment Center in Fargo, North Dakota. If the Fargo center were to suffer an event that required U.S. Bank to invoke its business recovery plan, card production for prepaid debit card accounts could be switched to the FIS card production facility in Willowbrook, IL.

While U.S. Bank and FIS have never needed to invoke the U.S. Bank/ FIS disaster recovery plan, potential events that could trigger execution of the plan include; an act of God (fire, flood, weather condition, or earthquake), and any act of public enemy, war, insurrection, riot or explosion. While it is U. S. Bank's belief that, following any such disasters, re-establishment of full card production and processing will be achieved within 48 hours, it is possible that certain devastating environmental issues beyond our control could cause this to be unavoidably delayed.

Business Operations

All prepaid debit card business functions are conducted at the U.S. Bank Plaza in Minneapolis, MN, while processing occurs at the FIS site in Madison, WI. If a disruption should occur at the U.S. Bank Plaza, our Business Continuity Plan calls for the immediate resumption of Prepaid Debit Card business at the U.S. Bank Headquarters located in the U.S. Bank Tower – approximately 3 blocks from the U.S. Bank Plaza. Access to all client data and business applications would be preserved because the servers that host all business information are located in St. Paul, MN – with multiple, co-located backup sites.

DRP Updated and Tested Annually

We annually update, exercise and test our disaster recovery plan and demonstrate its ability to recover its major systems and applications. In addition, as a regulated entity, our continuity processes and tests are reviewed periodically by our regulatory agencies – Federal Financial Institutions Examination Council (FFIEC), Securities Exchange Commission (SEC) and the Office of the Comptroller of Currency (OCC).

Recovery Times

Because many problems experienced are unique, and some may not meet the standards to invoke the disaster recovery plan, recovery times may vary. However, it goes without saying that U.S. Bank will do everything necessary to resolve any and all problems as quickly as possible, and that our true disaster recover times meet the standards set forth for by Federal regulators for financial institution of our size.