



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

## Header

List View

## General Information

## Contact

## Default Values

## Discount

## Document Information

Procurement Folder: 99420

SO Doc Code: CRFQ

Procurement Type: Central Master Agreement

SO Dept: 0323

Vendor ID: VS0000004832

SO Doc ID: WWW1600000001

Legal Name: KeyCorp

Published Date: 8/26/15

Alias/DBA:

Close Date: 9/3/15

Total Bid: \$0.00

Close Time: 13:30

Response Date: 09/03/2015

Status: Closed

Response Time: 12:28

Solicitation Description: Addendum No. 3; EPCS Card Services for Workforce.

Total of Header Attachments: 0

Total of All Attachments: 0



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

State of West Virginia  
Solicitation Response

Proc Folder : 99420

Solicitation Description : Addendum No. 3; EPCS Card Services for Workforce.

Proc Type : Central Master Agreement

Date issued	Solicitation Closes	Solicitation No	Version
	2015-09-03 13:30:00	SR      0323   ESR09031500000000851	1

<b>VENDOR</b>
VS0000004832  KeyCorp

<b>FOR INFORMATION CONTACT THE BUYER</b> Melissa Pettrey (304) 558-0094 melissa.k.pettrey@wv.gov
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<b>Signature X</b>	<b>FEIN #</b>	<b>DATE</b>
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All offers subject to all terms and conditions contained in this solicitation

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

Comm Code	Manufacturer	Specification	Model #
84120000			

Extended Description :	Vendor is to use Exhibit "A" Pricing Page to capture cost for services.Exhibit "A" must be submitted with bid response.
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September 3, 2015

Melissa Pettrey, Buyer  
State of West Virginia  
Department of Administration, Purchasing Division  
2019 Washington Street, East  
Charleston, West Virginia 25305-0130

Re: CRFQ 0323 WWV1600000001

Dear Ms. Pettrey,

On behalf of KeyBank National Association (Key), we thank you for this opportunity to present a proposal for Electronic Payment Card (EPC) and Direct Deposit Services (CRFQ 0323 WWV1600000001) to the WorkForce West Virginia, Unemployment Compensation Division.

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

In light of the expedited conversion timeline that WorkForce West Virginia is facing, we would like to highlight that our team has recently converted **15** JP Morgan Chase prepaid benefit card programs over to Key Bank in the last 6 months and is on schedule to convert another **13** as of today's date. Specific to West Virginia, Key has been given verbal award notification of conversion for the West Virginia Bureau of Child Support Enforcement prepaid program. Additionally, our solution includes use of a proven file translation process which allows the Agency to leverage existing file formats, thus limiting the amount of development and technical resources required for a transition.

Key understands the State's desire to procure "the best value services" that meet the requirements of the RFQ in the most timely and efficient manner, and to be flexible to allow for growth and change to its processes.

To that end, our proposal reflects considerable time and effort we have taken to review and understand your objectives. We believe a decision by the Agency to grow a relationship will allow us to provide you and your claimants with immediate and long term measurable benefits, including:

- **No-cost proposal to the Agency** for all services
- **Additional \$40,000 budget** to support the transition of Prepaid Debit card and Direct Deposit

## Services

- **Highly trained Lean Six Sigma certified personnel** to assist the State in all transition efforts and ongoing process reviews focused on efficiency
- Cutting-edge technology that allows the Agency to keep their existing enrollment file layout, which will **significantly reduce** the need for use of scarce WV **technology development resources**
- **Financial capability tools** paired with a vast **KeyBank network** of no cost cash access locations for your claimants – including an exclusive arrangement with WesBanco and the Allpoint network.

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

We look forward to expanding our relationship to serve you with innovative financial solutions customized to meet your unique needs. We have deployed the Agency's required services across some of the largest and most complex government clients in the country and are proud of the consistent results. In 2014, the **Phoenix-Hecht Treasury Management Monitor™ awarded Key ratings of "A+" or "A"** across a comprehensive range of treasury management categories, while the American Customer Service Index (ACSI) indicates that Key is one of only two of the nation's largest banks that improved its overall customer satisfaction score for two consecutive years.

From implementation to daily operational activities, the Agency can be assured that the best services and solutions in the payments industry will be provided by Key.

Thank you again for the opportunity to respond to your Electronic Payment Card (EPC) and Direct Deposit Services, and for your consideration of Key. Should you have any questions, please don't hesitate to reach out directly to Relationship Manager, Charley Wise, at 614-460-3479, or Tracey Ferrara, Vice-President, Public Sector Cards & Payments at 216-689-7782. We are the Agency's primary contacts and are authorized to represent the bank.

Sincerely,



**Charles Wise**  
Vice President  
Senior Relationship Manager  
Public Sector Banking  
KeyBank  
614-460-3479  
[Charles.Wise@key.com](mailto:Charles.Wise@key.com)



**Tracey Ferrara**  
Vice President  
State Government Cards & Payments  
Public Sector Cards and Payments  
KeyBank  
216-689-7782  
[Tracey\\_A\\_Ferrara@keybank.com](mailto:Tracey_A_Ferrara@keybank.com)



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

State of West Virginia  
Request for Quotation  
14 — Financial

Proc Folder: 99420

Doc Description: Electronic Payment Card Services and direct deposit services

Proc Type: Central Master Agreement

Date Issued	Solicitation Closes	Solicitation No	Version
2015-08-07	2015-08-27 13:30:00	CRFQ 0323 WWV1600000001	1

**BID RECEIVING LOCATION**

BID CLERK

DEPARTMENT OF ADMINISTRATION

PURCHASING DIVISION

2019 WASHINGTON ST E

CHARLESTON

WV 25305

US

**VENDOR**

Vendor Name, Address and Telephone Number:

**FOR INFORMATION CONTACT THE BUYER**

Melissa Pettrey  
(304) 558-0094  
melissa.k.pettrey@wv.gov

Signature X

FEIN #

34-0797057

DATE

8/3/15

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

INVOICE TO		SHIP TO	
WORKFORCE WEST VIRGINIA FISCAL & ADMINISTRATIVE MANAGEMENT- 5301 112 CALIFORNIA AVE CHARLESTON WV25305-0112 US		WORKFORCE WEST VIRGINIA OFFICE OF ADMIN. SUPPORT - 5302 112 CALIFORNIA AVENUE CHARLESTON WV 25305-0112 US	

Line	Comm Ln Desc	Qty	Unit Issue	Unit Price	Total Price
1	Electronic Payment Card (EPC) and direct deposit services	0.00000	EA		

Comm Code	Manufacturer	Specification	Model #
84120000			

**Extended Description :**

Vendor is to use Exhibit "A" Pricing Page to capture cost for services.Exhibit "A" must be submitted with bid response.

WWV160000001	<b>Document Phase</b> Final	<b>Document Description</b> Electronic Payment Card Services and direct deposit services	<b>Page 3</b> of 3
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# **ADDITIONAL TERMS AND CONDITIONS**

See attached document(s) for additional Terms and Conditions

**ADDENDUM ACKNOWLEDGEMENT FORM**  
**SOLICITATION NO.: WWV160000001**

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

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

**Addendum Numbers Received:**

(Check the box next to each addendum received)

☒ Addendum No. 1                      ☐ Addendum No. 6

☒ Addendum No. 2                      ☐ Addendum No. 7

☒ Addendum No. 3                      ☐ Addendum No. 8

☐ Addendum No. 4                      ☐ Addendum No. 9

☐ Addendum No. 5                      ☐ Addendum No. 10

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

Key Bank  
\_\_\_\_\_  
Company  
Charles W. W.   
\_\_\_\_\_  
Authorized Signature  
8/3/15  
\_\_\_\_\_  
Date

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



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

State of West Virginia  
Request for Quotation  
14 - Financial

Proc Folder: 99420

Doc Description: Addendum No. 1 EPCS

Proc Type: Central Master Agreement

Date Issued	Solicitation Closes	Solicitation No	Version
2015-08-21	2015-09-01 13:30:00	CRFQ 0323 WWV1600000001	2

#### BID RECEIVING LOCATION

BID CLERK

DEPARTMENT OF ADMINISTRATION

PURCHASING DIVISION

2019 WASHINGTON ST E

CHARLESTON

WV 25305

US

#### VENDOR

Vendor Name, Address and Telephone Number:

#### FOR INFORMATION CONTACT THE BUYER

Melissa Pettrey  
(304) 558-0094  
melissa.k.pettrey@wv.gov

Signature X

FEIN #

34-0797057

DATE

8/3/15

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



INVOICE TO		SHIP TO	
WORKFORCE WEST VIRGINIA FISCAL & ADMINISTRATIVE MANAGEMENT- 5301 112 CALIFORNIA AVE CHARLESTON WV25305-0112 US		WORKFORCE WEST VIRGINIA OFFICE OF ADMIN. SUPPORT - 5302 112 CALIFORNIA AVENUE CHARLESTON WV 25305-0112 US	

Line	Comm Ln Desc	Qty	Unit Issue	Unit Price	Total Price
1	Electronic Payment Card (EPC) and direct deposit services	0.00000	EA		

Comm Code	Manufacturer	Specification	Model #
84120000			

**Extended Description :**

Vendor is to use Exhibit "A" Pricing Page to capture cost for services.Exhibit "A" must be submitted with bid response.



WWV1600000001	<b>Document Phase</b> Final	<b>Document Description</b> Addendum No. 1 EPCS	<b>Page 3</b> of 3
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**ADDITIONAL TERMS AND CONDITIONS**

See attached document(s) for additional Terms and Conditions



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

State of West Virginia  
Request for Quotation  
14 — Financial

Proc Folder: 99420

Doc Description: Addendum No. 2 EPCS Questions and Responses.

Proc Type: Central Master Agreement

Date Issued	Solicitation Closes	Solicitation No	Version
2015-08-24	2015-09-01 13:30:00	CRFQ 0323 WWV1600000001	3

**BID RECEIVING LOCATION**

BID CLERK

DEPARTMENT OF ADMINISTRATION

PURCHASING DIVISION

2019 WASHINGTON ST E

CHARLESTON

WV 25305

US

**VENDOR**

Vendor Name, Address and Telephone Number:

**FOR INFORMATION CONTACT THE BUYER**

Melissa Pettrey  
(304) 558-0094  
melissa.k.pettrey@wv.gov

Signature X

*Charles W...*

FEIN #

34-0797057

DATE

8/3/15

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

INVOICE TO		SHIP TO	
WORKFORCE WEST VIRGINIA FISCAL & ADMINISTRATIVE MANAGEMENT- 5301 112 CALIFORNIA AVE  CHARLESTON WV25305-0112  US		WORKFORCE WEST VIRGINIA OFFICE OF ADMIN. SUPPORT - 5302 112 CALIFORNIA AVENUE  CHARLESTON WV 25305-0112  US	

Line	Comm Ln Desc	Qty	Unit Issue	Unit Price	Total Price
1	Electronic Payment Card (EPC) and direct deposit services	0.00000	EA		

Comm Code	Manufacturer	Specification	Model #
84120000			

**Extended Description :**

Vendor is to use Exhibit "A" Pricing Page to capture cost for services.Exhibit "A" must be submitted with bid response.

WWV1600000001	<b>Document Phase</b> Final	<b>Document Description</b> Addendum No. 2 EPCS Questions and Responses.	<b>Page 3 of 3</b>
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#### ADDITIONAL TERMS AND CONDITIONS

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

State of West Virginia  
Request for Quotation  
14 — Financial

Proc Folder: 99420

Doc Description: Addendum No. 3; EPCS Card Services for Workforce.

Proc Type: Central Master Agreement

Date Issued	Solicitation Closes	Solicitation No	Version
2015-08-26	2015-09-03 13:30:00	CRFQ 0323 WWV1600000001	4

#### BID RECEIVING LOCATION

BID CLERK

DEPARTMENT OF ADMINISTRATION

PURCHASING DIVISION

2019 WASHINGTON ST E

CHARLESTON

WV 25305

US

#### VENDOR

Vendor Name, Address and Telephone Number:

#### FOR INFORMATION CONTACT THE BUYER

Melissa Pettrey

(304) 558-0094

melissa.k.pettrey@wv.gov

Signature X

FEIN #

34-0797057

DATE

8/3/15

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

INVOICE TO		SHIP TO	
WORKFORCE WEST VIRGINIA FISCAL & ADMINISTRATIVE MANAGEMENT- 5301 112 CALIFORNIA AVE CHARLESTON WV25305-0112 US		WORKFORCE WEST VIRGINIA OFFICE OF ADMIN. SUPPORT - 5302 112 CALIFORNIA AVENUE CHARLESTON WV 25305-0112 US	

Line	Comm Ln Desc	Qty	Unit Issue	Unit Price	Total Price
1	Electronic Payment Card (EPC) and direct deposit services	0.00000	EA		

Comm Code	Manufacturer	Specification	Model #
84120000			

**Extended Description :**

Vendor is to use Exhibit "A" Pricing Page to capture cost for services.Exhibit "A" must be submitted with bid response.

<b>WWV1600000001</b>	<b>Document Phase</b> <b>Final</b>	<b>Document Description</b> Addendum No. 3; EPCS Card Services for Workforce.	<b>Page 3</b> <b>of 3</b>
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### **ADDITIONAL TERMS AND CONDITIONS**

See attached document(s) for additional Terms and Conditions



# 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 Vendor Preference, if applicable.

1. ☐ **Application is made for 2.5% 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% 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% 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% 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% 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% 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.
7. ☐ **Application is made for preference as a non-resident small, women- and minority-owned business, in accordance with West Virginia Code §5A-3-59 and West Virginia Code of State Rules.**  
☐ Bidder has been or expects to be approved prior to contract award by the Purchasing Division as a certified small, women- and minority-owned business.

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: Key Bank

Signed: Charles W. [Signature]

Date: 8/3/15

Title: Vice President



**CERTIFICATION AND SIGNATURE PAGE**

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

Key Bank  
(Company)

Charles Wise Charles Wise, Vice-President Public Sector Banking  
(Authorized Signature) (Representative Name, Title)

(614) 460-3479 (614) 365-3350 8/3/15  
(Phone Number) (Fax Number) (Date)

STATE OF WEST VIRGINIA  
Purchasing Division  
**PURCHASING AFFIDAVIT**

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

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

**DEFINITIONS:**

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

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

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

**AFFIRMATION:** By signing this form, the vendor's authorized signer affirms and acknowledges under penalty of law for false swearing (W. Va. Code §61-5-3) that neither vendor nor any related party owe a debt as defined above and that neither vendor nor any related party are in employer default as defined above, unless the debt or employer default is permitted under the exception above.

**WITNESS THE FOLLOWING SIGNATURE:**

Vendor's Name: Key Bank  
Authorized Signature: Charles Woot Date: 8/3/15

State of Ohio

County of Franklin, to-wit:

Taken, subscribed, and sworn to before me this 3 day of August, 2015

My Commission expires 2/1/17, 20  

AFFIX SEAL HERE



CANDACE KAY SCARBERRY NOTARY PUBLIC

NOTARY PUBLIC

STATE OF OHIO

Recorded in

Fairfield County

My Comm. Exp. 2/1/17

Candace Kay Scarberry

Purchasing Affidavit (Revised 08/01/2015)



# CERTIFICATE OF LIABILITY INSURANCE

DATE(MM/DD/YYYY)  
07/08/2015

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

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

<b>PRODUCER</b> Aon Risk Services Northeast, Inc. Cleveland OH Office 1660 West Second Street Skylight Office Tower Suite 650 Cleveland OH 44113 USA	<b>CONTACT NAME:</b>	
	<b>PHONE (A/C, No. Ext):</b> (866) 283-7122	<b>FAX (A/C, No.):</b> (800) 363-0105
<b>INSURED</b> KeyCorp and Subsidiaries 127 Public Square 5th Floor Mailcode: OH-01-27-0541 Cleveland OH 44114 USA	<b>E-MAIL ADDRESS:</b>	
	<b>INSURER(S) AFFORDING COVERAGE</b>	
	<b>NAIC #</b>	
	INSURER A: Old Republic Insurance Company 24147	
	INSURER B:	
	INSURER C:	
	INSURER D:	
INSURER E:		
INSURER F:		

Holder Identifier :

**COVERAGES****CERTIFICATE NUMBER:** 570058653635**REVISION NUMBER:**

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

Limits shown are as requested

INSR LTR	TYPE OF INSURANCE	ADDL INSD	SUBR WVD	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMITS	
A	X COMMERCIAL GENERAL LIABILITY  CLAIMS-MADE <input checked="" type="checkbox"/> OCCUR  GEN'L AGGREGATE LIMIT APPLIES PER: X POLICY <input type="checkbox"/> PRO-JECT <input type="checkbox"/> LOC OTHER:			MWZY301792	06/30/2014	06/30/2017	EACH OCCURRENCE	\$1,500,000
							DAMAGE TO RENTED PREMISES (Ea occurrence)	\$1,000,000
							MED EXP (Any one person)	Excluded
							PERSONAL & ADV INJURY	\$1,500,000
	GENERAL AGGREGATE	\$3,000,000						
	PRODUCTS - COMP/OP AGG	\$3,000,000						
A	AUTOMOBILE LIABILITY  ANY AUTO X ALL OWNED AUTOS <input type="checkbox"/> SCHEDULED AUTOS X HIRED AUTOS <input checked="" type="checkbox"/> NON-OWNED AUTOS			MWTB 301790	06/30/2014	06/30/2017	COMBINED SINGLE LIMIT (Ea accident)	\$2,500,000
							BODILY INJURY (Per person)	
							BODILY INJURY (Per accident)	
							PROPERTY DAMAGE (Per accident)	
A	UMBRELLA LIAB <input checked="" type="checkbox"/> OCCUR X EXCESS LIAB <input type="checkbox"/> CLAIMS-MADE DED <input type="checkbox"/> RETENTION			MWZX301788	06/30/2014	06/30/2017	EACH OCCURRENCE	\$1,000,000
							AGGREGATE	\$1,000,000
A	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY ANY PROPRIETOR / PARTNER / EXECUTIVE OFFICER/MEMBER EXCLUDED? (Mandatory in NH) If yes, describe under DESCRIPTION OF OPERATIONS below	Y/N N	N/A	MWC30473400	06/30/2015	06/30/2016	X PER STATUTE <input type="checkbox"/> OTH-ER <input type="checkbox"/>	
							E.L. EACH ACCIDENT	\$1,000,000
							E.L. DISEASE-EA EMPLOYEE	\$1,000,000
							E.L. DISEASE-POLICY LIMIT	\$1,000,000

Certificate No : 570058653635

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

UMBRELLA LIABILITY: XL Insurance America Inc., Policy #US00071968LI15A, Effective 6/30/2015 to 6/30/2016, \$25,000,000 per occurrence/\$25,000,000 aggregate. SIR Applies per policy terms & conditions.

FOR INFORMATION PURPOSES, Additional Insureds are covered per terms of the attached endorsements.

Evidence of coverage applicable to the operations of KeyCorp and its subsidiaries at any location subject to the policy terms and conditions. Interested parties are included as additional insureds, and subrogation is waived, only if required by written agreement entered into by KeyCorp or a subsidiary.

**CERTIFICATE HOLDER****CANCELLATION**

KeyCorp and Subsidiaries 127 Public Square 5th Floor Cleveland OH 44114 USA	SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.
	AUTHORIZED REPRESENTATIVE  <i>Aon Risk Services Northeast, Inc.</i>

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THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

**ADDITIONAL INSURED – MANAGERS OR LESSORS OF  
PREMISES**

This endorsement modifies insurance provided under the following:

**COMMERCIAL GENERAL LIABILITY COVERAGE PART**

**SCHEDULE**

1. Designation of Premises (Part Leased to You): **Premises leased to KeyCorp or any subsidiary**

2. Name of Person or Organization (Additional Insured):

**Any and all managers and/or lessors, including their respective members, affiliates, employees, directors, officers, agents, successors and/or assigns where required under written contract or agreement with KeyCorp or any subsidiary. When agreed under written contract between KeyCorp or any subsidiary and the Additional Insured, (i) coverage for the benefit of the Additional Insured shall be primary to and non-contributing with any maintained by the Additional Insured for its own benefit; and/or (ii) subrogation against the Additional Insured is waived.**

3. Additional Premium: Included

(If no entry appears above, the information required to complete this endorsement will be shown in the Declarations as applicable to this endorsement.)

WHO IS AN INSURED (Section II) is amended to include as an insured the person or organization shown in the Schedule but only with respect to liability arising out of the ownership, maintenance or use of that part of the premises leased to you and shown in the Schedule and subject to the following additional exclusions:

This insurance does not apply to:

1. Any "occurrence" which takes place after you cease to be a tenant in that premises.
2. Structural alterations, new construction or demolition operations performed by or on behalf of the person or organization shown in the Schedule.



**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**

**ADDITIONAL INSURED – STATE OR POLITICAL  
SUBDIVISIONS – PERMITS RELATING TO PREMISES**

This endorsement modifies insurance provided under the following:

**COMMERCIAL GENERAL LIABILITY COVERAGE PART.**

**SCHEDULE**

**State or Political Subdivision:**

**Any state or political subdivision where required to connection with permit issued to KeyCorp or any subsidiary. When agreed under written contract between KeyCorp or any subsidiary and the Additional Insured or by operation of statute, code or ordinance, (i) coverage for the benefit of the Additional Insured shall be primary to and non-contributing with any maintained by the Additional Insured for its own benefit; and/or (ii) subrogation against the Additional Insured is waived.**

(If no entry appears above, information required to complete this endorsement will be shown in the Declarations as applicable to this endorsement.)

WHO IS AN INSURED (Section II) is amended to include as an insured any state or political subdivision shown in the Schedule, subject to the following additional provision:

This insurance applies only with respect to the following hazards for which the state or political subdivision has issued a permit in connection with premises you own, rent, or control and to which this insurance applies:

1. The existence, maintenance, repair, construction, erection, or removal of advertising signs, awnings, canopies, cellar entrances, coal holes, driveways, manholes, marquees, hoist away openings, sidewalk vaults, street banners, or decorations and similar exposures; or
2. The construction, erection, or removal of elevators; or
3. The ownership, maintenance, or use of any elevators covered by this insurance.

POLICY NUMBER: MWZY301792

COMMERCIAL  
GENERAL LIABILITY  
CG 20 18 11 85

**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**

**ADDITIONAL INSURED –  
MORTGAGEE, ASSIGNEE, OR RECEIVER**

This endorsement modifies insurance provided under the following:

**COMMERCIAL GENERAL LIABILITY COVERAGE PART**

**SCHEDULE**

**Name of Person or Organization:**

**Any and all mortgagees, assignees or receivers and their respective successors and/or assigns in connection with properties leased to KeyCorp or any subsidiary where required under written contract or agreement. When agreed under written contract between KeyCorp or any subsidiary and the Additional Insured, (i) coverage for the benefit of the Additional Insured shall be primary to and non-contributing with any maintained by the Additional Insured for its own benefit; and/or (ii) subrogation against the Additional Insured is waived.**

**Designation of Premises:**

Premises leased to KeyCorp or any subsidiary

(If no entry appears above, information required to complete this endorsement will be shown in the Declarations as applicable to this endorsement.)

1. WHO IS AN INSURED (Section II) is amended to include as an insured the person(s) or organization(s) shown in the Schedule but only with respect to their liability as mortgagee, assignee, or receiver and arising out of the ownership, maintenance, or use of the premises by you and shown in the Schedule.

2. This insurance does not apply to structural alterations, new construction and demolition operations performed by or for that person or organization.

CG 20 18 11 85

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THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

**ADDITIONAL INSURED – DESIGNATED  
PERSON OR ORGANIZATION**

This endorsement modifies insurance provided under the following:

**COMMERCIAL GENERAL LIABILITY COVERAGE PART**

**SCHEDULE**

Name Of Additional Insured Person(s) Or Organization(s)
<p><b>Any person or organization where required under written contract or agreement with KeyCorp or any subsidiary and not addressed by another Additional Insured endorsement more pertinent to the relationship. When agreed under written contract between KeyCorp or any subsidiary and the Additional Insured, (i) coverage for the benefit of the Additional Insured shall be primary to and non-contributing with any maintained by the Additional Insured for its own benefit; and/or (ii) subrogation against the Additional Insured is waived.</b></p>
Information required to complete this Schedule, if not shown above, will be shown in the Declarations.

**Section II – Who Is An Insured** is amended to include as an additional insured the person(s) or organization(s) shown in the Schedule, but only with respect to liability for "bodily injury", "property damage" or "personal and advertising injury" caused, in whole or in part, by your acts or omissions or the acts or omissions of those acting on your behalf:

- A. In the performance of your ongoing operations; or
- B. In connection with your premises owned by or rented to you.

POLICY NUMBER: MWZY301792

COMMERCIAL  
GENERAL LIABILITY  
CG 20 28 07 04

**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**

## **ADDITIONAL INSURED – LESSORS OF LEASED EQUIPMENT**

This endorsement modifies insurance provided under the following:

### **COMMERCIAL GENERAL LIABILITY COVERAGE PART**

#### **SCHEDULE**

<b>Name Of Additional Insured Person(s) Or Organization(s)</b>
<b>Any lessor of equipment leased to KeyCorp or any subsidiary where required under written contract or agreement, and their successors and/or assigns. When agreed under written contract between KeyCorp or any subsidiary and the Additional Insured, (i) coverage for the benefit of the Additional Insured shall be primary to and non-contributing with any maintained by the Additional Insured for its own benefit; and/or (ii) subrogation against the Additional Insured is waived.</b>
Information required to complete this Schedule, if not shown above, will be shown in the Declarations.

A. Section II – Who Is An Insured is amended to include as an additional insured the person(s) or organization(s) shown in the Schedule, but only with respect to liability for "bodily injury", "property damage" or "personal and advertising injury" caused, in whole or in part, by your maintenance, operation or use of equipment leased to you by such person(s) or organization(s).

B. With respect to the insurance afforded to these additional insureds, this insurance does not apply to any "occurrence" which takes place after the equipment lease expires.

CG 20 28 07 04

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# Proposal for Electronic Payment Card and Direct Deposit Services

September 3, 2015

Prepared by:  
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Vice President  
Senior Relationship Manager  
Public Sector

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Vice President  
State Government Cards and Payments  
Public Sector Payments



## Table of Contents

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<b>Executive Summary.....</b>	<b>3</b>
<b>3.1 Contract Items and Mandatory Requirments .....</b>	<b>7</b>
3.1.1.1 - 3.1.1.12 The Electronic Payment Card (EPC).....	7
3.1.1.13 - 3.1.1.70 The Successful Vendor .....	10
3.1.1.70.1 - 3.1.1.70.17 Reports.....	44
3.1.1.71 – 3.1.1.72 Program Performance Tools & Reports.....	49
3.1.1.73 - 3.1.1.74 ATM Requirements .....	51

## Executive Summary

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

### Key Overview

KeyCorp (NYSE: KEY), one of the nation's largest domestic bank holding companies with assets of \$89.8 billion, provides: investment management; retail and commercial banking; retirement; consumer finance; healthcare; and investment banking products and services to individuals, corporations, **government agencies**, and non-profit clients throughout the U.S.

Key's reach extends to 46 states from Maine to Alaska, delivering services through: full service branches (994); a network of ATMs (1,283); telephone banking centers and a website, which provides account access and financial products 24 hours a day, 365 days a year.

With roots dating back more than 160 years, Key is a fusion of many banking and financial companies. In 1994, two of its most prominent predecessors – Albany, New York-based KeyCorp and Cleveland, Ohio-based Society Corporation – merged and established headquarters in Downtown Cleveland. Since then, Key has continued to grow through numerous acquisitions, adding clients, locations, and expertise.

### Key's Commitment to the Public Sector

The challenges you face in the constantly changing economic environment are often completely unlike those encountered in the corporate arena. Key's dedicated Public Sector Team understands these challenges, because we work with public organizations every day – exclusively.

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

We have spent decades developing the expertise and relationships needed to help our public sector clients structure the right financial solutions for their organizations. Key is dedicated to supporting government as well as higher education and non-profit organizations, focusing on the following:

Government	Higher Education	Non-Profit Organizations
<ul style="list-style-type: none"><li>▪ State Governments</li><li>▪ <b>State Agencies &amp; Authorities</b></li><li>▪ Counties</li><li>▪ Local Municipalities</li></ul>	<ul style="list-style-type: none"><li>▪ Public/Private Colleges &amp; Universities</li><li>▪ Public/Private K-12 Schools</li><li>▪ Career &amp; Technical Centers</li></ul>	<ul style="list-style-type: none"><li>▪ Social Services</li><li>▪ Foundations</li><li>▪ Arts &amp; Cultural Organizations</li><li>▪ Religious Organizations</li></ul>

The opportunity to provide a Prepaid Debit Card solution to WorkForce West Virginia (WV) – as well as to some of its most economically vulnerable citizens – directly aligns with Key's commitment to corporate

responsibility. This commitment acknowledges that Key is responsible not only for our company, but also for our clients and the communities served.

Our dedication to service is more than a philosophy. We make frequent and significant contributions to a highly diverse range of organizations. It is just one of the many defining characteristics that set Key apart from other financial services providers. You can see it in our support of education, the arts, healthcare, and other vital services that serve our communities. Key has earned its ***eighth consecutive “outstanding” rating***, in the past 36 years, from ***the office of the Comptroller of Currency (OCC) on Community Reinvestment Act (CRA) exam***. The below link provides additional information regarding Key’s success of being the only top 25 bank to receive this accolade:

<http://www.prnewswire.com/news-releases/keybank-receives-eighth-outstanding-rating-from-occ-on-community-reinvestment-act-exam-203804721.html>

### **Your Goals, Our Solutions**

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

Our relationship with FIS is a differentiator in the market by combining the top strength of each organization. Key will serve as the Program Administrator to the Agency, delivering best-in-class customer and advisory services while FIS will deliver secure, proven technology behind the Prepaid Debit Card program. This unique relationship allows our solution to be flexible and secure, with a quick card implementation in order to meet WorkForce WV’s aggressive transition schedule.

***Key understands that WorkForce WV is seeking a vendor to provide electronic banking services for the disbursement of unemployment compensation benefits via direct deposit and electronic payment card.***

In addition to ACH origination services (to effect direct deposit payments), Key proposes use of its prepaid card solution, Key2Benefits, for claimants that do not elect to receive payments via direct deposit. With the MasterCard brand, claimants will be able to access their funds at more than 36 million locations worldwide. Locally, our partnerships with Allpoint and WesBanco, provide cardholders extensive in-network ATM availability throughout the state of West Virginia for in-network cash access. Key will continually work to achieve in-network ATM availability in every county within the state as requested.

The standard features and benefits of our prepaid card solutions are:

Features and Functionality	
<ul style="list-style-type: none"> <li>▪ Funds loaded to cards by the Agency only</li> <li>▪ FDIC insured funds with zero liability to cardholder</li> <li>▪ Cardholders activate the card via telephone (IVR)</li> <li>▪ Personalized cards mailed directly to cardholders with an activation sticker</li> <li>▪ Cardholder web site for viewing statements, balances, transaction history, and e-commerce payments: <ul style="list-style-type: none"> <li>▪ Secure log-in using a unique user ID and password</li> <li>▪ View and change cardholder information (name, address, PIN number, text/email alert set-up, etc)</li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li>▪ Optional services for alerts (SMS text and email)</li> <li>▪ 24/7/365 IVR and domestic live agent cardholder customer service, bi-lingual</li> <li>▪ Card used anywhere MasterCard is accepted including online retailers</li> <li>▪ In-network ATM access to withdrawal of funds is simple and easy : <ul style="list-style-type: none"> <li>▪ <b>KeyBank, Allpoint, WesBanco</b></li> <li>▪ <b>ALL MasterCard member bank</b> branches Withdraw funds at participating retailers via "cash back with purchases"</li> <li>▪ Transparent fee disclosures to the cardholder</li> </ul> </li> </ul>

In 2014 JPMorgan Chase (JPMC) announced their decision to exit their corporate and government prepaid businesses and engaged with KeyBank to evaluate transition options for government prepaid card programs. As part of this project KeyBank spent over nine months evaluating JPMC's State prepaid programs for strong candidates to transition to Key's platform – including WorkForce West Virginia. This review effort uniquely positions Key as the Agency's next prepaid card provider due to our intimate knowledge of the current operations your program and cardholder experience.

Key's approach to implementing Prepaid Debit Card programs alleviates many of the standard technology development required by other providers. **We have built innovative technology that allows the Agency to keep existing file layouts to complete the enrollment process for the Prepaid Debit Card program.** Our competitors on the other hand, will require the Agency to allocate technology development resources to create batch file layouts to the banker system specification(s).

We also understand the timeline required for this program and the need for all transition activities to be completed no later than December 15, 2015. We have already successfully transitioned 15 former JPMC government benefit clients that were impacted by the JPMC exit and had very specific timelines to meet. We are on target to implement an additional 13 programs, all transitioning from JPMC, and we have received a verbal commitment from the WV Bureau of Child Support Enforcement (BCSE) of their intent to transition their card program to Key. **Key is prepared and able to support a transition of this scale on and we will lean on our knowledge, expertise, and best practices gained throughout the course of our transitions for other states from JPMC to Key.**

### **Your Team, Our Team**

Your Key team will include a team of industry experts aligned directly to the WorkForce WV relationship. As the Agency transitions their prepaid program to Key, **Tracey Ferrara, Mark Lee** and **Chris Ciavarro** will be dedicated to the project to ensure a smooth transition. Tracey and Chris joined KeyBank from JPMC where they spent several years building, implementing and managing government prepaid card programs.

Their perspective has proven to be extraordinarily valuable to government agencies transitioning programs to Key due to their direct understanding of JPMC's prepaid technology and operations, and their experiences will afford WorkForce West Virginia distinctive guidance throughout the conversion.

### **"Key" Differentiators and Conclusion**

Our clients' success is the foundation of Key's strategy. Without it, we cannot continue to broaden relationships while developing innovative solutions that allow our clients to run their businesses better every day. We are committed to, and take significant pride in the relationships we develop with our clients. We summarize our value-added and differentiated offerings as follows:

#### **Innovative Technology in Payments**

- ***One-of-a-kind file translation capabilities for the Prepaid Debit Card which allows the agency to leverage existing file formats, significantly reducing the need to deploy technical resources.***
- Robust offering of electronic alerts and notifications (text and email) for cardholders.
- The nation's premier provider of banking and payments technology, Fidelity Information Systems (FIS), provides the most secure and reliable Prepaid Debit Card transaction processing in the industry.

#### **Relationship Focused Approach**

- Dedicated team of public sector payments experts with decades of experience working with the public sector clients and programs similar to WorkForce WV's.
- ***A thorough understanding of the Agency's current JPMC program. This understanding of your existing operational processes, uniquely positions Key to be best prepared to facilitate and support a transition.***
- Key is the only top 25 bank to receive eight consecutive CRA "outstanding" ratings from the OCC.

#### **Best-in-Class Economic Return for the State**

- ***Comprehensive transition support plan that includes a \$40,000 budget in support of Prepaid Debit card transition activities.***

When evaluating respondents' proposals, we ask that the Agency take into strong consideration Key's value added and differentiated team, customized solutions and approach. We openly welcome an interview for the Agency to ask any detailed questions of our team and enable our team to demonstrate why we are the best choice for WorkForce WV and its claimants.



## System Requirements

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### 3.1 Contract Items and Mandatory Requirements:

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

#### 3.1.1 The Electronic Payment Card (EPC):

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

KeyBank is proposing use of our MasterCard branded Key2Benefits card for WorkForce WV's Electronic Payment Card (EPC) program. Key2Benefits, a reloadable program for recurring payments, can be offered by State Agencies to payees as an alternative to cash, check, or voucher-based payments. These cards are designed to provide cost benefits and efficiencies for State Agencies and the clients they serve.



With this card, claimants will be able to access their funds at over **36 million acceptance locations** around the world.

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

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

MasterCard is also the sole card brand used by the US government to pay federal benefits, such as Social Security, veterans' benefits and others. By using MasterCard, cardholders will have access to more than 36 million acceptance locations worldwide, including those merchants that offer cash back with PIN-based purchases.

##### 3.1.1.3 The EPC must allow for a PIN based and signature based purchases;

The Key2Benefits solution allows for both signature- and PIN-based Point of Sale capabilities and does not offer a line of credit. Cards may be used for signature-based point of sale transactions by selecting the "credit" option on a merchant's point of sale terminal, or by selecting "debit" and entering a 4-digit PIN.

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

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

**3.1.1.5 The EPC should be valid for a period of twelve (12) months. This will allow the expiration date of the card to be affiliated with the time period associated with the cardholder's benefit year. This would also allow a cardholder to be issued a new card when the cardholder files a new claim for unemployment benefits;**

Key2Benefit cards are issued with an expiration date that is embossed on the plastic at the time of card production. Key can support using an expiration period twelve (12) months from the date of issuance. This value is configurable, and should the Agency opt for a longer expiration period at some point in the future, Key can easily change adjust this parameter.

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

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

While the claimant may have the need to obtain a replacement card at some point in the future, no changes are required to the underlying account. The agency will continue to fund using the account number that was established upon enrollment. This prevents the Agency from having to make numerous updates to cardholder payment information after the enrollment process.

**3.1.1.7 The EPC must have stored value; possible agency weekly monies transferred to the card can range from \$24-\$424. If multiple weeks are processed, this amount could be larger. The stored value on any card will vary depending on the amount the agency transfers and the amount each cardholder removes.**

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



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

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

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

The Key2Benefits card allows claimants to take advantage of the cash back option at participating merchants when performing a PIN-based (debit) transaction. Cash back amount limits vary by retailer and are often provided in predetermined denominations.

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

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

**3.1.1.11 The EPC must provide for Real Time Processing;**

All Key2Benefits transactions are authorized in real time. When cardholders make purchases or access cash, an authorization decision is performed using the cardholder's current available balance. If there are sufficient funds in the account to satisfy the requested transaction amount the authorization is approved. Upon approval, the requested transaction amount is placed "on hold" to allow for settlement to the acquirer, and the cardholder's account balance is updated immediately to reflect the debit.

If there aren't enough funds in the account to satisfy the transaction amount the authorization is denied. Should a transaction be performed that results in a negative balance position for a card (for example, in the event of an added gratuity), Key holds the liability for the negative balance amount. Any future deposits posted to the card account will be used to offset the negative balance. An account with a negative balance will be restricted from further transaction authorizations until the balance becomes positive.

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

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

### 3.1.1.13 – 3.1.1.70 The Successful Vendor:

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

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

Client	Implementation Date	Program Description
State of Ohio - Bureau of Workers' Compensation	August 2014	The Ohio Bureau of Workers' Compensation (BWC) uses the Key2Benefits card to make worker compensation payments to injured workers that are unbanked or do not wish to provide personal bank account information for direct deposit. Key has issued over 10,000 reloadable prepaid cards for this program within the last year.
State of Alaska - Child Support Services Department	June 2015	Alaska Child Support Services Department (CSSD) uses the Key2Benefits card to issue child support payments to Custodial Parents that are unbanked or do not wish to provide personal bank account information for direct deposit. Key has issued approximately 2,300 reloadable prepaid cards for this program in the month of June. CSSD intends to eliminate check payments in November and anticipates doubling the size of their card program.
Chicago Housing Authority	July 2015	Chicago Housing Authority uses the Key2Prepaid card to issue Utility Assistance Reimbursements to their participants. Key has issued more than 5,000 reloadable prepaid cards for this program since July.

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

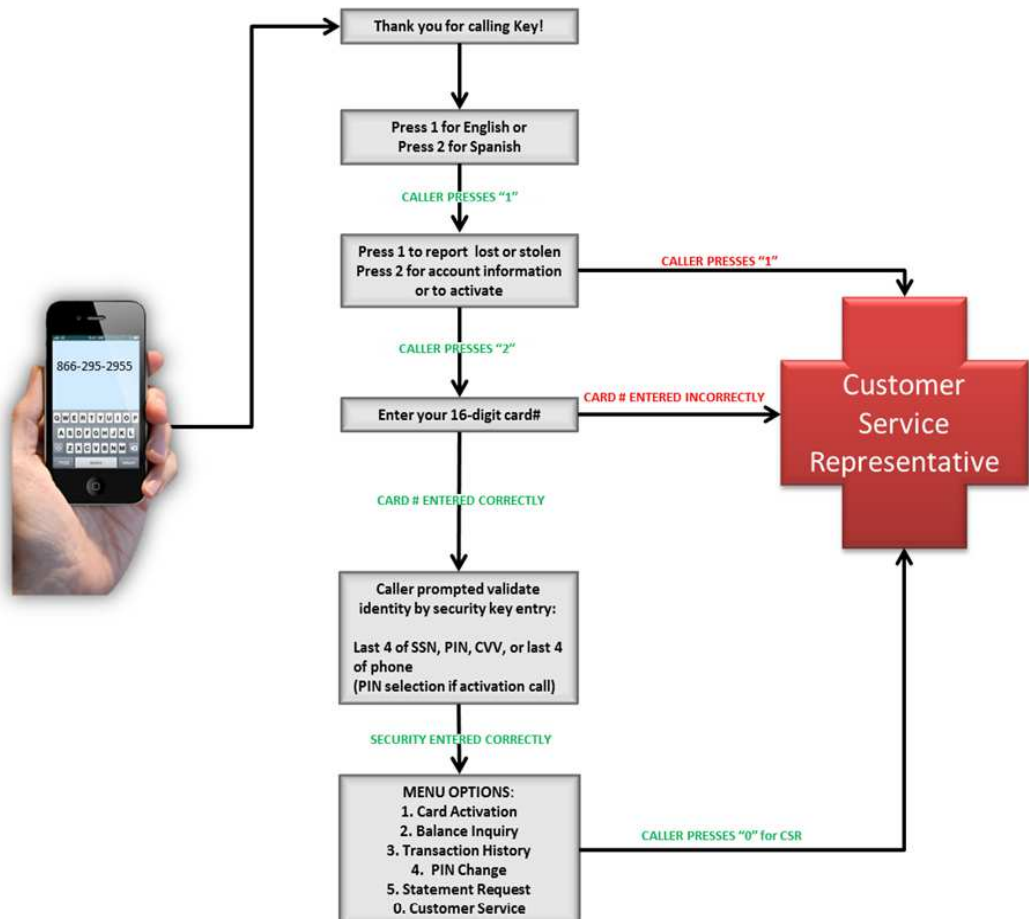
Critical to providing electronic payment card services to WorkForce WV's claimants, Key will provide access to a toll-free Interactive Voice Response (IVR) system, customer service-oriented Call Centers and a bank website, available 24 hours per day, 365 days per year with multi-language capabilities.

## Interactive Voice Response (IVR)

All calls received into Key's 24/7/365 toll-free IVR will immediately prompt callers to select English or Spanish as their preferred language. After selecting a language, callers will select an option to report their card lost or stolen, activate their card, obtain an account balance, listen to recent account activity, or change a PIN. Unlike many other prepaid card providers, *the Key2Benefits IVR presents a menu option to speak with a customer service agent* without first having to navigate through various cumbersome nuances of an automated system.

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

## IVR Call Flow & Menu Options



## Call Center Access

When callers select an IVR menu option to speak to a live representative, they will be transferred to one of two domestic call centers (staffed 24/7/365) that will support the Agency's program. Each site will be fully trained to handle calls for this program and will serve as a backup site to each other if necessary. The call center is equipped to handle any relay call such as Text Telephone (TTY), or translation and can utilize translation services available in nearly 200 languages and dialects.

## Language Line Supported Languages

Acholi	Chin Mara	Georgian	Kaba	Maninka	Portuguese, Cape Verdean
Afar	Chin Matu	German	Kamba	Manobo	Pugliese
Afrikaans	Chin Senthang	German Pennsylvania	Kanjobal	Marathi	Pulaar
Akan	Chin Tedim	Dutch	Kannada	Marka	Quechua
Akateko	Chipewyan	Gheg	Karen	Marshallese	Quichua
Albanian	Chuukese	Gokana	Kashmiri	Mbay	Rade
Amharic	Cree	Greek	Kayah	Mien	Rakhine
Anuak	Croatian	Gujarati	Kazakh	Mirpuri	Rohingya
Apache	Czech	Gulay	Kham	Mixteco	Romanian
Arabic	Danish	Gurani	Khana	Mlzo	Rundi
Armenian	Dari	Haitian Creole	Khmer	Mnong	Russian
Assyrian	Dewoin	Hakka-China	K'iche'	Mongolian	Rwanda
Azerbaijani	Dinka	Hakka-Taiwan	Kikuyu	Moroccan Arabic	Samoan
Bahasa	Duala	Hassaniyya	Kimiri	Mortlockese	Sango
Bahdini	Dutch	Hausa	Koho	Napoletano	Seraiki
Bahnar	Dzongkha	Hebrew	Korean	Navajo	Serbian
Bambara	Edo	Hiligaynon	Kpelle	Nepali	Shanghaiese
Bantu	English	Hindi	Krahn	Ngambay	
Barese	Estonian	Hmong	Kiro	Nigerian Pidgin	
Basque	Ewe	Hunanese	Kunama	Norwegian	
Bassa	Farsi	Hungarian	Kurmanji	Nuer	
Belorussian	Fijian	Icelandic	Laotian	Nupe	
Bemba	Fijian Hindi	Igbo	Latvian	Nyanja	
Benaadir	Finnish	Ilocano	Liberian Pidgin English	Nyoro	
Bengali	Flemish	Inuktitut	Lingala	Ojibway	
Berber	French	Indonesian	Lithuanian	Oromo	
Bosnian	French Canadian	Italian	Luba-Kasai	Palauan	
Bulgarian	Fukienese	Jakartanese	Luganda	Pampangan	
Burmese	Fulani	Jamaican Patois	Luo	Panjabi	
Cantonese	Fuzhou	Japanese	Maay	Papiamentu	
Cebuano	Ga	Jarai	Macedonian	Pashto	
Chaldean	Gaddang	Javanese	Malay	Plautdietsch	
Chamorro	Gaelic-Irish	Jingpho	Malayalam	Pohnpeian	
Chaochow	Gaelic-Scottish	Jinyu	Mam	Polish	
Chin Falam	Garre	Juba Arabic	Mandarin	Portuguese	
Chin Hakha	Gen	Jula	Mandinka	Portuguese, Brazilian	

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

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

## Website Access


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

access a variety of features and functions to actively manage their card account, including:

- View current account balance
- Change PIN
- Review transaction history on the account for all cards, including credits, debits, and detailed information about each transaction for prior months
- Access monthly statements. Users can view periodic statements and elect to receive a paper statement in the mail at their preference.
- Determine current card status, including issue date, or status change date
- Make a payment using the online bill pay function
- Transfer funds to a personal checking or savings account in the U.S.
- Register for a robust suite of account alerts (text and email)

### Key2Benefits Cardholder Portal

Key2Benefits



Card Number: \*\*\*\*\*7056  
Name on Account: JAYANT RAGHURAM

Balance: \$ 3.13  
Last Login: 06/09/2014 09:06 CDT

Card Information

Card Activity

Change PIN

Paper Transaction History

Bill Pay

Card to Account Transfer

Alerts

Logout

Cardholder Information

Click Update to enter your name, address and contact information.  
JAYANT RAGHURAM  
4910 TIEDEMAN RD  
OH01516002  
BROOKLYN, OH 44144 USA

Contact Information

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

Update

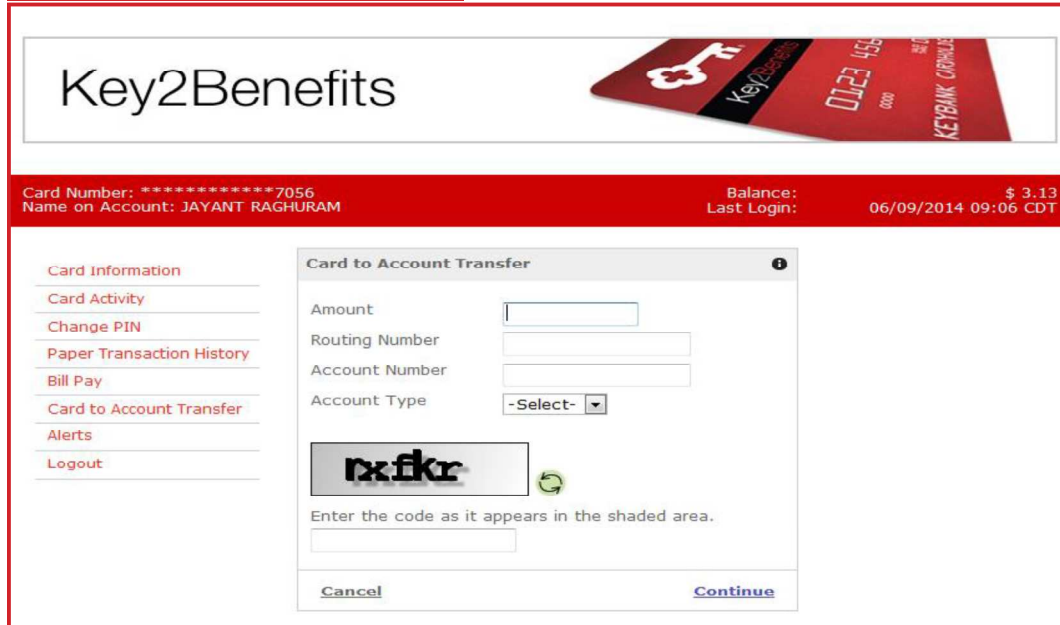
Card Information

Status ACTIVE  
Last Used 06/06/2014

Paper Transaction History Information

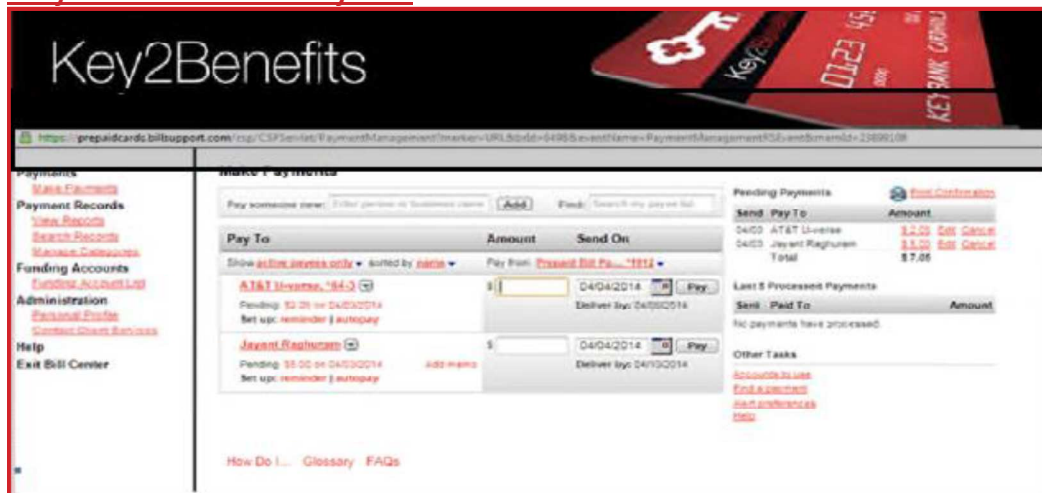
I would like to receive monthly Paper Transaction Histories in the mail.  
Yes ☒  
No ☐  
\*Additional fees may apply.  
Please consult the fee schedule for further details.

### Card Transfer to a Personal Account



The interface shows the Key2Benefits logo and a red KeyBank card. Below the card, the user's card number (\*\*\*\*\*7056) and name (JAYANT RAGHURAM) are displayed. The balance is \$ 3.13, and the last login was on 06/09/2014 at 09:06 CDT. A sidebar on the left lists navigation options: Card Information, Card Activity, Change PIN, Paper Transaction History, Bill Pay, Card to Account Transfer (selected), Alerts, and Logout. The main content area is titled 'Card to Account Transfer' and contains a form with fields for Amount, Routing Number, Account Number, and Account Type (a dropdown menu set to '-Select-'). Below these fields is a shaded area with a security code 'rx fkr' and a green circular arrow icon. A text prompt asks the user to 'Enter the code as it appears in the shaded area.' Below the code field are 'Cancel' and 'Continue' buttons.

### Easy-to-Use Online Bill Payment



The interface shows the Key2Benefits logo and a red KeyBank card. Below the card, the URL 'https://prepaidcards.billsupport.com/cgi/CSFServlet/PaymentManagement?marketURL=64965...eventName=PaymentManagementR2eventScreenId=2890108' is visible. A sidebar on the left lists navigation options: Payments, Make Payments (selected), Payment Records, View Records, Search Records, Manage Debts, Funding Accounts, Transfer Account List, Administration, Personal Center, Contact Us, and Help. The main content area is titled 'Make Payments' and contains a table with columns 'Pay To', 'Amount', and 'Send On'. The table lists two pending payments: 'AT&T Wireless' for \$2.00 and 'Jaxent Freshcare' for \$1.00. To the right of the table are buttons for 'Pay' and 'Cancel'. Below the table, there are links for 'How Do I...', 'Glossary', and 'FAQs'. On the far right, there are sections for 'Pending Payments' and 'Last 5 Processed Payments'.

#### 3.1.1.15


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

Key's flexible Key2Benefits cardholder website allows for the publication of cardholder customer service information, activation instructions, cardholder fee schedule and a listing of all in-network ATMs located in West Virginia. This information can easily be

accessed without requiring the claimant to login to their account. Once the cardholder reaches the logon page, they simply enter the first 9-digits of their card number, which allows Key to identify the user as a WorkForce WV cardholder and directs them to the appropriate materials. On the footer of the page, the user selects the appropriate hyperlink for the type of information they are requesting.

### Key2Benefits Landing Page

# Key2Benefits



## Access your Key2Benefits card information today


[En Español](#)

Enter the first 9 (nine) digits of your Key2Benefits card number in order to access the cardholder website.

You will then be directed to our secure cardholder website. Here you will be required to create your own cardholder user ID and set a unique password to securely access your Key2Benefits card transaction details and information.

FIRST 9 DIGITS OF YOUR CARD


☐ Remember me



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

### Access Program Information without User Logon

# Key2Benefits



## Welcome to Key2Benefits - Log In to Your Account

[En Español](#)

**NOTICE!** To enhance your online security, we have added new identity questions as part of your login process.

You must create a new User ID and Password to re-enroll your card. Please select New User? Enroll Now! to get started.

User ID

Password

If you have questions about your account or this website, please contact us.

System use is for authorized individuals only.  
Unauthorized use is strictly prohibited.

[New User? Enroll Now!](#)

[>> Continue](#)

[Forgot Your User ID?](#)

[Forgot Your Password?](#)

[Contact Us](#)

[Terms & Conditions](#)

[FAQ](#)

[Privacy Policy](#)

[Fee Disclosure](#)

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**3.1.1.16 The successful vendor must provide to the Agency, prior to award, the vendor's website hyperlink to the informational page referenced in 3.1.1.15.**

Cardholders access the Key2Benefits site with the following URL: [www.key2benefits.com](http://www.key2benefits.com). The landing page requests users enter the first 9-digits of their card number. As cited in 3.1.1.15, this screen allows Key to identify the user as a WorkForce WV cardholder.

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

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

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

Key's daily cutoff for card production far exceeds the Agency's requirement. The daily cut off is 6pm EST. Requests for card replacements prior to 6pm EST will be processed same business day. Requests submitted after the cutoff of 6pm EST will be processed the following business day.

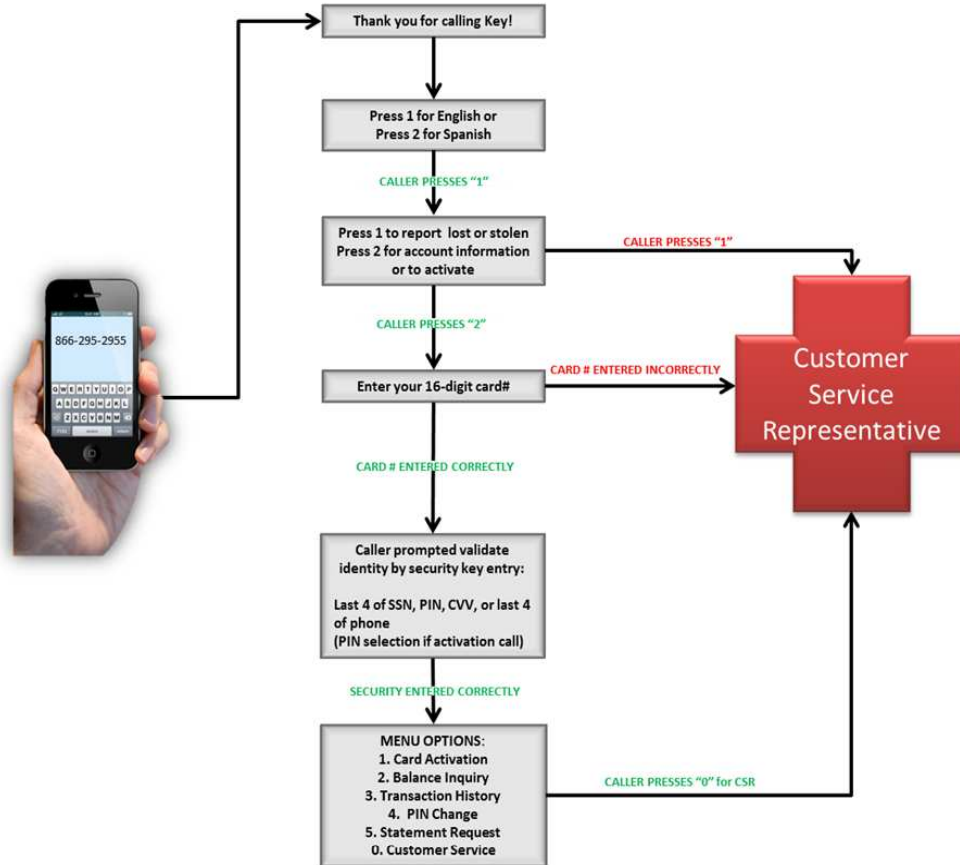
**3.1.1.18 The successful vendor must allow a new card to be requested by the cardholder in cases of a lost, stolen, damaged, etc., card; Provide a minimum of two (2) free calls each month to a toll-free domestic customer service support, located within the geographical boundaries of the United States with a live representative between the hours of 8:00 am and 6:00 pm Eastern Standard Time Monday thru Friday; The option to speak with a Live Customer Service Representative must be provided as a selection on the vendor's toll free line for cardholders.**

If a cardholder loses or damages his or her card, or if the card is stolen, he or she can contact the toll-free domestic Customer Service number, at 866-295-2955 to report the issue and request a replacement. When the caller selects the menu option to report a card lost, stolen or damaged, they are immediately transferred to a live representative. The customer service representative will immediately cancel the existing card. ***Key exceeds the availability requirement by provide cardholders access to live Customer Support Representatives (CSRs) 24x7x365.***

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

Key's IVR is built to offer callers multiple opportunities to reach a person without diminishing the ability to self-service as illustrated below. Our IVR menu includes easy to understand prompts including very specific options to speak to a live representative. ***Key's proposal far exceeds the Agency's requirement and allows claimants to make unlimited calls to customer service calls without incurring a fee.*** Please see our Cost Proposal for more details.

### IVR Menu Options



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

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

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

All calls received into Key's 24/7/365 domestic toll-free customer service line will immediately prompts callers to select English or Spanish as their preferred language. Additionally, the Key2Benefits cardholder website allows the user to select screens in English or Spanish.

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

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

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

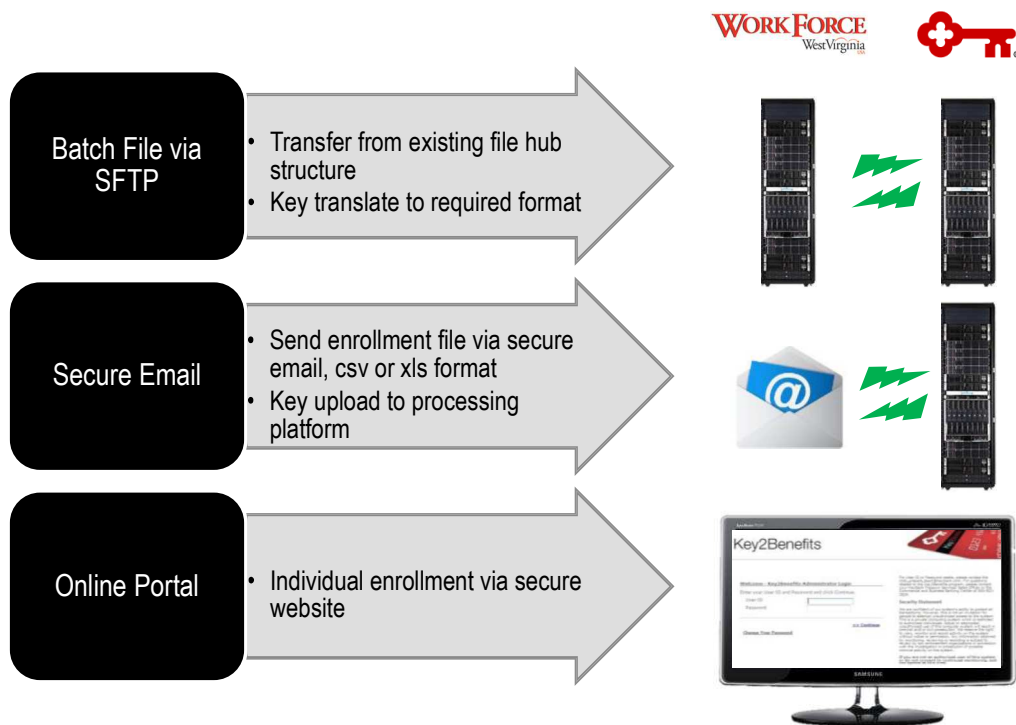
There are three primary methods available to enroll a claimant and issue a new card: automated batch file transfer, online Administrative Portal, and secure email. Each method has unique advantages, such as:

**Batch File** – Given our extensive work with clients converting from JPMC, ***Key has developed a file translation process that will allow the Agency to use virtually the same enrollment file format that is currently in place.*** Key recommends this channel as the primary method to enroll new cardholders for high volume programs.

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

**Secure Email** – This method involves creating a file (.csv, Excel) containing a list of cardholder demographics to be enrolled onto the prepaid system, and sending the file via secure email to Key. Key then processes the enrollment file and returns the new prepaid card account numbers back to the Agency via secure email. This method is useful for programs that have a large number of cardholders to enroll initially into the program, that would otherwise be too cumbersome to enter into the Administrative Portal.

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



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

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



**3.1.1.24 A new card must be issued to the cardholder each time a new claim for unemployment benefits is entered.**

The Key2Benefits system has the ability to establish one Prepaid Debit Card account per claimant, or multiple depending upon the requirements of the program. As needed KeyBank can establish a new Prepaid Debit Card account each time a new claim is approved for the same claimant by the Agency. Alternatively Key can create one Prepaid Debit Card account on the system for an individual claimant that can be used for the first claim paid on a Key2Benefits card, or future claims should the person qualify for additional benefits at a later date. This approach is considered a best practice for unemployment Prepaid Debit Card programs by eliminating the need for the Agency to process a card enrollment for a claimant that already exists on the system. As part of the implementation, we will review the pros and cons of each options and assist the Agency in identifying the option that best meets the program's needs.

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

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

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

**3.1.1.26      The successful vendor must process files that load value on the cards and transfer funds to claimant's designated method of payment (direct deposit or EPC) by the next business day after the funds are deposited with the vendor;**

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

**Direct Deposit Processing**

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



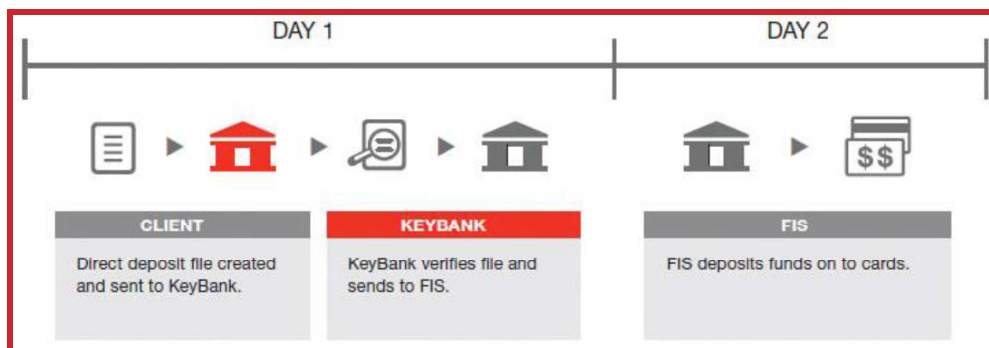
which can be used to correct the payment and resend it to the claimant's designated account.

### **Debit Card File Processing**

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

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

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



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

Key will provide the Agency's cardholders with access to the secure Key2Benefits cardholder web site, which is available on the internet and is optimized for mobile and tablet access, for cardholders to instantly access their account 24/7/365. Once logged in users can review transaction history, view monthly statements and elect to receive a paper statement in the mail, among other functions. When a claimant makes the

election to receive a paper statement via the mail, he or she will continue to receive a mailed statement, at no charge, until the claimant turns the option off. Claimants are not required to make the request each month.

### **Sample Monthly Statement**

**August 2014**

Card Number: \*\*\*\*\*9604  
Name: TRENT HARTSFIELD  
Address: 100 PUBLIC SQUARE  
CLEVELAND, OH 44114  
USA

**Paper Transaction History Period: 08/01/2014 - 08/31/2014**

**Beginning Card Balance as of 08/01/2014: \$60.00**

Card Transactions		
Date	Description	Amount
08/12/2014	SVC CHG REVERSAL VERY BEST CLEANERS CHICAGO IL 09204001	\$0.50
08/12/2014	SVC CHG REVERSAL CTA SOUTHPORT BROWN CHICAGO HEIGHIL NH009919	\$0.50
08/12/2014	SVC CHG REVERSAL 222 WEST ADAMS CHICAGO IL 00020098	\$0.50
08/06/2014	MC PURCHASE AMAZON MKTPLACE PMTS AMZN.COM/BIL,WA 55432864	-\$19.96

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

The Key2Benefits cardholder website offers a wide variety of account alerts, including deposit notifications, to help cardholders proactively manage their account. Cardholders can enroll in the alerts service through the website and have the option of receiving alerts via text message and/or by email. Each alert is sent in real-time, which allows cardholders to maintain an acute awareness of information related to their account. This service even enables cardholders to send a send a text message to the system to check their balance, instead of calling customer service or logging into the website.

Alert Type	Description
Deposit	Notify cardholder of deposit to card account
Purchase/Withdrawal	Any Debit against the account balance
Low Balance	Set minimum threshold to notify of low balance
Purchase Transaction	Any point-of-sale MasterCard transaction
Periodic-Weekly	Weekly account balance message
Card Status Change	Change to card status on the account
Address Change	Any time the primary cardholder address is updated
Suspected Fraud	Alert sent when suspicious activity is reported by the network
Declined Transactions	Any transaction attempt that is declined
Card Not Present	Card is used via internet or phone
International Transaction	Transaction attempt outside of US
Out of State Transaction	Card is used outside of a specified State within the US

### 3.1.1.29

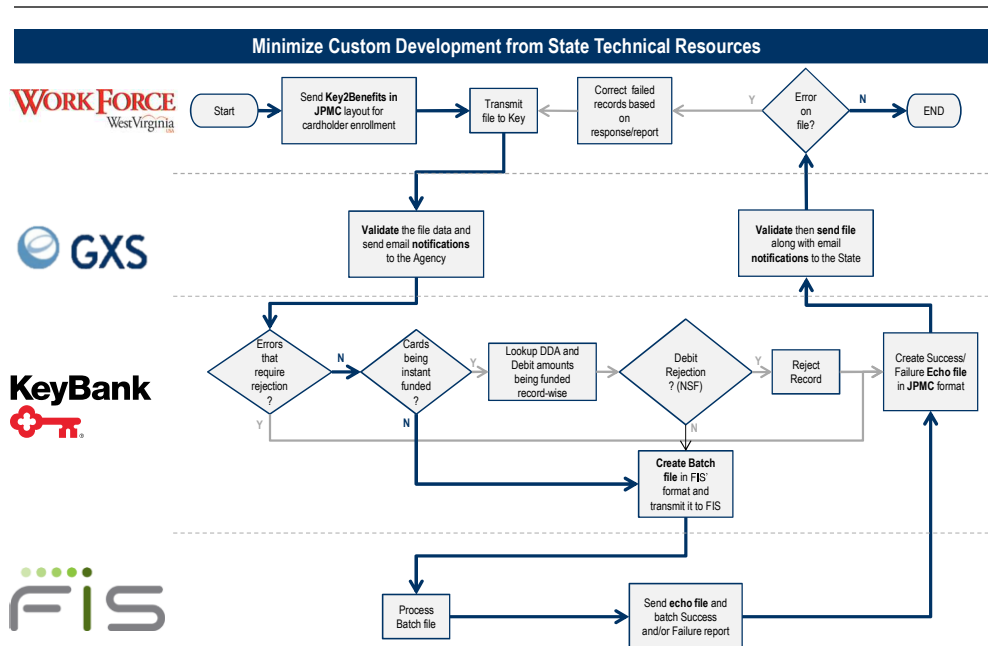
**The successful vendor must establish an automated procedure for an electronically secure data connection to accept the data file transmission on a daily basis (i.e., new enrollments, address/telephone updates), requiring no additional manual entry of data by the Agency after initial claim entry;**

The procedure for setup with Key's standard transmission services consists of three phases:

1. Communications set-up and testing
2. Applications file testing
3. Migrate to Production (go-live)

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

It is an industry standard for clients to code new interfaces when transferring card programs to a new provider. Although our Prepaid Debit Card solution has a standard interface specification, **Key has built a file translation capability that removes the need for significant Agency technical resources by allowing existing files to be sent to Key, and Key will translate the file into the appropriate format needed to enroll claimants into the Key2Benefits program.** Multiple files can be transmitted each day, and an echo file will be returned to the Agency with the corresponding information needed to fund each account for the new recipients. The image below depicts our file translation process allowing the Agency to continue transferring an existing file layout.



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

For the purposes of Workforce WV's program, Key recommends use of a batch file for transition and ongoing daily enrollments, while relying on the online Key2Benefits Administrative Portal for real time enrollments on an as needed basis. For each batch file transmitted to Key, an echo file will be returned to the Agency which will provide the corresponding information needed to fund each account. The Agency will also have access to online reporting that reflects newly enrolled claimants. The Client Profile Report will be available on a daily basis to the Agency in a "spreadsheet" .CSV format or a PDF format.

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

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

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

**submitted with bid response. Certificate of Insurance will be required before contract is awarded.**

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

The screenshot shows the FDIC Institution Directory page for KeyBank National Association. The page header includes the FDIC logo and the text "Federal Deposit Insurance Corporation" and "Each depositor insured to at least \$250,000 per insured bank". The navigation bar includes links for "BankFind", "Institution Directory", "Banks", "Locations", "Bank Holding Companies", "All", "Download Data", "Disclaimer and Methodology", and "Questions". The main content area displays key demographic information as of August 26, 2015, for KeyBank National Association, located at 127 Public Square, Cleveland, OH 44114. It lists the FDIC Certificate # as 17534, the Bank Charter Class as National Bank, the Date Established as 1/1/1849, and the Date of Deposit Insurance as 1/16/1956. The Primary Federal Regulator is the Office of the Comptroller of the Currency, and the Primary Internet Web Address is not available. Below this information is an "Information Gateway" section with "ID Report Selections" (Assets and Liabilities) and a "Report Date" (March 31, 2015). A "Generate Report" button is present. A "More Information" section lists various reports and ratings, including the Current List of Offices, Compare to Peer Group(s), FFIEC Call/TFR Report (6/30/2015 Latest Available), FFIEC Uniform Bank Performance Report (UBPR), FDIC/OTS Summary of Deposits, Bank Holding Company Ownership and Affiliates, Consumer Assistance from Primary Federal Regulator, Organization Hierarchy from the Federal Reserve System, and OCC CRA ratings. A footer note says "Press for description".

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

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

All of Key's Prepaid card programs are fully compliant with all federal laws and regulations, and meet industry standards for quality.

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

Key will not deny any cardholder from participating in the program unless otherwise required or prohibited by applicable federal or state law or regulation, regulatory authority, or payment network rules. Should an instance arise in which we cannot enroll a cardholder referred by the Agency, your Relationship Manager will work with WorkForce WV to identify a mutually acceptable resolution to issue payments. An

instance of such would be very unlikely as Key has never had an issue in enrolling a cardholder from a State Agency.

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

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

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

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

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

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

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

As part of the implementation process, Key will work with the Agency to create all instructional materials associated with the card. This will include all pre-transition claimant communications and cardholder fulfillment materials. In an effort to



streamline the process, Key will provide the Agency with sample materials currently in use with other Key2Benefits programs. This will allow the Agency to leverage proven instructions while also customizing these materials to meet your program's needs. WorkForce WV will be required to provide written approval of all pieces prior to distribution to claimants. Once finalized, the Agency will be provided copies of all materials.

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

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

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

**3.1.1.39      The successful vendor must provide the Agency with a designated Code Reference Sheet that lists the banking codes associated with the following transactions: Approval Codes, Type Codes, Card Status Codes, Account Status Codes, Program Types, Primary/Alternative Codes, POS Terminal Error Codes and Client (Customer) Search Codes;**

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

**Batch File** – As noted previously, Key is able to accept a batch enrollment file from the Agency in the same format that is being used with your current provider. We have included our Key2Benefits Batch Maintenance Guide in Appendix B which includes detailed information regarding all codes associated with this file.

**Key2Benefits Administrator Portal** – As part of the implementation, WorkForce WV staff will receive training on how the program operates, the details on the transition schedule and approach, and on the Key2Benefits Administrator Portal. This portal will allow Agency designated staff the ability to enroll, update, or look up a cardholder's account. Each user will receive a copy of the Key2Benefits User Guide, which provides step-by-step instructions on how to navigate the site, how to perform various enrollment and search functions, and the definitions of all possible codes that a user may encounter. An electronic copy of the Key2Benefits User Guide is included in Appendix C.

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

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

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

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

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

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

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

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

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

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

**3.1.1.44      The successful vendor must reinstate suspended/deactivated vendor designated cardholder ID accounts at the request of the Agency within two business days.**

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

**3.1.1.45      The successful vendor must notify the Agency if a card is never activated after twelve (12) months, yet was funded during the twelve (12) months.**

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

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

**3.1.1.46      The successful vendor must return funds to the Agency from all inactivated funded cards, using a monthly Accounts Closure Report.**

In the event a Key2Benefits cardholder fails to activate their card by the Agency's specified date the account balance will be removed from the card and returned to the Agency. As part of the implementation, your Implementation Manager will work with you to determine the amount of time that should be allowed for activation prior to the return of funds (i.e., twelve (12) months).

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

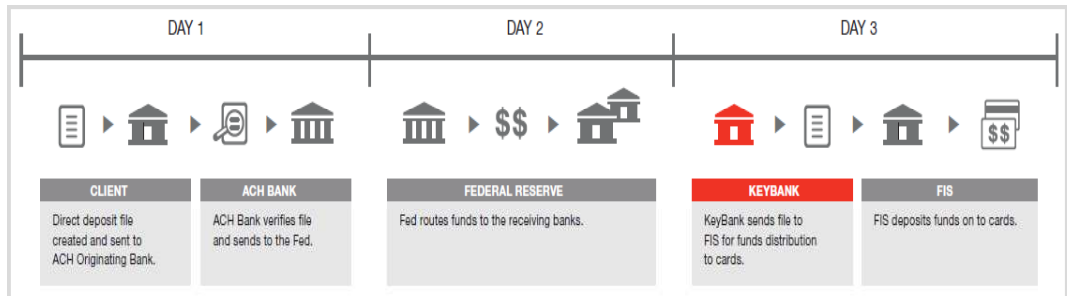
**3.1.1.47      The successful vendor must notify the Agency when returned funds are returned provisionally (pending full availability of funds);**

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

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

As described in section 3.1.1.22, the Agency will have various options for enrolling a claimant in the Key2Benefits card program. Immediately after enrolling a claimant in the program (regardless of method), Key will provide a unique account number that can be used by the Agency to fund the account.

Key exceeds the Agency's requirement in that all accounts are opened immediately upon enrollment, and ready to receive ACH deposits. Key does not have a "waiting period" between enrollment and funding.



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

As part of the activation process, cardholders will establish a PIN for use at ATMs and PIN-based point of sale locations. The cardholder simply calls Key's 24/7/365 domestic toll-free Customer Service number to activate their card, and after entering the card number and authentication key, the cardholder is prompted to self-select a 4-digit PIN. Once the card has been activated and the PIN has been established, the card is ready for use and the cardholder may access the online website.

Cardholders may have the need to change their PIN as some point in the future. PIN changes can be supported multiple ways, dependent on the situation:

- **After Initial Issuance** – Cardholder simply calls Key's 24/7/365 domestic toll-free Customer Service number to activate their card and establish a PIN. The PIN is then set on the system immediately.
- **Lost/Stolen Card** – Cardholder contacts Key's 24/7/365 domestic toll-free Customer Service to cancel the existing card and issue a replacement. Replacement cards retain the existing PIN. If the cardholder wants to change the PIN, he or she would simply contact Customer Service or visit the cardholder website upon receipt of the replacement card.
- **Forgotten PIN** – Cardholder would contact Key's 24/7/365 domestic toll-free Customer Service number. Customer Service does not have access to PINs for security reasons and cannot provide an existing PIN value to the cardholder.
- **PIN Compromised** – Cardholder would contact Key's 24/7/365 domestic toll-free Customer Service number or visit the cardholder website define a new PIN.

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

### 3.1.1.50 **The successful vendor must allow the cardholder to choose and change the PIN.**

Key does not mail PIN to cardholders. As noted in section 3.1.1.49, all PINs are self-selected by the cardholder as part of the activation process. This allows the cardholder to choose a value that will be easy for them to remember.

Additionally, cardholders can change their PIN at any time. Cardholders can always call Key's 24/7/365 domestic toll-free Customer Service number and, after authenticating themselves, use the IVR to select a new PIN. Customer Service Representatives do not have access to PINs for security reasons and cannot provide an existing PIN value to the cardholder. Cardholders also have the option of using the Key2Benefits website to make a PIN change.

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

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

As Key's transaction processor and system of record for Key2Benefits, FIS' data integrity, platform security measures and risk mitigation strategies are critical aspects to a safe and secure program. Trust for data protection is essential to FIS as the largest provider of payments technology to financial services. Data privacy and information security controls are established directly within the foundation of FIS' control environment. FIS has a responsibility to protect and maintain the confidentiality of nonpublic personal information (NPI) in its possession regarding entities with which it does business with, as well as consumers and employees around the world. This Data Protection Program (DPP) has been developed and implemented to specifically require the adequate protection of NPI from unauthorized access, misuse, or inappropriate disclosure.

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

The DPP was developed utilizing key control objectives established in the Gramm-Leach-Bliley Act (GLBA) and the regulations thereunder, Federal Financial Institutions Examination Council (FFIEC) and Federal Trade Commission (FTC) guidance, along with industry security standards such as International Organization for Standardization (ISO) 27001 and Payment Card Industry Data Security Standard (PCI DSS or PCI) requirements (data protection requirements). FIS has also addressed the requirements of other U.S. federal and state and international laws and regulations, including the Fair Credit Reporting Act and the Drivers Privacy Protection Act, while developing the DPP. Based on the identified guidance and industry best practices, FIS developed and



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

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

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

A cardholder cannot access account information through the cardholder web site or by phone without first authenticating their identity. For phone based inquiries, cardholders must enter their 16-digit card number and a security key (which can vary by program, Key recommends the last 4 digits of the claimant's social security number) before account information can be accessed, including available balance, PIN changes, or requesting an update to account information. Similarly, the first time a cardholder registers for the cardholder web site, they must authenticate their identity to establish a user ID and password for log-in.

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

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

Unlike credit cards, prepaid cards can only access the available balance within the card account, therefore eliminating most overdraft issues. Some merchants will put a hold on the account beyond the authorization amount until the final purchase is settled, typically within a few days. Cardholders will see a "hold" on these funds while the transaction is pending until later settled. For example, if a cardholder were to purchase \$20 of gas but has \$50 held against his or her account, the merchant will settle a few days later for \$20, where the additional \$30 held will be made available to the cardholder to spend.

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

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

Key feels strongly that a cardholder should not be penalized for having insufficient funds in their account, especially benefit programs where every dollar counts. We are pleased to offer a cost proposal that far exceeds the Agency's requirement by never assessing a fee for denied transactions, regardless of denial reason. Please see our Cost Proposal for more information.

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

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

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

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

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

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

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

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

Cards that cannot be delivered to the address on file for the cardholder are sent to our return mail facility, logged as 'returned' on the system, and securely destroyed. The Agency will have access to the daily Undeliverable Card Report which details the cards that were returned on the prior day. The Agency can use this report to contact the cardholder, verify and update the address on the system as necessary, then instruct the cardholder to contact Key's 24/7/365 domestic toll-free Customer Service number to request a replacement, 24x7x365.

**3.1.1.59      The successful vendor must send a daily data file which will inform the Agency of the date deposits may be accepted.**

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

**3.1.1.60      The successful vendor must provide one (1) free new card issuance per cardholder per year to replace lost or stolen cards. The new card must be mailed by no later than the next business day.**

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

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

**3.1.1.61      The successful vendor must allow for a minimum of six (6) ATM withdrawals per cardholder per month from the vendor's ATM network at no cost.**

Our Key2Benefits card offering to the Agency includes more free access to funds and services than many traditional bank account debit cards. Typically, debit cards provided for access to checking and savings accounts only offer access to ATMs branded by the same at no charge – users pay a surcharge to the ATM owner and a withdrawal fee to the card issuer.

With the Key2Benefits card, the Agency's cardholders will have unlimited "surcharge free" in-network access to KeyBank, WesBanco, and Allpoint ATMs. In order to achieve the Agency's requirement (3.1.1.73) to have at least one (1) in-network ATM

in every county, additional ATM owners may be added to the in-network list to ensure adequate coverage.

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

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

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

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

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

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

Please refer to our Statement of Recoverability in Appendix D for more detailed information on our emergency preparedness and disaster recovery.

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

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

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

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

The Key2Benefits program offers cardholders numerous ways to access funds without incurring a fee. Cardholders will only be charged fees if they chose to perform transactions that have a fee associated. These transaction types will be clearly outlined in the fee schedule that will accompany the card.

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

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

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

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

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

**3.1.1.68      The successful vendor must provide the Agency with the following reports:**

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

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

Key provides a variety of reporting methods to fit WorkForce WV's needs. All funding reports will be available to the Agency via Key's internet-based reporting tool Key Total

Treasury (KTT). The Agency will have the ability to review funding activity from an ACH origination perspective that includes both direct deposits to personal bank accounts and payments to Key2Benefit prepaid cards. Key also creates reports that capture only the Key2Benefit funding activity.

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

The Agency will also have access to the Funding Detail Report and Funding Summary report, which will provide information regarding payments to Key2Benefit cards. The detail report provides detail level information for each funding transaction initiated by the Agency. The report provides a listing of all accounts funded and provides the deposit amount that was credited to each cardholder. The Funding Summary Report provides summary level information about the Agency's deposit activity. This report will provide the total number of cardholder credits for a given period of time and the total amount of those credits. Both reports are provided daily and can be produced in a PDF format or a sortable CSV format.

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

As noted in section 3.1.1.68.1, the Agency will have access to the Customer Activity Report (CAR) within the ACH module of KTT. This report will provide information on all ACH transactions originated from WorkForce WV's account, including direct deposit and Key2Benefit card payments that could not be processed. In addition to identifiable information about the transaction, such as name and transaction amount, the CAR will provide the details as to why an item could not be posted.

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

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

Monthly bank statements will be provided to the Agency online via the Information Reporting module of Key Total Treasury on the 1st business day after the statement cut-off date. The statement cycle date is typically month end; however, Key has the ability to establish cutoff dates predetermined by the Agency. Statements are

available online for a rolling 24-month period and information includes: statement date; account number; summary of account activity for the statement period, including total additions, total subtractions, and ending balance; a list of all additions (deposits, etc.) to account, including totals; and a list of all subtractions (withdrawals, etc.) from account, including totals.

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

Per requirement 3.1.1.46, Key will return funds to the Agency if the claimant does not activate their Key2Benefits card within a predetermined amount of time. The **Cardholder Balance Reversal Detail Report** will provide the Agency with the detail, at the cardholder level, supporting the return of funds. The report includes each cardholder's name, the reversal amount, and the demographic information associated with the account.

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

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

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

**3.1.1.69 The successful vendor must ensure that any website, web portal, browser plug-ins, or provided software for all transactions and functions (e.g. file transfers, reporting, status review, etc.) are compatible with Microsoft Windows 7 and greater, Internet Explorer 9 and greater, and the latest version of Google Chrome. Additionally, any required third party software including, but not limited to, Adobe Flash, Adobe Acrobat, Java, Microsoft .NET Framework, Microsoft Silverlight, etc., and the minimum version of this software must be**



**specified in the vendor response to ensure that it can be supported on state computers.**

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

**3.1.1.70 The successful vendor must supply the agency with a Web Portal to access various on-demand and scheduled reports including but not limited to:**

The ability to establish and maintain a reliable reporting suite is important, and Key's Prepaid solution offers a multifaceted approach designed to exceed the information needs of WorkForce WV. Key offers a broad range of reports that are available to meet the unique needs of the Agency. Authorized users will have access to our 24-hour internet-based delivery channel, Key Total Treasury (KTT). By accessing KTT, users can retrieve reports which are available in PDF format or a "sortable" CSV format.

Key Total Treasury is separate and distinct from the Key2Benefits Administrative Portal that is used to enroll cardholders, update demographic information, or review account history. By separating these functions the Agency has greater control to limit access among users. Key can grant Key Total Treasury access to an Agency user to download reports for reconciliation purposes without giving the same user permission to update a cardholder social security number on the system.

Most reports are produced on a daily, weekly or monthly basis, and Key can support requests for unscheduled reporting as needed. Most reports are produced only if there is activity to report. The system produces reports every day of the year, including weekends and holidays.

The following table provides a detailed description of the Prepaid reports that will be available via Key Total Treasury:

Report Name	Description	Frequency	Type	Relevant Data Points
<b>Client Profile Report</b>	Displays a listing of each account, the open date and basic demographic information within a client profile as of the selected calendar day.	Daily	Detail Summary	<ul style="list-style-type: none"> <li>Account Open Date</li> <li>Account Reference Number</li> <li>Cardholder Name</li> <li>Last 4 SSN</li> <li>Date of Birth</li> </ul>
<b>Demographics Updates</b>	Displays details of each demographic update performed within a client profile for the selected calendar day.	Daily Weekly Monthly	Detail Summary	<ul style="list-style-type: none"> <li>Modified Date</li> <li>Account Reference Number</li> <li>Cardholder Number</li> <li>Cardholder Name</li> <li>Address 1</li> <li>Address 2</li> <li>City</li> <li>State</li> <li>Zip</li> <li>Country</li> <li>Phone Number</li> <li>Last 4 SSN</li> <li>Date of Birth</li> </ul>
<b>Cardholder Transaction Summary Report</b>	Displays transaction counts and total amounts by Transaction Description within a client profile for the selected calendar day.	Daily	Summary	<ul style="list-style-type: none"> <li>Transaction Description</li> <li>Total Dollar Amount</li> </ul>
<b>Funding Detail Report</b>	Displays details of each funding transaction along with transaction counts and total amounts by Transaction Description within a client profile for the selected calendar day.	Daily Weekly Monthly	Detail Summary	<ul style="list-style-type: none"> <li>Transaction Date</li> <li>Transaction Time</li> <li>Account Reference Number</li> <li>Cardholder Number</li> <li>Cardholder Name</li> <li>Transaction Amount</li> <li>Transaction Description</li> <li>Terminal Number</li> <li>Terminal Sequence Number</li> <li>Foreign Terminal Indicator</li> </ul>
<b>Funding Summary Report</b>	Displays funding transaction counts and total amounts by Transaction Description within a client profile for the selected calendar day.	Daily Weekly Monthly	Summary	<ul style="list-style-type: none"> <li>Total Transactions</li> <li>Total Transaction Amount</li> <li>Transaction Descriptions</li> <li>Transaction Type Amount</li> </ul>

<b>Cardholder Account Balance Summary Report</b>	Displays cardholder account balance amounts by account status within a client profile for the selected calendar day.	Daily	Summary	<ul style="list-style-type: none"> <li>Account Status</li> <li>Total by Account Status</li> <li>Total Balance</li> </ul>
<b>Cardholder Balance Reversal Detail Report</b>	Displays details of each cardholder balance reversal within a client profile for the selected calendar month.	Monthly	Detail Summary	<ul style="list-style-type: none"> <li>Account Reference Number</li> <li>Cardholder Number</li> <li>Cardholder Name</li> <li>Address 1</li> <li>Address 2</li> <li>City</li> <li>State</li> <li>Zip</li> <li>Country</li> <li>Last 4 SSN</li> <li>Date of Birth</li> <li>Transaction Amount</li> <li>Transaction Description</li> </ul>
<b>Cardholder Balance Reversal Summary</b>	Displays cardholder balance reversal amounts within a client profile for the selected calendar month.	Monthly	Summary	<ul style="list-style-type: none"> <li>Total Reversals</li> <li>Total Reversal Amount</li> </ul>
<b>Consolidated Card Status Detail Report</b>	Displays details of each card by Status within a client profile for the selected calendar day.	Daily	Detail Summary	<ul style="list-style-type: none"> <li>Card Status</li> <li>Account Reference Number</li> <li>Cardholder Number</li> <li>Cardholder Name</li> <li>Reason Code</li> <li>Fee</li> <li>Account Open Date</li> <li>Card Created Date</li> <li>Expiration Date</li> <li>Last Transaction Date</li> <li>Last Modified Date</li> <li>Closed Date</li> </ul>
<b>Consolidated Card Status Summary Report</b>	Displays card counts by Status within a client profile for the selected calendar day.	Daily	Summary	<ul style="list-style-type: none"> <li>Card Status</li> <li>Total</li> </ul>
<b>Activation Card Status Report</b>	Displays details of each card in Activation Status within a client profile as of the selected calendar	Daily	Detail Summary	<ul style="list-style-type: none"> <li>Card Status</li> <li>Account Reference Number</li> <li>Cardholder Number</li> <li>Cardholder Name</li> <li>Account Open Date</li> <li>Card Created Date</li> </ul>

	day.			<ul style="list-style-type: none"> <li>Expiration Date</li> </ul>
<b>Activated Card Status Report</b>	Displays details of each card in Activated Status within a client profile for the selected calendar day.	Daily Weekly Monthly	Detail Summary	<ul style="list-style-type: none"> <li>Card Status</li> <li>Account Reference Number</li> <li>Cardholder Number</li> <li>Cardholder Name</li> <li>Account Open Date</li> <li>Last Transaction Date</li> <li>Last Modified Date</li> </ul>
<b>Hot Card Status Report</b>	Displays details of each card in Hot Card Status within a client profile for the selected calendar day.	Daily Weekly Monthly	Detail Summary	<ul style="list-style-type: none"> <li>Card Status</li> <li>Account Reference Number</li> <li>Cardholder Number</li> <li>Cardholder Name</li> <li>Reason Code</li> <li>Fee</li> <li>Account Open Date</li> <li>Last Transaction Date</li> <li>Last Modified Date</li> </ul>
<b>Closed Card Status Report</b>	Displays details of each card in Closed Status within a client profile for the selected calendar day.	Daily Weekly Monthly	Detail Summary	<ul style="list-style-type: none"> <li>Card Status</li> <li>Account Reference Number</li> <li>Cardholder Number</li> <li>Cardholder Name</li> <li>Account Open Date</li> <li>Last Transaction Date</li> <li>Last Modified Date</li> <li>Closed Date</li> </ul>
<b>Returned Card Report</b>	Displays details of each returned card within a client profile for the selected calendar day.	Daily	Detail Summary	<ul style="list-style-type: none"> <li>Account Reference Number</li> <li>Cardholder Number</li> <li>Cardholder Name</li> <li>Reason Code</li> <li>Card Status</li> </ul>

### 3.1.1.70.1 – 3.1.1.70.17 Reports:

#### 3.1.1.70.1 Account Closure Report.

Unlike the JPMC program the Agency has in place today, the availability of an account to receive a deposit is driven solely by the card status. As long as the account has a viable plastic associated with the account (i.e., pending activation, activation, replaced, and returned pending replacement), the Agency will be able to make deposits to the claimant's account.

Key will provide the agency with the **Closed Card Report**, which will provide the details of each cardholder account that has a card in a closed status. While cardholders will have the ability to request card replacements, they will not have the ability to request full closures that would prevent the Agency from making payment.

An example of when a card closure may occur is if the Agency were to inadvertently establish an account for a claimant and request the card be closed without a replacement.

#### **3.1.1.70.2 Aged Inactivated Card Report.**

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

#### **3.1.1.70.3 Card Activation Status Detail Report.**

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

#### **3.1.1.70.4 Card Activation Summary Report.**

In addition to the detail included on the **Activated Card Status Report**, as referenced above in 3.1.1.70.3, this report also provides summary level data regarding the total number of cards with an activated status.

#### **3.1.1.70.5 Card Issuance Activity Report.**

Key understands the importance of the Agency having confirmation that a card has been mailed to claimant. As noted in section 3.1.1.23, upon successfully processing of the Agency's enrollment action, the card production process begins. The **Client Profile Report** will also provide a confirmation that the claimant's demographic information has been passed to the card producer and a card has been mailed. This report will display the date that the account was opened as well as the claimant's account number and other identifiable demographic information.

#### **3.1.1.70.6 Card Replacement Report.**

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

The Agency will have access to the **Hot Card Status Report**, which will provide the details of each Hot Card occurrence for the selected range of dates. This list will represent all of the replacement requests that have been processed. The report will include detailed cardholder information such as date of request, cardholder name and

account number, and the reason code associated with the replacement. This report also provides summary level information and the total number of card replacements for the given period of time.

#### **3.1.1.70.7 Cardholder Account Balance Report.**

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

#### **3.1.1.70.8 Cardholder Balance Reversal Report.**

Key understands that WorkForce WV would like to apply Balance Reversal to any claimant's account that has not been activated within twelve (12) months. Each month Key will determine which accounts meet these criteria, and funds will be removed from the claimant's account and returned to the agency. Key will provide the **Cardholder Balance Reversal Detail Report** and the **Cardholder Balance Reversal Summary Report** to the Agency to support the reversals being processed. While the detail report provides detail at the claimant account level, the summary report provides a the total number of reversals and the total dollar amount for all accounts impacted.

#### **3.1.1.70.9 Cardholder P OS Activity Report.**

Key will provide the agency with metrics regarding transaction activity performed by cardholders. The **Cardholder Transaction Summary Report** will provide total transaction counts and amounts by transaction description, including PIN-point of sale and signature-point of sale activity. This report is available on a daily basis and can be pulled in a PDF format or a sortable CSV format.

#### **3.1.1.70.10 Cardholder Transaction Detail Report.**

Key understands that the WorkForce WV prepaid card program is a consumer owned funds program, and as such Key will adhere to the various consumer protection and privacy regulations which restrict a financial institutions from sharing detailed transaction information.

There are exceptions to the rule when investigating potential fraud. In the event of an investigation, a subpoena must be provided to Key in order to obtain detailed transaction history for a cardholder. In the event that an investigation were to be opened, we are happy to partner with government oversight entities, prosecutors and other business partners at federal, state, and local law enforcement agencies to prevent financial fraud and abuse across your program and our organization.

As noted in section 3.1.1.70.9, the Agency will have access to the **Cardholder Transaction Summary Report**, which provides transaction summary information, broken out by transaction type, for all of the Agency's cardholders.

#### **3.1.1.70.11 Client Account Summary Report.**

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

#### **3.1.1.70.12 Client Transaction Summary Report.**

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

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

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

#### **3.1.1.70.13 Customer Service Call Metrics Report.**

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

#### **3.1.1.70.14 Customer Service Representative Call Type Report.**

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



#### **3.1.1.70.15 Deposit Reversal Report.**

As noted in section 3.1.1.46, Key will return funds to the Agency for any cardholder who fails to activate their account within a predetermined period of time. Each month Key will determine which accounts meet these criteria, and funds will be removed from the claimant's account and returned to the agency. Key will provide the monthly **Cardholder Balance Reversal Detail Report** and the **Cardholder Balance Reversal Summary Report** to the Agency to support the reversals being processed. While the detail report provides detail at the claimant account level, the summary report provides the total number of reversals and the exact dollar amount for all accounts impacted.

#### **3.1.1.70.16 Funding Detail Report; Funding Summary Report.**

Key will provide the Agency, via KeyTotal Treasury, a **Funding Detail Report** and a **Funding Summary Report**.

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

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

#### **3.1.1.70.17 Negative Accounts Aging Report.**

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

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

### 3.1.1.71 – 3.1.1.72 Program Performance Tools & Reports

**3.1.1.71      The successful vendor must provide agency a Web Portal to view cardholder information including unique ID number assigned, last four digits of card number; cardholder address and date of birth; date and amount of last payment issued; cardholder account status (open, closed); and EPC card status (active, returned, expired, de-activated, etc.);**

The agency will have access to the secure Key2Benefits Administrative Portal available via the internet. This web site is separate from Key Total Treasury, where reporting is housed, allows the agency to only grant access to personnel designated to perform enrollment or maintenance actions for the card program.

The following are various functions that can be performed online in the Administrative Portal:

- Enroll a cardholder
- Search for and cardholder/account information
- View/update cardholder/account information
- View deposit history

Via the portal, Agency users will be able to view a cardholders account number, the last 4 digits of the card number, address, date of birth, card/account status, and generate a history of deposits (date and dollar amount) made to the account.

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

Key will provide the Agency will various monthly reports that provide information about the services provided. Following is a list of the Agency's requirements and the corresponding report that satisfies the requirement.

WorkForce WV Requirement	Report Name	Report Channel	Description
Transaction Detail	Cardholder Transaction Summary Report	Key2Benefits Reporting	Displays transaction counts and total amounts by Transaction Description within a client profile for the selected calendar day.
Card Activations	Activated Card Status Report	Key2Benefits Reporting	Displays details of each card in Activated Status within a client profile for the selected calendar day.
Card Deactivations	Hot Card Status Report	Key2Benefits Reporting	Displays details of each card in Hot Card Status within a client profile for the selected calendar day.
Direct Deposit Transactions	Funding Detail Report	Key2Benefits Reporting	Displays details of each funding transaction along with transaction counts and total amounts by Transaction Description within a client profile for the selected calendar day.
Direct Deposit Transactions	Funding Summary Report	Key2Benefits Reporting	Displays funding transaction counts and total amounts by Transaction Description within a client profile for the selected calendar day.
Direct Deposit Transactions	Customer Activity Report	Key Total Treasury	Provides information on all ACH transactions originated by the Agency. Report reflects transaction initiated as well as adjustments, notice of changes (NOCs), and rejected transactions.
Replacement Cards	Hot Card Status Report	Key2Benefits Reporting	Displays details of each card in Hot Card Status within a client profile for the selected calendar day.
Insufficient Funds Charge	N/A <i>See cost proposal</i>	N/A <i>See cost proposal</i>	N/A <i>See cost proposal</i>

Customer Service Inquiries	Call Type Report	Relationship Manager	Displays a breakdown of the type of customer service call received from cardholders for a designated month.
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### 3.1.1.73 – 3.1.1.74 ATM Requirements:

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

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

Key has partnered with Allpoint and WesBanco to provide in-network ATM access in West Virginia. ***This agreement achieves an ATM presence in 80% of the State's counties and provides 250 ATM locations for cardholders to access their funds free of charge as of contract award.*** Key is committed to establishing an in-network ATM offering that covers all 55 counties, and upon contract award will work to meet this requirement.

Nationally, Key offers over 142,000 no cost cash access locations throughout all of the U.S. This includes nearly 1,300 KeyBank ATMs, 44,000 Allpoint ATMs, and 97,000 member bank branches (MasterCard).

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

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

---

# Appendix A



**Bureau of Workers'  
Compensation**

30 W. Spring St.  
Columbus, OH 43215-2256

Governor **John R. Kasich**  
Administrator/CEO **Stephen Buehrer**

[www.bwc.ohio.gov](http://www.bwc.ohio.gov)  
1-800-644-6292

September 2, 2015

To Whom It May Concern:

The Ohio Bureau of Workers' Compensation (BWC) previously contracted with JPMorgan Chase (JPM) to provide electronic benefit card (EBT card) services for benefit recipients receiving compensation from BWC. BWC requires electronic deposit of compensation benefits and allows benefit recipients to choose between direct deposit to their personal bank account or deposit to an EBT card. This program has very specific transaction and reporting requirements.

With the announcement from JPM that they will no longer provide prepaid card services, BWC was required to find another provider for these services. We made the decision to contract with KeyBank based on the following points:

- BWC felt comfortable assigning the card contract to KeyBank given Key's card business includes several industry experts that previously supported our program when with JPM. Their familiarity with this highly visible and complex program allowed us to make a significant change between banks in a relatively short time frame.
- The KeyBank card offering is comparable to the JPM solution for our program. This translated to an easy transition for our benefit recipients and the BWC staff administering the program.
- We felt confident that KeyBank could meet the timelines set forth for the transition. All target dates were met and our program has been operational for just over one year.

I would not hesitate to recommend KeyBank to you for any banking services which you may be considering at this time. If there are questions about this program or about our experience, please feel free to contact Michele Wedemeyer at 614-466-6738 or by e-mail at [Michele.w.3@bwc.state.oh.us](mailto:Michele.w.3@bwc.state.oh.us).

Sincerely,

Barbara J. Ingram, CPA  
Interim Chief Fiscal & Planning Officer





THE STATE  
of **ALASKA**  
GOVERNOR BILL WALKER

Department of Revenue  
CHILD SUPPORT SERVICES DIVISION

Please Reply To:

ATTN: CSSD, MS [##]  
550 W. 7<sup>th</sup> Avenue, Suite 310  
Anchorage, Alaska 99501-6699

August 26, 2015

Kim Monson  
Managing Director, Western Region Manager  
1301 5<sup>th</sup> Avenue 25<sup>th</sup> Floor  
Mail code: WA-31-13-2548  
Seattle, WA 98101

To Whom It May Concern:

The Alaska Child Support Services Division (CSSD) previously contracted with JPMorgan Chase (JPM) to provide prepaid card services for the Alaska Child Support Program. One of the primary goals of CSSD is to collect child support payments from the non-custodial parents then disburse them to the custodial parent to ensure the financial needs of the children are being met. Custodial parents have the option to receive funds via direct deposit, prepaid card or check. To continue our initiative toward a more efficient paperless process, beginning November 1, 2015, CSSD will no longer be issuing paper checks. The custodial parent will have the option of direct deposit or prepaid debit card.

With the recent announcement from JPM that they no longer will provide prepaid card services, CSSD was challenged with finding another provider in a relatively short period of time. We made the decision to award our contract to KeyBank based on the following points:

- CSSD has an existing banking relationship with KeyBank.
- CSSD felt comfortable awarding the card contract to KeyBank given Key's card business includes several industry experts that previously supported our program when with JPM. Their familiarity with CSSD and other child support programs allowed us to make a significant change between banks without having to educate a new provider on all the details of our program.
- The KeyBank card offering is comparable to the JPM solution for our program. This translated to an easy transition for our custodial parents and the CSSD staff administering the program.
- We felt confident that KeyBank could meet the timelines set forth for transition. All target dates have been met and our program was up and operational on the schedule we requested.

To date, we have successfully transitioned our prepaid card program and have been funding the Key2Benefits cards since July. Key's implementation process was smooth and streamlined, and their staff assisted us every step of way.



We have found the products and services provided by KeyBank to be very satisfactory. If there are questions about this program or about our experience, please feel free to contact me at (907)-269-6800 or email [carol.beecher@alaska.gov](mailto:carol.beecher@alaska.gov)

Sincerely,

A handwritten signature in blue ink, appearing to read 'Carol Beecher', followed by a long horizontal line extending to the right.

Carol Beecher  
Director



**Z. Scott**  
*Chairperson*

**Matthew Brewer**  
**Mark Cozzi**  
**Dr. Mildred Harris**  
**Harriet Johnson**  
**John G. Markowski**  
**M. Bridget Roldy**  
**Rodrigo A. Sierra**  
**Francine Washington**  
*Board of Commissioners*

**Eugene Jones, Jr.**  
*Acting Chief Executive Officer*

Chicago Housing Authority  
60 E. Van Buren  
12th Floor  
Chicago, IL 60605  
312-742-8500  
[www.thecha.org](http://www.thecha.org)

August 31, 2015

To Whom It May Concern:

The Chicago Housing Authority (CHA) previously contracted with JPMorgan Chase (JPMC) to provide prepaid card services for Utility Reimbursement Payments. This program has very unique processing and reporting requirements.

With the recent announcement from JPMC that they no longer will provide prepaid card services, CHA was challenged with quickly identifying another provider capable of administering our program in a similar manner, in a relatively short period of time. Working with an "end date" date of July 31<sup>st</sup>, we made the decision to award our contract to KeyBank based on the following:

- CHA felt comfortable awarding the card contract to KeyBank given Key's card business includes several industry experts that previously supported our program when with JPMC. Their familiarity with our highly visible and complex program allowed us to undergo a significant transition between banks without having to educate a new provider on all the details of our program.
- The KeyBank card program offered several comparable functions to the JPMC solution for our program. This meant a smooth transition for CHA staff administering the program and the program participants that receive their reimbursement payments on a prepaid card.
- We felt confident that KeyBank could meet the timelines set forth for transition. The project was kicked off in early April, and KeyBank cards were issued approximately two months later. The transition was fully completed with our initial funding of KeyBank cards on July 1<sup>st</sup>. All target dates were met and our program fully operational well in advance of the JPMC deadline.
- KeyBank representatives conducted this integration with extreme professionalism. We found their approach and methodology to be best in class and look forward to working with the KeyBank team on additional banking initiatives.

I would not hesitate to recommend KeyBank to you for any banking services which you may be considering at this time. If there are questions about our program or about our experience in working with KeyBank, please contact me at (317) 786-4096 or [murgone@thecha.org](mailto:murgone@thecha.org).

Sincerely,

Michael J. Gurgone  
Treasurer/Vice President of Finance  
Chicago Housing Authority

---

# Appendix B

# **Key2Benefits**

## **Batch Maintenance Guide**



**Version 2.1**

### **Purpose**

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

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### **Confidential**

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Batch Maintenance Guide .....	0
1. Batch Maintenance(Cardholder enrollment, Demographic information update) .....	3
a. Overview .....	3
b. Pre-requisites to Batch Maintenance Process .....	3
c. Batch File Transmission (Connectivity and Security) .....	3
d. File Name Convention .....	3
e. Record Types .....	4
f. Duplicate Enrollments .....	5
2. Daily Refresh File .....	5
a. File Name Convention .....	5
Appendix A: KeyBank Batch Maintenance File Specifications .....	6
KeyBank ECP Prepaid Card Program–Header Record .....	6
KeyBank ECP Prepaid Card Program–Detail Record .....	6
KeyBank ECP Prepaid Card Program–Trailer Record .....	9
Appendix B: Return File Errors .....	11
Return File Error Message Descriptions (Table E.1) .....	11
Appendix C: KeyBank Daily Refresh File Specifications .....	33

## 1. Batch Maintenance (Cardholder enrollment, Demographic information update)

### a. Overview

KeyBank provides Clients with the capability of enrolling payment recipients through the use of a batch enrollment file. The batch enrollment file process can be utilized for new enrollments or updating cardholder demographics.

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

### b. Pre-requisites to Batch Maintenance Process

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

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

### c. Batch File Transmission (Connectivity and Security)

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

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

### d. File Name Convention

The inbound batch file (Enrollments and Demographic updates) from the client to Keybank must be named as below:-

**<CustProvidedFileName>.KBPPD.PPD**



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

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

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

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

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

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

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

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

Un-retrieved files show under:

<MAILBOX ID>/KEYBKPGPG/KEYBKPPDIFF/POLLABLE

Retrieved files show under:

<MAILBOX ID>/KEYBKPGPG/KEYBKPPDIFF/ACCEPTED

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

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

### e. Record Types

The detail record type must be populated with one of the 2 options below. The table below outlines these options:

Field	Description	Usage
E	New Enrollment	Create a new account
U	Update Cardholder	Update an existing account

### f. Duplicate Enrollments

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

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

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

## 2. Daily Refresh File

Keybank can send out a daily nightly refresh file if required.

The nightly refresh file will have cardholder information for those accounts for which the contact information was updated during the previous business day.

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

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

### a. File Name Convention

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

**<FILENAME TBD>.<DATE> <TIME>**

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

## Appendix A: KeyBank Batch Maintenance File Specifications

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

### KeyBank ECP Prepaid Card Program–Header Record

Field	Position	Field Name	Length	Type Description	Type	Description / Data Value	R/O
1	1	File Program Indicator	15	ALPHANUMERIC LEFT JUSTIFIED SPACE FILLED	PIC X	This value must be set to “HDRK2BENRLUPDT”.	R
2	16	File Date and time	16	ALPHANUMERIC LEFT JUSTIFIED SPACE FILLED	PIC X	File Creation Date and time “YYMMDDHHMMSSHH” format.	R
3	32	Program Prefix Number	9	NUMERIC RIGHT JUSTIFIED SPACE FILLED	PIC 9	This Value Must be hard coded to the one provided during program setup. Eg. “511565XXX”	R
4	41	Reason Code	4	NUMERIC RIGHT JUSTIFIED ZERO FILLED	PIC 9	Default to spaces. This field will be populated in return file. Key’s error codes are 3 bytes.	R on the reply
5	45	Version Number	10	ALPHANUMERIC LEFT JUSTIFIED SPACE FILLED DEFAULT SPACES	PIC X	Keybank Reserved	O
6	55	FIS Bank No	10	ALPHANUMERIC LEFT JUSTIFIED SPACE FILLED DEFAULT SPACES	PIC X	Must be Set to “00G4X”	R
7	65	Division ID	11	ALPHANUMERIC LEFT JUSTIFIED SPACE FILLED DEFAULT SPACES	PIC X	Reserved for Key2Payroll and Key2Prepaid..	C
8	76	Filler	1025	ALPHANUMERIC LEFT JUSTIFIED SPACE FILLED DEFAULT SPACES	PIC X	Reserved for future use.	O

### KeyBank ECP Prepaid Card Program–Detail Record

Field	Position	Field Name	Length	Type Description	Type	Description / Data Value	E	M
1	1-1	Record Type	1	ALPHANUMERIC LEFT JUSTIFIED SPACE FILLED	PIC X	Record Type “E” = New enrollment “U” = Update Cardholder	R	R

2	2-10	Prefix Number	9	NUMERIC RIGHT JUSTIFIED ZERO FILLED DEFAULT ZEROES	PIC 9	This Value Must be hard coded to the one provided during program setup. Eg. "511565XXX"	R	R
3	11-11	Reserved for Keybank	1	ALPHANUMERIC LEFT JUSTIFIED SPACE FILLED	PIC X		R	R
4	12-28	Account Number	17	NUMERIC RIGHT JUSTIFIED ZERO FILLED DEFAULT ZEROES	PIC 9		O	R
5	29-42	Reserved	14	ALPHANUMERIC LEFT JUSTIFIED SPACE FILLED	PIC X	Reserved for Keybank	O	O
6	43-43	Reserved for Keybank	1	ALPHANUMERIC LEFT JUSTIFIED SPACE FILLED DEFAULT SPACES	PIC X	Reserved for Keybank	O	O
7	44-73	Cardholder Last Name	30	ALPHANUMERIC LEFT JUSTIFIED SPACE FILLED	PIC X	Cardholder last name Only the following characters will be accepted in last/first/middle name field(s) 1. UPPERCASE A-Z 2. Allow spaces to be within name. 3. Numerics 0-9 4. "-" <b>Truncated to 15 Characters.</b>	R	R
8	74-103	Cardholder First Name	30	ALPHANUMERIC LEFT JUSTIFIED SPACE FILLED	PIC X	Cardholder first name. Can be an initial. <b>Truncated to 10 Characters.</b>	R	R
9	104-104	Cardholder Middle Initial	1	ALPHANUMERIC LEFT JUSTIFIED SPACE FILLED DEFAULT SPACES	PIC X	Cardholder Middle Initial. <b>Not Stored on Card Processing System.</b>	O	O
10	105-112	Cardholder DOB	8	ALPHANUMERIC LEFT JUSTIFIED SPACE FILLED	PIC X	Cardholder date of birth (YYYYMMDD).	R	R
11	113-152	Cardholder Address 1	40	ALPHANUMERIC LEFT JUSTIFIED SPACE FILLED	PIC X	Cardholder address- field 1 <b>Truncated to 30 chars.</b>	R	R
12	153-192	Cardholder Address 2	40	ALPHANUMERIC LEFT JUSTIFIED SPACE FILLED DEFAULT SPACES	PIC X	Cardholder address- field 2. <b>Truncated to 30 Chars</b>	O	O
13	193-232	Cardholder City	40	ALPHANUMERIC LEFT JUSTIFIED	PIC X	Cardholder city. <b>Truncated to 20 chars.</b>	R	R

				SPACE FILLED				
14	233-234	Cardholder State	2	ALPHANUMERIC LEFT JUSTIFIED SPACE FILLED	PIC X	Cardholder state code. Must be populated for US states and territories and Canadian provinces.	R	R
15	235-237	Cardholder Country Code	3	ALPHANUMERIC LEFT JUSTIFIED SPACE FILLED	PIC X	Cardholder country code (must match against Keybank EFS country code table) Blank Defaults to USA.	R	R
16	238-246	Cardholder Zip Code	9	ALPHANUMERIC LEFT JUSTIFIED SPACE FILLED	PIC X	Cardholder zip code- can be either zip OR zip+4 for US. For Canada I will be 6 alpha characters. For other country the zip is not required.	R	R
17	247-286	Province	40	ALPHANUMERIC LEFT JUSTIFIED SPACE FILLED	PIC X	Province/Region / Address line 3 for International Addresses	O	O
18	287-311	Cardholder Phone	25	ALPHANUMERIC LEFT JUSTIFIED SPACE FILLED DEFAULT SPACES	PIC X	Format: NPANXXXXXX. <b>Only First 10 digits are stored on file as Home phone.</b>	O	O
19	312-336	Cardholder Phone 2	25	ALPHANUMERIC LEFT JUSTIFIED SPACE FILLED DEFAULT SPACES	PIC X	Format: NPANXXXXXX. <b>Only first 10 digits are stored on file as Business Phone.</b>	O	O
20	337-386	Email	50	ALPHANUMERIC LEFT JUSTIFIED SPACE FILLED DEFAULT SPACES	PIC X	Cardholder Email address	O	O
21	387-411	Reserved for Keybank	25	ALPHANUMERIC LEFT JUSTIFIED SPACE FILLED DEFAULT SPACES	PIC X	Reserved for Keybank	O	O
22	412-420	Cardholder SSN	9	NUMERIC RIGHT JUSTIFIED ZERO FILLED	PIC 9	Cardholder Social Security or Taxpayer Identification Number- no dashes or spaces.	R	R
23	421-445	Mothers Maiden Name	25	ALPHANUMERIC LEFT JUSTIFIED SPACE FILLED DEFAULT SPACES	PIC X	Mothers Maiden Name Default setting is optional; however, may be required for certain profile configurations when used as a security key.	O	O

24	446-974	Reserved for Keybank	529	ALPHANUMERIC LEFT JUSTIFIED SPACE FILLED DEFAULT SPACES	PIC X	Reserved for Keybank	O	O
25	975-978	Reason code	4	NUMERIC RIGHT JUSTIFIED ZERO FILLED	PIC 9	Required on reply from Keybank	R on the reply	R on the reply
26	979-984	Expiration date	6	NUMERIC RIGHT JUSTIFIED ZERO FILLED	PIC 9	Card expiration date CCYYMM	C	C
27	985-994	Reserved field	10	ALPHANUMERIC LEFT JUSTIFIED SPACE FILLED DEFAULT SPACES	PIC X	Reserved for keybank	O	O
28	995-1100	Filler	106	ALPHANUMERIC LEFT JUSTIFIED SPACE FILLED DEFAULT SPACES	PIC X	Fill with spaces.	O	O

## KeyBank ECP Prepaid Card Program–Trailer Record

Field #	Position	Field Name	Length	Type Description	Type	Description / Data Value	R/O
1	1-1	File Program Indicator	15	ALPHANUMERIC LEFT JUSTIFIED SPACE FILLED	PIC X	This format supports only one client so this value must be set to "TRRK2BENRLUPDT".	R
2	16-23	File Date	8	ALPHANUMERIC LEFT JUSTIFIED SPACE FILLED	PIC X	File Creation Date in "YYYYMMDD" format.	R
3	24-32	Number of Detail Records	9	NUMERIC RIGHT JUSTIFIED ZERO FILLED	PIC 9	Total number of detail records in file.	R
4	33-39	Total # account successful	7	NUMERIC RIGHT JUSTIFIED ZERO FILLED DEFAULT ZEROES	PIC 9		O
5	40-46	Total # account rejected	7	NUMERIC RIGHT JUSTIFIED ZERO FILLED DEFAULT ZEROES	PIC 9		O
6	47-53	Reserved for Keybank	7	NUMERIC RIGHT JUSTIFIED ZERO FILLED DEFAULT ZEROES	PIC 9	Reserved for Keybank	O
7	54-60	Reserved for Keybank	7	NUMERIC RIGHT JUSTIFIED ZERO FILLED DEFAULT ZEROES	PIC 9	Reserved for Keybank	O
8	61-78	Reserved for Keybank	18	NUMERIC RIGHT JUSTIFIED ZERO FILLED	PIC 9	Reserved for Keybank	O

9	79-96	Reserved for Keybank	18	NUMERIC RIGHT JUSTIFIED ZERO FILLED	PIC 9	Reserved for Keybank	O
10	97-103	Reserved for Keybank	7	NUMERIC RIGHT JUSTIFIED ZERO FILLED DEFAULT ZEROES	PIC 9	Reserved for Keybank	O
11	104-110	Reserved for Keybank	7	NUMERIC RIGHT JUSTIFIED ZERO FILLED DEFAULT ZEROES	PIC 9	Reserved for Keybank	O
12	111-128	Reserved for Keybank	18	NUMERIC RIGHT JUSTIFIED ZERO FILLED	PIC 9	Reserved for Keybank	O
13	129-146	Reserved for Keybank	18	NUMERIC RIGHT JUSTIFIED ZERO FILLED	PIC 9	Reserved for Keybank	O
14	147-153	Total # of updates successful	7	NUMERIC RIGHT JUSTIFIED ZERO FILLED DEFAULT ZEROES	PIC 9		O
15	154-160	Total # of updates rejected	7	NUMERIC RIGHT JUSTIFIED ZERO FILLED DEFAULT ZEROES	PIC 9		O
16	161-167	Total # of close account successful	7	NUMERIC RIGHT JUSTIFIED ZERO FILLED	PIC 9	Not Used by Key	O
17	168-174	Total # of close account rejected	7	NUMERIC RIGHT JUSTIFIED ZERO FILLED	PIC 9	Not used by Key	O
18	175-181	Number of unidentifiable records	7	NUMERIC RIGHT JUSTIFIED ZERO FILLED DEFAULT ZEROES	PIC 9	Number of records that were not processed because the record type indicator was not E or U	O
19	182-188	Reserved for Keybank	7	NUMERIC RIGHT JUSTIFIED ZERO FILLED DEFAULT ZEROES	PIC 9	Reserved for Keybank	O
20	189-1100	Filler	912	ALPHANUMERIC LEFT JUSTIFIED SPACE FILLED DEFAULT SPACES	PIC X	Reserved for future use.	O

## Note:

1. Name and Address field lengths will be truncated as specified in the layout during enrollment/Update. Keybank accepts the last name longer than 15 characters, to accommodate the last name for embossing it on the card.
2. The Embossed name on the card can only be 26 characters long. If cardholder's last name is greater than 15 chars then card is embossed with first character of First Name followed by a space and subsequently followed by the Last name (upto 24 chars).



## Appendix B: Return File Errors

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

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

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

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

**Return File Error Message Descriptions (Table E.1)**

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

0019	FOR THIS PREFIX, EFFECTIVE DATE PARMS NOT FOUND.
0020	NO AUTHORIZATION PARMS IN EFFECT ON THE FIN INST FILE.
0021	REISSUE CARD VALUE MUST BE 1, 2, OR B FOR BOTH CARDS.
0022	OPERATOR NOT FOUND ON SECURITY DATABASE.
0023	OPERATOR NOT AUTHORIZED TO REISSUE CARD/PIN.
0024	PIN REMINDERS ARE NOT GENERATED FOR THIS PIN METHOD.
0025	PIN REMINDERS ARE NOT PRODUCED FOR THIS PREFIX.
0026	REQUESTED ACCOUNT NOT ON FILE.
0027	DDA ACCOUNT NUMBER MUST BE NUMERIC.
0028	FLOAT AVAILABLE MUST BE EITHER Y OR N.
0029	DDA REQUIRED FOR VISA DEBIT CARD.
0030	AT LEAST ONE DDA, SAV, CRC, OR LOC MUST BE ENTERED.
0031	OPTIONAL PERSONAL LIMITS MUST BE Y OR N.
0032	OPERATOR NOT PERMITTED TO UPDATE PERSONAL LIMITS.
0033	OFFICER CODE MUST BE 5 DIGITS LONG.
0034	CARD STATUS IS INVALID. MUST BE 1, 2, 4, 7, 8, or 9.
0035	CARD REASON CODE IS INVALID.
0036	EXPIRATION DATE MUST BE NUMERIC.
0037	PIN OFFSET FOR THIS PREFIX IS LONGER THAN THE REQUIRED LENGTH.
0038	NOT ABLE TO ADD CARD TO NEG FILE WITH THIS FUNCTION.
0039	BRANCH MUST BE NUMERIC.
0040	SHORT NAME IS REQUIRED.
0041	NAME 1 IS REQUIRED.
0042	ADDRESS IS REQUIRED.
0043	CITY IS REQUIRED.
0044	INVALID COUNTRY CODE.
0045	STATE CODE IS REQUIRED. SEE LIST OF VALID CODES.
0046	ZIP IS REQUIRED. IF USA, THEN MUST BE NUMERIC.
0047	ZIP AREA IS OPTIONAL. IF KEYED, AND USA, THEN MUST BE NUMERIC.

0048	DEPOSIT CASH BACK LIMIT MUST BE NUMERIC.
0049	CREDIT LIMIT FOR PURCHASE TRANSACTIONS MUST BE NUMERIC.
0050	CREDIT LIMIT FOR PURCHASE AMOUNT MUST BE NUMERIC.
0051	CREDIT LIMIT FOR CASH TRANSACTIONS MUST BE NUMERIC.
0052	CREDIT LIMIT FOR CASH OUT AMOUNT MUST BE NUMERIC.
0053	DEBIT LIMIT FOR PURCHASE TRANSACTIONS MUST BE NUMERIC.
0054	DEBIT LIMIT FOR PURCHASE AMOUNT MUST BE NUMERIC.
0055	DEBIT LIMIT FOR CASH OUT TRANSACTIONS MUST BE NUMERIC.
0056	DEBIT LIMIT FOR CASH OUT AMOUNT MUST BE NUMERIC.
0057	SAV ACCOUNT NUMBER NOT FOUND OR NEEDS TO BE NUMERIC.
0058	DDA ACCOUNT NUMBER NOT FOUND OR NEEDS TO BE NUMERIC.
0059	PIN/OFFSET ENTERED IS TOO SHORT FOR THIS PREFIX OR IS NOT NUMERIC.
0060	EXPIRATION DATE FORMAT IS MMDDYY. MONTH MUST BE BETWEEN 1 AND 12.
0061	EXPIRATION DATE DAY MUST BE VALID FOR THE MONTH.
0062	INVALID DATE FORMAT, MUST BE MMDDYY.
0063	INVALID DATE. MONTH MUST BE BETWEEN 1 AND 12.
0064	INVALID DATE. DAYS MUST BE BETWEEN 1 AND THE NUMBER OF DAYS IN THE M
0065	LIMITS RESET DATE CANNOT BE LESS THAN TODAY'S DATE.
0066	NEXT SERVICE CHARGE DATE MUST BE NUMERIC.
0067	FUNCTIONS/LIMITS ARE NOT IN EFFECT FOR THIS PREFIX.
0068	FOR THIS PREFIX, PROCESSING PARMS ARE NOT FOUND AS OF EFFECTIVE DATE
0069	PAD INDICATOR MUST BE "Y" OR "N".
0070	PAD AMOUNT MUST BE NUMERIC.
0071	PAD TYPE MUST BE "N", "P", "F", "X", OR "Y"
0072	SERVICE CHARGE WAIVE FLAG MUST BE SPACE, A, W OR S.
0073	SC NOT ENTERED. NEXT SVC DATE MUST BE ZEROES.
0074	SC ENTERED. NEXT SVC DATE MUST BE ENTERED.
0075	NEXT SVC CHARGE DATE IS NOT FORMATTED CORRECTLY.
0076	WHEN DDA ROLL UP IS Y, WAIVE FLAG MUST BE SPACE OR S.

0077	NEXT SERVICE CHARGE DATE MUST BE GREATER THAN TODAYS DATE.
0078	ACCOUNT ALREADY ON ACCOUNT DATABASE.
0079	PIN GENERATION IS NOT TURNED ON FOR THIS PREFIX.
0080	PIN OFFSET ENTERED CANNOT BE ZEROES.
0081	ELEMENT DATA LENGTH NOT NUMERIC
0082	KEY FIELDS NOT FOUND
0083	FIN INST NUMBER ENTERED NOT FOUND ON THE FIN INST FILE.
0084	ACCOUNT INVALID, CORRESPONDING PREFIX DOES NOT EXIST FOR THIS FIN IN
0085	ACCOUNT INVALID, ACCOUNT FORMAT PARMS NOT IN EFFECT FOR THIS FIN INS
0086	NEW ACCOUNT MAY BE ADDED.
0087	PIN/OFFSET MUST NOT BE ENTERED FOR SPECIFIED PIN METHOD.
0088	PREISSUED ACCOUNT MAY NOT BE UPDATED.
0089	FOR THIS PREFIX, PROCESSING PARMS NOT FOUND AS OF EFFECTIVE DATE.
0090	STATUS MAY NOT BE ENTERED WITHOUT A CORRESPONDING ACCT NUMBER.
0091	ACCOUNT STATUS MUST BE 0 OR 1.
0092	ACCOUNT SET UP FOR CREDIT CARD NOT LINE OF CREDIT.
0093	NUMBER OF MULTIPLE ACCOUNTS EXCEEDS LIMIT.
0094	ACCOUNT TYPE MUST BE DDA, SAV, CRC, OR LOC.
0095	MULTIPLE ACCOUNTS NOT ALLOWED FOR THIS CARD PREFIX
0096	PRIMARY ACCOUNTS MUST EXIST BEFORE MULTIPLES.
0097	THIS ACCOUNT ALREADY SET UP FOR CARDHOLDER.
0098	ACCOUNT NUMBER NEEDED TO ADD AN ACCOUNT.
0099	DDA ACCOUNT NUMBER WAS NOT FOUND ON THE TELLER FILE
0100	SAV ACCOUNT NUMBER WAS NOT FOUND ON THE TELLER FILE
0101	CARD CAN NOT ACCESS BOTH CREDIT CARD AND LOC.
0102	BOTH ACCOUNT NUMBER AND NOTE NUMBER ARE REQUIRED FOR LOAN ACCTS.
0103	NOTE NUMBER MUST BE NUMERIC.
0104	DEPOSITS ALLOWED INDICATOR MUST BE Y OR N.
0105	FLOAT AVAILABLE INDICATOR MUST BE Y OR N.

0106	RESET CONSECUTIVE TRANSACTIONS MUST BE Y OR N.
0107	RESET CONSECUTIVE PIN FAILURES MUST BE Y OR N.
0108	SERVICE CHARGE PLAN WAS NOT VALID.
0109	THE PIN LENGTH FOR THE FIID MUST BE SET TO 4.
0110	OFFSET REQUIRED FOR MANUAL OFFSET METHOD.
0111	PIN/OFFSET REQUIRED FOR THIS PREFIX PIN METHOD.
0112	OFFSET MUST NOT BE ENTERED FOR THE SPECIFIED PIN METHOD.
0113	INITIAL PIN GEN METHOD HAS NOT BEEN SET UP ON CARDBASE.
0114	UNABLE TO DELETE IF ON NEG FILE.
0115	CUSTOMER SELECTED PINS NOT ALLOWED.
0116	DELETE FAILED IN CIS.
0117	ACCOUNT-WAS DELETED.
0118	CUSTOMER SELECTED PINS ARE NOT SUPPORTED AT THIS TIME.
0119	OPERATOR NOT DEFINED TO CMS SECURITY SUBSYSTEM.
0120	OPTIONAL PERSONAL LIMITS CANNOT BE SET AT THE ACCOUNT LEVEL.
0121	DOLLAR AMOUNT OF LIMIT EXCEEDS AUTHORIZED SECURITY.
0122	NUMBER OF TRANSACTIONS LIMIT EXCEEDS AUTHORIZED SECURITY.
0123	DEPOSIT CASH BACK LIMIT MUST BE NUMERIC.
0124	DEBIT LIMIT FOR CASH OUT AMOUNT MUST BE NUMERIC.
0125	DEBIT LIMIT FOR CASH OUT TRANSACTIONS MUST BE NUMERIC.
0126	DEBIT LIMIT FOR PURCHASE AMOUNT MUST BE NUMERIC.
0127	DEBIT LIMIT FOR PURCHASE TRANSACTIONS MUST BE NUMERIC.
0128	CREDIT LIMIT FOR CASH OUT AMOUNT MUST BE NUMERIC.
0129	CREDIT LIMIT FOR CASH OUT TRANSACTIONS MUST BE NUMERIC.
0130	CREDIT LIMIT FOR PURCHASE AMOUNT MUST BE NUMERIC.
0131	CREDIT LIMIT FOR PURCHASE TRANSACTIONS MUST BE NUMERIC
0132	INVALID TRANSACTION NUMBER READ ON INPUT FILE.
0133	INVALID PRIMARY ACCOUNT TYPE.
0134	INVALID BOTH REISSUE CARD 1 AND REISSUE CARD 2 WERE INVALID OR SET T

0135	NAME LINE 1 NOT ADDED/CHANGED. THIS MUST BE DONE THROUGH THE CIS SYS
0136	NAME LINE 2 NOT ADDED/CHANGED. THIS MUST BE DONE THROUGH THE CIS SYS
0137	ADDRESS LINE 1 NOT ADDED/CHANGED. THIS MUST BE DONE THROUGH THE CIS
0138	ADDRESS LINE 2 NOT ADDED/CHANGED. THIS MUST BE DONE THROUGH THE CIS
0139	CITY IS NOT ADDED/CHANGED. THIS MUST BE DONE THROUGH THE CIS SYSTEM.
0140	COUNTRY IS NOT ADDED/CHANGED. THIS MUST BE DONE THROUGH THE CIS SYST
0141	STATE IS NOT ADDED/CHANGED. THIS MUST BE DONE THROUGH THE CIS SYSTEM
0142	ZIP CODE IS NOT ADDED/CHANGED. THIS MUST BE DONE THROUGH THE CIS SYS
0143	ZIP CODE (AREA 2) IS NOT ADDED/CHANGED. THIS MUST BE DONE THROUGH CI
0144	INSTITUTION NUMBER WAS NOT FOUND.
0145	PIN OFFSET WAS NOT NUMERIC.
0146	PRIMARY ACCOUNT TYPE MUST BE DDA, SAV, LOC, OR CCD.
0147	OFFICER CODE MUST BE NUMERIC.
0148	EITHER OR BOTH BRANCH CODE AND OFFICER CODE NEEDS TO BE NUMERIC.
0149	DATABASE ERROR OCCURRED WHILE SAVING ACCOUNT RECORD.
0150	DATABASE ERROR OCCURRED WHILE RETRIEVING ACCOUNT RECORD.
0151	DATABASE ERROR OCCURRED WHILE RETRIEVING FIN INST RECORD.
0152	DATABASE ERROR OCCURRED WHILE RETRIEVING MULT/ACCT RECORD.
0153	DATABASE ERROR OCCURRED WHILE DELETING MULT/ACCT RECORD.
0154	INVALID DDA/CRC/SAV ACCOUNT TYPE ON 210/215 TRANSACTION.
0155	ACCOUNT ON TRANSACTION DOES NOT MATCH ACCOUNT ON CARDBASE.
0156	CUSTOMER INFO MAINTENANCE MUST BE DONE THROUGH CIS FOR CIS BANKS.
0157	PRIMARY HOME PHONE NUMBER MUST BE NUMERIC.
0158	PRIMARY BUSINESS PHONE NUMBER MUST BE NUMERIC.
0159	PRIMARY SOCIAL SECURITY NUMBER MUST BE NUMERIC.
0160	PRIMARY DATE OF BIRTH MUST BE NUMERIC.
0161	DATABASE ERROR OCCURRED WHILE RETRIEVING FOREIGN ACCOUNT SEGMENT.
0162	PREVIOUS CARD NUMBER ASSIGNED TO THIS PREFIX IS BLANK.
0163	THIS DDA (SEQUENCE NUMBER) IS ALREADY ON THE SYSTEM.

0164	FOR THIS PREFIX, NO STOCK CODE FOUND.
0165	INITIAL CARD AMOUNT OVER LIMIT.
0166	INSUFFICIENT FUNDS TO CREATE THIS CARD.
0167	CARD AMOUNT FIELD IS INVALID.
0168	ISSUER ID FIELD IS INVALID.
0169	INVALID CARD TYPE.
0170	INVALID TRAN TYPE.
0171	PERSONAL LIMITS AVAILABLE ON 560 SCREEN MUST BE N
0172	UNABLE TO ASSIGN VALID DDA ACCOUNT FOR INSTANT ISSUE.
0173	ALLOW TRANS ACCT TO BE LINKED ON 560 SCREEN MUST BE N.
0174	PIN VENDOR NOT VALID FOR INSTANT ISSUE
0175	PRODUCE CARDS ON THE 570 SCREEN MUST BE W
0176	CARD VENDOR NOT VALID FOR INSTANT ISSUE
0177	CARD MAILED DIRECT ON THE 570 SCREEN MUST BE N
0178	INITIAL GENERATION METHOD ON 550 SCREEN MUST BE D, T, OR Z
0179	FOR THIS PREFIX, STORED VALUE DATA NOT FOUND
0180	PIN LENGTH ON THE 550 SCREEN MUST BE 04
0181	DES KEY INDICATOR ON THE 550 SCREEN MUST BE C OR H
0182	DEMAND DEPOSIT ON THE 550 SCREEN MUST BE: POS = Y, FILE = R
0183	MAILING DATE MUST BE PRIOR TO PROCESSING DATE
0184	INVALID PROCESSING DATE
0185	FUNDING OR ACTIVITY ACCOUNT NOT NUMERIC
0186	LOAD/RELOAD OR ADJUSTMENT AMOUNT IS NOT NUMERIC
0187	CANNOT FIND ACTIVITY ACCOUNT
0188	CANNOT FIND FUNDING ACCOUNT
0189	ADJUSTMENT OR LOAD AMT EXCEEDS AVAILABLE FUNDING BALANCE.
0190	ERROR REPLACING FUNDING TELLER RECORD
0191	ERROR GETTING ACTIVITY TELLER RECORD
0192	ERROR REPLACING ACTIVITY TELLER RECORD



0193	LOAD OR ADJUSTMENT EXCEEDS MAX CARD VALUE
0194	LOAD AMOUNT LESS THAN MINIMUM LOAD ALLOWED
0195	TRANSACTION EXCEEDS DAILY LOAD COUNT
0196	TRANSACTION EXCEEDS DAILY LOAD AMOUNT
0197	PLAN START DATE IS REQUIRED-CCYYMMDD
0198	UNABLE TO RETRIEVE TRAN ACCT FROM DB
0199	UNABLE TO TRANSFER FUNDS TO ACTIVITY ACCT
0200	DATABASE ERROR OCCURRED WHILE DELETING BALANCE RECORD.
0201	PARTICIPANT-ID OR CARD-NUMBER REQUIRED
0202	NO CHANGES REQUESTED. RECORD NOT PROCESSED.
0203	UNABLE TO FIND IN TABLE CBCRD0T
0204	UNABLE TO UPDATE IN TABLE CBEMPET
0205	UNABLE TO FIND IN TABLE CBEMPET
0206	PARTICIPANT ID ALREADY EXISTS
0207	UNABLE TO UPDATE TABLE CBCRD0T
0208	NEW ORG ID IS INVALID
0209	NEW ORG ID MUST MATCH VALUE ON 540 SCREEN
0210	DATABASE ERROR IN TABLE CBCRD0T
0211	PARTICIPANT ID REQUIRED FOR THIS PREFIX
0212	ORGANIZATION & DIVISION REQ FOR THIS PREFIX
0213	UNABLE TO INSERT INTO TABLE CBEMPET
0214	UNABLE TO INSERT INTO TABLE CBEMPDT
0215	INVALID ORGANIZATION/DIVISION
0216	UNABLE TO INSERT INTO TABLE CBCRD0T
0217	INVALID ORGANIZATION ID
0218	INVALID DIVISION ID
0219	UNABLE TO DELETE ROW FROM TABLE CBEMPET
0220	UNABLE TO DELETE FROM TABLE CBEMPDT
0221	UNABLE TO DELETE FROM TABLE CBCRD0T

0222	UNABLE TO UPDATE TABLE CBEMPDT
0223	DUPLICATE CARD NUMBER GENERATED
0224	UNABLE TO FIND IN TABLE CBEMPDT
0225	NEW DIVISION IS INVALID
0226	MUST ENTER BOTH ORG AND DIVISION FOR CHANGE
0227	ORG ID EQUAL TO 000 ON 540 MEANS ORG ID NOT USED
0228	CARD NUMBER & PART ID DO NOT MATCH IN INPUT RECORD
0229	PART ID NOT IN TABLES AND PREFIX NOT PROVIDED
0230	CAF UPDATE-UNABLE TO NOTIFY TANDEM
0231	REFERENCE NUMBER NOT FOUND
0232	CARD EXPEDITE INDICATOR NOT VALID
0233	PREFIX IS REQUIRED.
0234	CONTACT NAME IS REQUIRED.
0235	STATE IS REQUIRED.
0236	ZIP CODE IS REQUIRED.
0237	CARD VENDOR MUST EQUAL MWB.
0238	FI BLI SCREEN NEEDS TO BE FILLED OUT.
0239	COUNT IN TRAILER 099 RECORD DOES NOT MATCH NEW CARDS.
0240	CANNOT PROCESS CARD IF BULK HEADER 098 REJECTED.
0241	ADDRESS CANNOT BE P.O. BOX.
0242	INVALID SHIPPING SERVICE.
0243	SERVICE DOES NOT MATCH SHIPPER.
0244	REWARD ID INDICATOR MUST BE SPACES OR NUMERIC, 0-999999999
0245	CARD NUMBER MUST BE SPACES
0246	INVALID EMPLOYEE ID SENT IN FOR CARD NUMBER
0247	MUST CONTAIN AT LEAST ONE PRIMARY DDA SAV OR CRC ACCOUNT
0248	LIFE CYCLE IS Y0 ON 570 AND THIS IS NOT AN ATM PREFIX
0249	CARD NOT FOUND FOR TRAN ACCT
0250	NUMBER OF CARDS ON 570 SCREEN EQUAL TO 1

0251	INVALID CHARACTER FOUND IN EMOSS FIELDS
0252	DDA PROVIDED DOES NOT MATCH CARD DDA
0253	1ST EXPIRATION DATE MUST BE IN THE FUTURE AND CCYY/MM/DD
0254	THE INCORP ON DATE MUST BE BETWEEN TODAY AND 1/1/1800 & MM/DD/CCYY
0255	THE BUS SINCE DATE MUST BE BETWEEN TODAY AND 1/1/1800 & MM/DD/CCYY
0256	TAX INDICATOR VALID VALUES ARE F, N, S, T, OR SPACE
0257	TIN APPLIED FOR VALID VALUES ARE Y, N, OR SPACE
0258	1ST ISSUE DATE MUST BE BETWEEN TODAY AND 1/1/1800 AND CCYY/MM/DD
0259	2ND EXPIRATION DATE MUST BE IN THE FUTURE AND MM/DD/CCYY
0260	2ND ISSUE DATE MUST BE BETWEEN TODAY AND 1/1/1800 AND MM/DD/CCYY
0261	PREFIX MUST BE A STORED VALUE PREFIX
0262	PIN EXPEDITE IND VALID VALUES ARE X OR SPACE
0263	FI PIN VENDOR MUST BE WP1 WHEN PIN EXPEDITE IND = X
0264	PRFX PIN PROD IND MUST BE Y WHEN PIN EXPEDITE IND = X
0265	EXPEDITED ADDRESS AND COUNTRY REQUIRED
0266	DISPOSABLE CARD ALREADY FUNDED- MULTIPLE LOADS NOT ALLOWED
0267	THE CARDHOLDER ONLY HAS ONE NAME. CANNOT LINK IMAGE(S) TO CARDHOLDER
0268	IMAGE REFERENCE NUMBER REQUIRED
0269	INVALID REFERENCE NUMBER ENTERED
0270	PREFIX NOT SET UP FOR MERCHANT PROCESSING
0271	MERCHANT STATUS MUST BE B, T OR U FOR MCC
0272	ERROR RETRIEVING MERCHANT CODE
0273	ERROR UPDATING MERCHANT CODE
0274	MERCHANT STATUS MUST BE B, T OR E FOR MERCHANT ID
0275	PREFIX NOT SET UP FOR MERCHANT DOLLAR VALIDATION
0276	TRANSACTION LIMIT MUST BE NUMERIC
0277	MERCHANT CODE MUST EXIST BEFORE ADDING TRANSACTION LIMITS
0278	ERROR UPDATING TRANSACTION LIMIT
0279	CO-PAY AMOUNT MUST BE NUMERIC

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

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

0338	INVALID STAND-IN REASON CODE
0339	PURGE DT FOR COUNTERFEIT < 60 DAYS IN FUTURE
0340	PURGE DT MUST BE 10 DAYS > THAN TODAY
0341	ACCOUNT HAS ALREADY BEEN REISSUED TO NEW PREFIX
0342	ADDRESS 1 OR ADDRESS 2 TRUNCATION ERROR
0343	BULK SHIP CONTACT PHONE NUMBER MUST BE NUMERIC
0344	CARD NUMBER DOES NOT PASS MOD CHECK TEST
0345	A2A LIMIT FOR TRANSFER AMOUNT MUST BE NUMERIC
0346	A2A LIMIT FOR TRANSFER NUMBER MUST BE NUMERIC
0347	A2A LIMIT FOR PAYMENT AMOUNT MUST BE NUMERIC
0348	A2A LIMIT FOR PAYMENT NUMBER MUST BE NUMERIC
0349	CUSTOMER SINCE DATE MUST BE NUMERIC
0350	INVALID CUSTOMER SINCE DATE
0351	ADD FUNDS LIMIT EXCEEDED
0352	EXP DATE MUST BE FUTURE DATE IN CCYYMMDD FORMAT. CCYY MAY NOT EXCEED
0353	RETURN E-MAIL ADDRESS NOT SET UP
0354	E-MAIL SUBJECT NOT SET UP
0355	E-MAIL TEXT NOT SET UP
0356	MAIN URL NOT SET UP
0357	SECRET PASSWORD REQUIRED FOR VIRTUAL CARD
0358	CARDHOLDER E-MAIL REQUIRED FOR VIRTUAL CARD
0359	CARD MUST BE FUNDED FOR VIRTUAL CARD
0360	NO MORE SYSTEM ASSIGNED PAN NUMBERS CAN BE GENERATED
0361	SITE NAME REQUIRED FOR VIRTUAL CARD
0362	UNABLE TO ACCESS TABLE CBEMLT IN PGM CBEMLTAO
0363	WELCOME E-MAIL TEMPLATE NOT SET UP FOR VIRTUAL CARD
0364	E-MAIL TEMPLATE INACTIVE
0365	CLOSE OLD CARD IND MUST BE SPACE, Y, OR N
0366	LEDGER BALANCE MUST BE NUMERIC

0367	UNUSED PRA MUST BE NUMERIC
0368	USE-LAST-11-FOR-DDA AND USE-LAST-11-FOR-SAV = "Y"
0369	USE-LAST-11-FOR-DDA AND PRIMARY-DDA CONFLICT
0370	USE-LAST-11-FOR-SAV AND PRIMARY-DDA CONFLICT
0371	VDC NEW CARD, BAL LOC NOT EQ A, O OR R
0372	REJECTED BY FI
0373	AGGREGATE LIMIT AMOUNT MUST BE NUMERIC
0374	AGGREGATE LIMIT NUMBER MUST BE NUMERIC
0375	BAD READ ON BALANCE DATABASE
0376	MAX # OF TRIES TO CALC RANDOM ACCT EXCEEDED
0377	POINTS AMOUNT MUST BE NUMERIC AND GREATER THAN ZERO
0378	INVALID DEBIT/CREDIT INDICATOR
0379	INVALID BONUS ADJUSTMENT REASON
0380	AML/CIF IND MUST BE Y OR N
0381	UNDEFINED ABANDONED PROPERTY PLAN
0382	INVALID LAST CONTACT DATE
0383	REWARD PLAN MUST BE ALPHA-NUMERIC AND NOT EQUAL TO SPACES
0384	REWARD ID MUST BE NUMERIC FOR THE REWARD PLAN
0385	REWARD PLAN MUST = PLAN1 OR PLAN2 IF PLAN2 IS NOT = CRD
0386	AP REWARD PLAN1 OR PLAN2 MUST BE DEFINED FOR THE PREFIX
0387	REWARD PLAN MUST = PLAN1 FOR PREFIX IF PLAN2 = CRD
0388	UNABLE TO UPDATE IN TABLE CBPRF2T
0389	METHOD OR DB ERR CALLING CBPRF2AO
0390	LOAD OR UNLOAD THRESHOLD AMT MUST BE NUMERIC
0391	VALID VALUES ARE Y, N OR BLANK
0392	REWARD PLAN REQUIRED WITH REWARD ID
0393	REWARD ID REQUIRED WITH REWARD PLAN
0394	ALERT CONTACT INFORMATION NOT FOUND
0395	ALERT MOBILE PHONE NUMBER MUST BE NUMERIC



0396	MOBILE PHONE STATUS IS INVALID - MUST BE U OR I
0397	NOT REGISTERED TO RECEIVE ALERTS
0398	NOT REGISTERED FOR ADD FUNDS ALERTS
0399	NOT REGISTERED FOR REMOVE FUNDS ALERTS
0400	PAN GEN FAILURE; PAN CONTAINS EMBEDDED BLANKS
0401	REWARD ID MUST BE ALPHA-NUMERIC WITHOUT SPECIAL CHARACTER
0402	INVALID LENGTH FOR MEMBER ID
0403	MEMBER ID MUST BE ALPHA-NUMERIC WITHOUT SPECIAL CHARACTER
0404	UNABLE TO GENERATE ADDITIONAL MEMBER IDS FOR THIS FIN INST TODAY
0405	FATAL ERROR CALLING ROUTINE IBSDATE
0406	FATAL ERROR PROCESSING CARDHOLDER REWARDS
0407	ENROLLMENT DATE FORMAT IS MMDDCCYY AND MUST BE VALID OR ZEROS
0408	LOAD AMOUNT GREATER THAN MAXIMUM LOAD ALLOWED
0409	TRANSACTION EXCEEDS MONTHLY LOAD COUNT
0410	TRANSACTION EXCEEDS MONTHLY LOAD AMOUNT
0411	INVALID LENGTH FOR REWARDS ID
0412	BUSINESS IS REQUIRED
0413	NO COLL AUTH CHANGE DATA SUPPLIED
0414	NO COLL AUTH ACCOUNT TO COPY FROM
0415	NO COLL AUTH DETAIL TO COPY FROM
0416	COLL AUTH ADDITIONAL AUTH CODE NOT Y OR N
0417	COLL AUTH THRESHOLD AMT NOT VALID
0418	COLL AUTH CARD NUMER NOT VALID
0419	COLL AUTH EXPIRATION DATE INVALID
0420	COLL AUTH ZIP CODE MISSING OR INVALID
0421	COLL AUTH FIRST NAME NOT SUPPLIED
0422	COLL AUTH LAST NAME NOT SUPPLIED
0423	COLL AUTH ADDRESS 1 NOT SUPPLIED
0424	COLL AUTH STATE CODE NOT SUPPLIED OR INVALID

0425	COLL AUTH DATA FOUND FOR COPY - NOT VALID
0426	COLL AUTH DATA NOT FOUND FOR DELETE - NOT VALID
0427	COLL AUTH DATA NOT COMPLETE FOR NEW AUTH
0428	COLL AUTH DATA NOT FOUND FOR UPDATE - NOT VALID
0429	LOC ACCOUNT NUMBER NOT FOUND OR NEEDS TO BE NUMERIC
0430	EVENT ID DOES NOT EXIST IN TABLE
0431	PREFIX TABLE DID NOT UPDATE
0432	CARD TABLE DID NOT UPDATE
0433	LAST TRANSACTION DATE (YYYYMMDD) IS INVALID
0434	FINANCIAL ACCOUNT FORMAT RECORD NOT SET UP FOR ACCOUNT GENERATION
0435	MOBILE PHONE ALIAS IS REQUIRED
0436	TRANSACTION AMT IS UNDER THRESHOLD
0437	CREDIT OPEN DATE TIME IS INVALID
0438	CREDIT CASH ADV DATE TIME IS INVALID
0439	SURVIVING CARD DDA ACCOUNT NUMBER NOT FOUND
0440	SURVIVING CARD PFX INVALID OR NOT A STORED VALUE PFX
0441	INVALID SURVIVING CARD STATUS FOR THIS TRANSACTION
0442	SURVIVING CARD NUMBER NOT FOUND ON FILE
0443	INSTITUTION IDENTIFIER OF SOURCE CARD DOES NOT MATCH SURVIVING CARD
0444	SURVIVING CARD OVERRIDE LIMITS ERROR. TRY USING L4
0445	UNABLE TO UPDATE SURVIVING CARD NOTE FILE.
0446	EMAIL ADDR1 REQUIRED
0447	EMAIL ADDR2 REQUIRED
0448	MOBILE REQUIRED
0449	TOTAL PYMT AMT NOT FOUND ON FILE
0450	TOTAL PYMT MUST BE GREATER THAN ZERO
0451	MERCHANT NAME NOT FOUND ON FILE
0452	MERCHANT ID NOT FOUND ON FILE
0453	ISSUING BANK ID NOT FOUND ON FILE

0454	REF NO FOR DDA NOT FOUND ON FILE
0455	REF NO FOR SAV NOT FOUND ON FILE
0456	CRC NOT FOUND ON FILE
0457	SAV NOT FOUND ON FILE
0458	CRC DOES NOT MATCH CRC ON FILE
0459	INSTITUTION NUMBER IS REQUIRED ON A COMPROMISED CARD EVENT
0460	EVENT ID REQUIRED ON A COMPROMISED CARD
0461	COMMUNICATION DATE IS REQUIRED ON A COMPROMISED CARD EVENT
0462	COMMUNICATION DATE ERROR ON COMPROMISED CARD
0463	INVALID REASON CODE ON A COMPROMISED CARD EVENT
0464	INVALID START DATE ON A COMPROMISED CARD EVENT
0465	INVALID END DATE ON A COMPROMISED CARD EVENT
0466	FOLLOW UP INDICATOR IS NOT Y OR N ON A COMPROMISED CARD EVENT
0467	COMPROMISED CARD EVENT ALREADY EXISTS ON THE EVENT TABLE
0468	COMPROMISED CARD EVENT INSERT FAILED
0469	TEXT DESCRIPTION REQUIRED ON A COMPROMISED CARD
0470	CARD NBR INDICATOR IS NOT Y OR N ON A COMPROMISED CARD EVENT
0471	MAGSTRIPE INDICATOR IS NOT Y OR N ON A COMPROMISED CARD EVENT
0472	EXP DATE INDICATOR IS NOT Y OR N ON A COMPROMISED CARD EVENT
0473	CSC INDICATOR IS NOT Y OR N ON A COMPROMISED CARD EVENT
0474	CARD NAME INDICATOR IS NOT Y OR N ON A COMPROMISED CARD EVENT
0475	CARD ADDR INDICATOR IS NOT Y OR N ON A COMPROMISED CARD EVENT
0476	CARD PIN INDICATOR IS NOT Y OR N ON A COMPROMISED CARD EVENT
0477	CARD PHONE INDICATOR IS NOT Y OR N ON A COMPROMISED CARD EVENT
0478	CARD DOB INDICATOR IS NOT Y OR N ON A COMPROMISED CARD EVENT
0479	COMPROMISED CARD EVENT UPDATE FAILED
0480	COMPROMISED CARD ALREADY EXISTS ON THE CARD TABLE
0481	COMPROMISED CARD DELETE FAILED
0482	COMPROMISED CARD DOES NOT EXIST ON THE CARD TABLE

0483	SUM OF SWEEP AMTS MORE THAN TOT PYMT
0484	PAYMENT TRANSACTION REJECTED
0485	WRONG APPL IND OR TRAN ACCT NUM
0486	COMPROMISED CARD EVENT STATUS NOT NEW
0487	EVENT MAINT IS AFTER CUTOFF
0488	NOT REGISTERED FOR LOW BALANCE ALERTS
0489	NOT REGISTERED FOR NEG BALANCE ALERTS
0490	COMP CARD REISSUE BLOCKED. ALREADY REISSUED VIA A COMP CARD EVENT.
0491	MUST BE NUMERIC 1-7.
0492	INVALID PRODUCT ID.
0493	THIS PREFIX DOES NOT ALLOW A PRODUCT ID.
0494	PRODUCT ID IS REQUIRED.
0495	UPDATE CODE MUST BE ¡D¡ (FOR DELETE) OR SPACE (FOR ADD/CHANGE)
0496	TRANSACTION NOT PROCESSED. COULD NOT CALCULATE AVAILABLE BALANCE.
0497	TRANSACTION CANNOT BE PROCESSED. AVAILABLE BALANCE IS \$0 OR LESS.
0498	BALANCE WITHDRAWAL MUST BE Y, N, OR SPACE.
0499	IF BALANCE WITHDRAWAL = Y, INITIAL TRANSACTION AMOUNT MUST BE 0.
0500	IF BALANCE WITHDRAWAL = Y, TRANSACTION AMOUNT MUST BE 0.
0501	IF BALANCE WITHDRAWAL = Y, TRANSACTION TYPE MUST BE D OR R.
0502	UPDATE CODE IS MISSING; REQUIRED.
0503	SI REASON IS REQUIRED FOR ADD.
0504	STAND IN FILE UPDATE CODE IS REQUIRED.
0505	UPDATE CODE IS NOT VALID, MUST BE 1, 2, OR 3.
0506	ACTION CODE IS NOT ENTERED
0507	PURGE DATE IS NOT GREATER THAN TODAYS DATE
0508	PURGE DATE IS NOT NUMERIC
0509	PURGE DATE IS NOT VALID
0510	ACTION CODE NOT VALID; VALID VALUES ARE 04, 05, 07, 41 OR 43
0511	REGION CODE VALUE IS INVALID, VALID VALUE IS ¡S¡

0512	CARD PREFIX MUST BE VISA
0513	PURGE DATE IS REQUIRED FOR AN ADD OR CHANGE.
0514	CARD PREFIX MUST BE MASTERCARD
0515	WB REASON CODE IS REQUIRED FOR WARNING BULLETIN ADD
0516	SI UPDATE CODE IS NOT VALID, MUST BE 1, 3 OR 4
0517	SI REASON CODE IS NOT VALID, MUST BE L, S, X, F, P, C, O OR U
0518	WB UPDATE CODE IS NOT VALID, MUST BE 1, 3 OR 4
0519	WB REASON CODE IS NOT VALID, MUST BE C, F, X OR O
0520	AT LEAST ONE PURGE DATE MUST BE FILLED IN FOR A WB ADD
0521	PURGE DATE FOR COUNTERFEIT MUST BE AT LEAST 60 DAYS IN FUTURE
0522	PURGE DATE MUST BE AT LEAST 10 DAYS IN FUTURE FOR NON-US REGIONS
0523	WAIVE REPLACEMENT CARD FEE MUST BE Y OR N OR BLANK
0524	WARNING BULLETIN UPDATE CODE IS REQUIRED
0525	THE RETAIL CARD AMOUNT ENTERED DOES NOT MATCH DOLLAR VALUE ON CARD
0526	THE CARD HAS ALREADY BEEN SOLD AND FUNDED
0527	THE RETAIL CARD AMOUNT MUST BE > 0 AND < \$100,000
0528	THE PAYMENT TYPE IS INVALID OR HAS NOT BEEN ENTERED
0529	THE PAYMENT ACCOUNT TYPE IS INVALID
0530	THE PURCHASER DATE OF BIRTH IS REQUIRED
0531	THE PURCHASER SOCIAL SECURITY NUMBER/TAX PAYER ID IS REQUIRED
0532	THE PURCHASER NAME IS REQUIRED
0533	THE PURCHASER ADDRESS IS REQUIRED
0534	THE PURCHASER PHONE NUMBER IS REQUIRED
0535	THE PREFIX IS NOT SET UP FOR RETAIL CARDS
0536	PAYMENT TYPE IS NOT VALID FOR THIS PREFIX
0537	THE ACTIVATE RETAIL CARD VALUE MUST BE Y OR N
0538	MEMBER IDENTIFIER CANNOT BE UPDATED FOR THIS CARD.
0539	CAN NOT DELETE CARD - FUNDS STILL AVAILABLE
0540	NO BULK HEADER 098 BEFORE BULK TRAILER 099

0541	INVALID AUTHENTICATION PROCESSING VENDOR
0542	INVALID AUTHENTICATION TYPE CODE
0543	DUPLICATE CARD FOUND
0544	CUSTOMER NUMBER NOT FOUND ON FILE
0545	NOT ALLOWED AT CUSTOMER LEVEL WHEN MORE THAN 85 CUSTOMERS
0546	ERROR RETRIEVING CUSTOMER NUMBER
0547	NOT REGISTERED FOR FRAUD ALERTS
0548	NO SERVICE CHARGE PLANS SELECTED. WAIVE FLAG MUST BE SPACE OR S.
0549	OPT-IN IND MUST BE Y OR N
0550	OPT-IN DATE IS INVALID MUST BE CURRENT OR FUTURE DATE
0551	OPT-IN METHOD VALUES ARE R, M, P, F, V, E, OR O
0552	OPT-IN NOT ALLOWED FOR PREFIX
0553	IMAGE KEY INVALID FOR EDGE TO EDGE CARD
0554	IMAGE TYPE IS NOT FOR EDGE TO EDGE CARD
0555	IMAGE KEY NOT ALLOWED
0556	EDGE TO EDGE CARD CANNOT BE INSTANT ISSUE
0557	EDGE TO EDGE WAIVE FEE INVALID
0558	OPT-IN DATE ENTERED WITHOUT VALID OPT-IN INDICATOR
0559	OPT-IN METHOD ENTERED WITHOUT VALID OPT-IN INDICATOR
0560	WAIVE SERVICE CHARGE PLAN WAS NOT VALID
0561	DUPLICATE WAIVE SVC CHARGE PLANS ENTERED. CHANGE ONE OF THE PLANS.
0562	WAIVE SERVICE CHARGE PLAN-2 WAS NOT VALID
0563	WAIVE PLAN REQUIRES A CHARGE PLAN
0564	NO MORE CARD NUMBERS AVAILABLE FOR PREFIX
0571	CELL PHONE NUMBER MUST BE NUMERIC
0573	BAD ADDRESS IND MUST BE Y OR N OR SPACES
0574	LAST ADDRESS CHANGE DATE FORMAT IS CCYYMMDD
0575	ADD FUNDS THRESHOLD AMT WAS LESS THAN THE INSTITUTION MINIMUM
0576	REMOVE FUNDS THRESHOLD AMT WAS LESS THAN THE INSTITUTION MINIMUM

0577	SIG TRAN THRESHOLD AMT WAS LESS THAN THE INSTITUTION MINIMUM
0578	LOW BAL THRESHOLD AMT WAS LESS THAN THE INSTITUTION MINIMUM
0579	ALERT STATUS MUST BE Y IN ORDER TO SPECIFY THE MOBILE NUMBER
0580	SMS ALERT STATUS MUST BE Y IN ORDER TO SPECIFY THE MOBILE NUMBER
0581	UNIQUE FILE ID ALREADY PROCESSED. DUPLICATE FILE.
0589	CARDHOLDER COUNTRY MUST BE UNITED STATES TO ENABLE INTERNATIONAL ALE
0590	CARDHOLDER COUNTRY MUST BE UNITED STATES TO ENABLE OUT OF STATE ALER
0594	CUSTOMER NUMBER REQUIRED BEFORE SETTING PARENT NUMBER
0595	CRC ACCOUNT NUMBER NOT FOUND OR NEEDS TO BE NUMERIC.
0598	INVALID WAIVE REISSUE CARD FEE VALUE ENTERED.
0600	GENERATE PAYMENT INDICATOR MUST BE Y/N/SPACE.
0601	NEW PREFIX SELECTION NOT AVAILABLE FOR PREFIX.
0602	INVALID NEW PREFIX.
0603	NEW PREFIX INVALID. DOES NOT ALLOW IMAGES.
0604	INVALID PRODUCT ID
0605	NEW PREFIX INVALID DUE TO CARD TYPE RESTRICTIONS.
0606	NEW PREFIX ENTERED NOT VALID. MUST BE A DEBIT PREFIX.
0607	NEW PREFIX ENTERED NOT VALID. MUST BE A PREPAID PREFIX.
0608	CANNOT PROCESS REQUEST IF BAD ADDRESS INDICATOR IS SET TO Y
0609	USER NOT ABLE TO UPDATE RELATED ACCOUNT INFORMATION
0610	USER SECURITY VALIDATION FAILED
0611	AVAILABLE BALANCE NOT LESS THAN ZERO
0612	USER UNABLE TO UPDATE PERSONAL INFORMATION
9001	Record count mismatch
9002	Client onboarding status not Active
9003	Invalid User Id, Prefix and Division combination
9004	Invalid User Id, Prefix combination
9005	Insufficient funds in DDA
9006	Card Holder Participant ID not matching with Prefix



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

## Appendix C: KeyBank Daily Refresh File Specifications

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

### Header Record

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

## Detail Record

Field #	Description	Length	Field Position	Type	Business Rules/Edit Criteria	Notes / Remarks
1	Record Type	2	01-02	PIC X	Will always contain the value "DT" indicating a detail record	"DT"
2	Detail Description	2	03-04	PIC X	"01" Debit Account Closed "02" Card Status Change "03" Card Demographic Change	Always "03"
3	Prefix	9	05-13	PIC X	Prefix Number	9 digit Prefix
4	Card Number	16	14-29	PIC X	16 Digit Card Number	Tokenized Card number
5	Card Status	2	30-31	PIC X	"01" Initial Card Issued	
6	Card Status Change Date	8	32-39	PIC X	Formatted CCYYMMDD	Last change date.
7	Account Number	17	40-56	PIC X	Participant Id	Participant Id/Employee ID.
8	Account Status	2	57-58	PIC X		Always "01"
9	Account Status Change Date	8	59-66	PIC X	Formatted CCYYMMDD	Status change date.
10	Account Closed Date	8	67-74	PIC X	Formatted CCYYMMDD	Blank
11	Date of Last Deposit	8	75-82	PIC X	Formatted CCYYMMDD	Last deposit date (Funding Date)
12	Filler	16	83-98	PIC X	Spaces	
13	Filler	15	99-113	PIC X	Spaces	
14	Filler	26	114-139	PIC X	Spaces	
15	Last Name	30	140-169	PIC X	Cardholder Last Name	15 chars + Spacefilled
16	First Name	30	170-190	PIC X	Cardholder First Name	10 Chars + Spacefilled
17	Filler	1	200-200	PIC X	Space	NA
18	Address Line 1	40	201-240	PIC X	Cardholder Address field1	30 chars + space filled
19	Address Line 2	40	241-280	PIC X	Cardholder Address field2 if needed	30 chars + space filled
20	City	40	281-320	PIC X	Cardholder City	20 chars + space filled
21	State	3	321-323	PIC X	Cardholder State	2 byte Statecode + space
22	Zip Code	9	324-332	PIC X	Cardholder Zip or Zip+4	
23	Country Code	3	333-335	PIC X	Cardholder Country Code	
24	Phone Number	10	336-345	PIC X	Cardholder Phone Number NPANXXXXXX Formatted: AAAPPPPPPP NPA = AREA CODE NXXXXXX = Phone number	10 digit Home phone

25	Date Of Birth	8	346-353	PIC X	Cardholder date of birth formatted CCYYMMDD	
26	Social Security Number	9	354-362	PIC X	Cardholder Social Security Number	
27	Demographic Change Date	8	363-370	PIC X	Formatted CCYYMMDD	Update Date
28	FILLER	142	371-512	PIC X	Space Filled	

### Trailer Record

Field	Description	Length	Position	Type	Business Rules/Edit
#					Criteria
1	Record Type	2	1-2	A	Will always contain the value "TR" indicating a trailer record
2	Transaction Name	8	03-10	A	KeyBank internal use only
3	File Control Number	6	11-16	N	KeyBank assigned unique File Control Number. Incremented by 1 for each new file created.
4	File Create Date	8	17-24	A	File Create Date formatted CCYYMMDD
5	File Create Time	8	25-32	A	File Create Time formatted HHMMSSCC
6	Detail Record Count	7	33-39	N	Total count of detail records in the file
7	FILLER	473	40-512	A	Space Filled

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# Appendix C

# Key2Benefits<sup>SM</sup> User Guide

# About this Guide

## Who Should Read this Guide?

This document should be provided to any user that can enroll cardholders, view or update cardholder information, or access Key2Benefits reports.

## How this Guide is Organized

The Key2Benefits User Guide is divided into two parts:

### **Introduction**

This part provides an overview of Key2Benefits cards. It explains for whom this guide is intended, how the guide is organized, the conventions used in this guide, and contact information for support. The Introduction also provides general information regarding the Key2Benefits administrator websites, including instructions for logging in and navigating the website.

### **Procedures**

The Administrator Procedures explain how to enroll or search for cardholders. For existing cardholders, procedures explain how to update cardholder information, review deposit history, and troubleshoot common issues.



## Table of Contents

About this Guide.....	1
Who Should Read this Guide? .....	1
How this Guide is Organized .....	1
Introduction .....	3
About Key2Benefits Cards .....	3
Before You Begin .....	4
Logging on the Key2Benefits Administrator Website.....	5
Adding a New Cardholder .....	6
Working with Existing Cardholders .....	8
Reviewing Transaction History .....	8
Updating Cardholder Information .....	9
Working with Cardholder Information .....	10
Viewing Your Key2Benefits Reports .....	11
Key2Benefits Cardholder Website .....	12
Card Funding.....	13

# Introduction

Key2Benefits services state agency programs that issue recurring payments such as unemployment insurance, child support, retirement/pensions, workers compensation, and utility subsidies.

## About Key2Benefits Cards

The Key2Benefits card is a prepaid debit card product designed to offer state agency programs and public entities a secure, low-cost, and convenient method of issuing payments electronically. Key2Benefits enables public sector agencies to issue payments to their recipients via a prepaid debit card, as an alternative to paper checks or direct deposit. Key2Benefits cards can be loaded with multiple deposits and can be used like any other debit card for point-of-sale purchases or cash withdrawals at ATMs or via a branch.

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

The Key2Benefits administrator website is available at:

**<https://idp.paycardsolutions.com/main/key2benefits/Login>**

This website allows program administrators to:

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

## Before You Begin

User IDs and passwords are required to access the administrator website. KeyBank's Security Administrator will provide a user name and initial password to all users that require access to the system.

Users that forget their user ID or require a password reset can contact KeyBank's Security Administrator at [ccdo\\_prepaid\\_team@keybank.com](mailto:ccdo_prepaid_team@keybank.com). For questions related to your Key2Benefits program, please contact your KeyBank Treasury Services' Sales Officer or KeyBank Commercial Client Services at 1-800-539-9039, option 2.

### **Password configuration requirements**

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

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

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

# Logging on the Key2Benefits Administrator Website

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

1. First, launch a web browser (e.g. MS Internet Explorer).
2. In the Address field, type <https://idp.paycardsolutions.com/main/key2benefits/Login>.
3. The [Key2Benefits Administrator Home](#) appears here. Bookmark the login page for easy access for return visits.
4. The [Key2Benefits Administrator Login](#) page appears.

**Key2Benefits**

**Welcome - Key2Benefits Administrator Login**

Enter your User ID and Password and click Continue.

User ID

Password

[>> Continue](#)

[Change Your Password](#)

For User ID or Password resets, please contact the [ccdo\\_prepaid\\_team@keybank.com](mailto:ccdo_prepaid_team@keybank.com). For questions related to the Key2Benefits program, please contact your KeyBank Treasury Services Sales Officer or the Commercial and Business Banking Center at 800-821-2829.

**Security Statement**

We are confident of our system's ability to protect all transactions; however, this is not an invitation for people to attempt unauthorized access to the system. This is a private computing system which is restricted to authorized individuals. Actual or attempted unauthorized use of this computer system will result in criminal and/or civil prosecution. We reserve the right to view, monitor and record activity on the system without notice or permission. Any information obtained by monitoring, reviewing or recording is subject to review by law enforcement organizations in connection with the investigation or prosecution of possible criminal activity on the system.

**If you are not an authorized user of this system or do not consent to continued monitoring, exit the system at this time.**

5. Enter the User ID and Password information provided by the KeyBank Security Administrator in the appropriate fields.
6. Click [Continue](#). The [Search for Cardholder](#) page is presented as the landing page immediately after login. This page can be used to locate a record on the system for any cardholder that is already enrolled. Users can also navigate to other functions by selecting the appropriate link.

**Card Administration**

**Key2Benefits**

Search Cardholder | Add New Cardholder | Log Out

Search for Cardholder

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

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

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

Cardholder ID:

Social Security Number:

Last Name:

City:

Zip:

Country:

First Name:

State:

[Submit](#) [Cancel](#) [Help](#)

# Adding a New Cardholder

Follow these steps to enroll a new cardholder into the program. Once a cardholder is added through the Key2Benefits website, a Key2Benefits card package is produced and mailed to the cardholder. (Note: cardholders cannot access the Key2Benefits cardholder website until after a card account is created for them on the system.)

## Add a New Cardholder:

1. On the [Search for Cardholder](#) page, click [Add New Cardholder](#). The [Card Types](#) page appears. Some programs will have multiple Card Types associated with their system access, however most programs will only have one.
2. Click the [Card Type ID](#) link to enroll the cardholder. The [Add New Cardholder](#) page appears.

**Card Administration** **Key2Benefits** Password will expire in 86 day(s)

Search Cardholder | Add New Cardholder | Log Out

**Add New Cardholder**

First Name:  Last Name:

Customer Number:

Please check the box if entering in a Foreign Address: ☐

Mailing Address:

City:  State:  Zip+4:

Country: USA

Home Phone Number:  Business Phone Number:

Cardholder SSN:  Date of Birth:

Mother's Maiden Name:

E-Mail:

AMUCIF Indicator:

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

Field Name	Valid Values
First Name	Cardholder first name
Last Name	Cardholder last name
Mailing Address	Cardholder home street address
City	Cardholder city
State	Cardholder state
Zip+4	Cardholder ZIP+4
Home Phone Number	Cardholder home telephone number
Cardholder SSN	Cardholder Social Security or Tax Identification Number
Date of Birth	Cardholder date of birth

If the cardholder does not live within the United States, Check the box above the **Mailing Address** field before entering the cardholder information. The **Country** field will also need to be completed to enroll a cardholder with a foreign address.

**Add New Cardholder**

**First Name:**

**Last Name:**

**Customer Number :**

**Please check the box if entering in a Foreign Address:**

☐

**Mailing Address:**

**City:**

**State:**

**Country:**

USA

**Home Phone Number:**

-

-

**Business Phone**

**Cardholder SSN:**

-

-

**Date of Birth:**

4. Click **Submit**. A confirmation message appears to indicate the cardholder information that was enrolled.
5. Click **OK** to view the cardholder information. If you want to add another cardholder, click **Next** and go to Step 3.

# Working with Existing Cardholders

These procedures are used by program administrators to make cardholder updates, review deposit history, and update cardholder information through Key2Benefits Administrator website.

The user can use the [Update Cardholder Information](#) page to update the following information:


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

## Reviewing Transaction History

1. On the [Search for Cardholder](#) page, enter cardholder information to locate the account. If multiple cardholders are returned, select the appropriate cardholder. The [Search Results](#) page appears.
2. On the [Search Cardholder](#) menu, select [Review History](#). The [Deposit History](#) page appears.
3. To view additional pages, click [Next](#). To view the previous page, click [Previous](#).

**Card Administration**

**Key2Benefits**

  
Password will expire in 86 day(s)

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

**Card Name:** TRENT HARTFIELD

**Card Status:** ACTIVE

**Cardholder ID:** 07342459000087670

**Expiration Date:** 02/29/2016

**Last Change:** 07/17/2014

**Administrator ID:** 00G4X

Payroll History

Date	Description	Amount	Reject Reason
05-13-14	ACH DR REMOVE FNDS	76.75	
03-26-14	ADD FUNDS - BATCH	200.00	
03-17-14	ADD FUNDS - BATCH	200.00	
02-27-14	ADD FUNDS - BATCH	200.00	

[Terms & Conditions](#) | [Contact Information](#) | [Frequently Asked Questions](#) | [Privacy Statement](#)

## Updating Cardholder Information

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

**Card Administration** **Key2Benefits**  Password will expire in 86 day(s)

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


Update **Search** Add New Cardholder Log Out

Review History	Name:	CHRIS CIAVARRO	Expiration Date:	07/31/2017
	Card Status:	ACTIVATION	Last Change:	07/17/2014
	Cardholder ID:	07342459000070721	Administrator ID:	00G4X

**Cardholder Information**

Cardholder ID:	07342459000070721	Customer Number:	
First Name:	CHRIS	Last Name:	CIAVARRO
Emboss Name:	CHRIS CIAVARRO		
Mailing Address:	227 W. MONROE STE. 1700		
City:	CHICAGO	State:	IL
Country:	USA	Zip+4:	60606 -
Home Phone Number:	312-730-2726	Business Phone Number:	000-000-0000
Cardholder SSN:	*** - ** - 6788	Date of Birth:	03/09/1982
Mother's Maiden Name:	CHRIS		

2. On the **Search Cardholder** menu, select **Update**. The Update Information page appears.
3. Make changes to the appropriate information and click **Submit**. A pop-up window with a confirmation message appears.

**Card Administration** **Key2Benefits**  Password will expire in 86 day(s)

Search Cardholder **Update** Add New Cardholder Log Out

Card Name:	CHRIS CIAVARRO	Expiration Date:	07/31/2017
Card Status:	ACTIVATION	Last Change:	07/17/2014
Cardholder ID:	07342459000070721	Administrator ID:	00G4X

**Update Cardholder Information**

Cardholder ID:	07342459000070721	Last Name:	CIAVARRO
First Name:	CHRIS		
Emboss Name:	CHRIS CIAVARRO		
Customer Number:			
Please check the box if entering in a Foreign Address: <input type="checkbox"/>			
Mailing Address:	227 W. MONROE STE. 1700		
City:	CHICAGO	State:	IL
Country:	USA	Zip+4:	60606 -
Home Phone Number:	312 - 730 - 2726	Business Phone Number:	000 - 000 - 0000
Cardholder SSN:	123 - 45 - 6789	Date of Birth:	03 / 09 / 1982
Mother's Maiden Name:	CHRIS		

4. Click **OK** to review your changes.



## Working with Cardholder Information

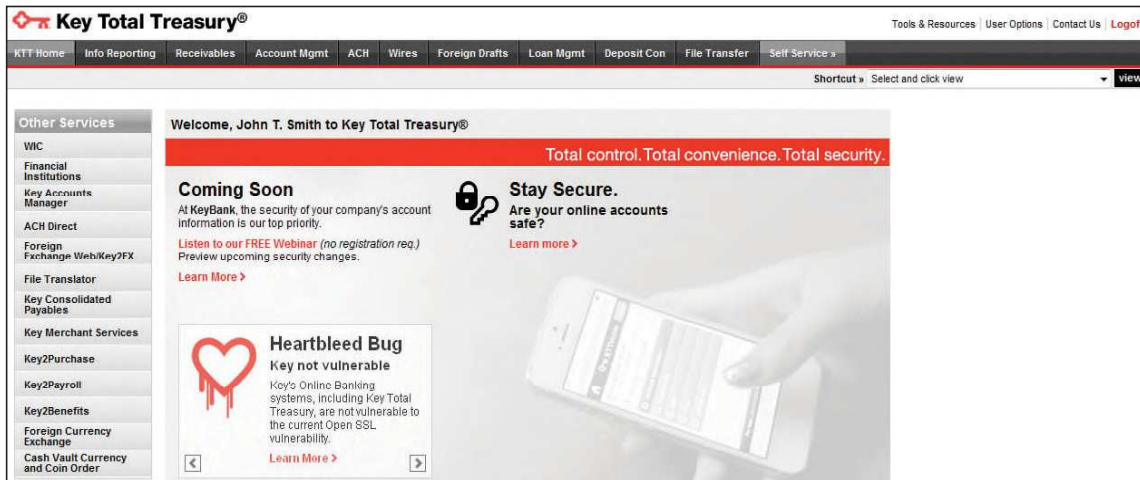
There are various pieces of information available in the Card Information Toolbar within Key2Benefits. This section describes some of these items in detail to help respond to cardholder inquiries or research other aspects of the card account History.

Search Cardholder	Add New Cardholder	Log Out	
Card Name:	CHRIS CIAVARRO		Expiration Date:
Card Status:	ACTIVATION		Last Change:
Cardholder ID:	07342459000123525		Administrator ID:
			07/31/2017
			07/17/2014
			00G4X

1. **Card Name:** name embossed on the card.
2. **Card Status:** this field describes one of many.
  - a. **Active** – the card has been activated by the cardholder and can be used to make purchases and access cash.
  - b. **Hot Card** – the card has been reported as lost, stolen, or damaged, and placed into a *hot card* status, no transactions can be performed in this status.
  - c. **Warm Card** – the card can be used for limited transaction types such as accepting deposits, account transfers, and inquiries. Debits cannot be performed in this status. Typically this status is used for cards that are being monitored for suspicious activity. Cardholder's should contact customer service to verify recent account activity in these cases.
  - d. **Activation** – the card has not been activated by the cardholder.
  - e. **Compromise** – the card may have been impacted by a compromise event. The cardholder should contact customer service to determine whether a new card should be issued.
  - f. **Closed** – the card has been closed, no transactions can be performed.
3. **Cardholder ID:** unique identifier for the card account on the prepaid system. This is the number used to fund the card account via ACH. This value is critical to the funding process and should never be modified by a user.
4. **Expiration Date:** this is the date the card will expire. The cardholder will need to receive a new card and activate it prior to their expiration date. Cards are set to expire three years after three years from the month they were issued (example: card issued on July 4, 2014 will expire on July 31, 2017).
5. **Last Change:** represents the last date a change was made to the card account, such as enrollment, demographic update, or replacement card issuance.
6. **Administrator ID:** internal system identifier not used by program administrators. This will always read 00G4X.

# Viewing Your Key2Benefits Reports

Your Key2Benefits reports can be accessed via Key Total Treasury.® To access the reports, log in to Key Total Treasury and select **Key2Benefits** from the left side column.



Multiple reports are available for Key2Benefits programs, which include:

- New Account
- Cards Never Activated
- Card Funding

The first report listed on the screen, **Instant Issue Card Summary** – is only available for programs that maintain a stock of card packages at agency locations to distribute to cardholders onsite.




# Key2Benefits Cardholder Website

Cardholders can log in securely 24/7 to access their Key2Benefits card balances, view transactions, and set up alerts via key2benefits.com. There is no fee for accessing the cardholder website.

Additionally, cardholders can also access customer support 24/7 at 1-866-295-2955.

## Key2Benefits



**Welcome to Key2Benefits - Log In to Your Account**  
[En Español](#)

**NOTICE!** To enhance your online security, we have added new identity questions as part of your login process.

You must create a new User ID and Password to re-enroll your card. Please select New User? Enroll Now! to get started.

User ID

Password

If you have questions about your account or this website, please contact us.

**System use is for authorized individuals only. Unauthorized use is strictly prohibited.**

[New User? Enroll Now!](#) [>> Continue](#)

[Forgot Your User ID?](#)

[Forgot Your Password?](#)

[Contact Us](#) | [Terms & Conditions](#) | [FAQ](#) | [Privacy Policy](#) | [Fee Disclosure](#)

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## Card Funding

All funding is made to the Cardholder ID established at KeyBank for the cardholder. Funding is not made to the card number. Cards are the access mechanisms to the Cardholder ID which is why you don't lose your money if you lose your card – simply the access mechanism to the Cardholder ID.

### How do I load/fund the Cardholder ID?

Using the same ACH file for Direct Deposit, you simply add a record for each Key2Benefits Cardholder ID along with the KeyBank routing number and amount. This is processed with your normal ACH process.

### What do I do if my ACH item was rejected?

Please contact your ACH provider.

### When will the Key2Benefits cards be loaded?

Prepaid Direct Deposit Timing (ET)			
ACH file deadline	Cards loaded by	Reject report created	Funds returned to client
9:00 p.m. Day -1 Monday – Friday	4:00 a.m. Day 0 Monday – Friday	5:00 a.m. Day 0 Monday – Friday	3:00 a.m. Day 2 Monday – Friday

Effective Date (Day 0) cannot be on a holiday.

**Day -1** – day *prior* to settlement/effective date.

**Day 0** – settlement/effective date.

**Day 1** – day *after* settlement/effective date

**Example:** If you submit your ACH file on Tuesday at 3:00 p.m., and you need the settlement date to be Friday at 4:00 a.m., you can plan to receive your reject report by 5:00 a.m. and your funds returned to clients by Tuesday at 3:00 a.m.

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# Appendix D



# **Key**

# **Statement of**

# **Recoverability**

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

## **Enterprise Business Resiliency**

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

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

### **Organizational Structure**

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

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

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

### **Board of Directors Involvement**

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

### **Risk Assessment and Business Impact Analysis**

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

In addition, Key uses a centralized Business Impact Analysis (BIA) to evaluate the potential impacts to the corporation in the event of business disruption. Annually, at a minimum, lines of business complete a BIA survey to document business processes and evaluate potential financial, operational, regulatory, and client impact at their respective locations. The data

## **Enterprise Business Resiliency**

obtained through this process is used to generate a recovery time objective (RTO) for each business process (the time the business process may be inoperable before negative impact to the line of business becomes significant). RTOs are used for business recovery and technology disaster recovery plan development and prioritization.

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

### **Risk Management and Monitoring**

#### **Design**

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

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

#### **Control Testing**

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

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

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



## **Enterprise Business Resiliency**

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

### **Third Party Oversight**

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

Monitoring of Third Party Provider - Business continuity compliance is performed by Enterprise Business Resiliency. Results are provided to lines of business vendor engagement managers and recorded within the Corporate Procurement vendor management tool. Lines of business vendor engagement managers are responsible to manage the mitigation of any non-compliance.

### **Program Adjustment**

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

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

# EXHIBIT A

RFQ WWV- (Electronic Payment Card and Direct Deposit Services) Cost Sheet							
Line No.	General Types of Service	Monthly Estimated Quantities*	Claimant's Unit Fee	Extended Item Cost			
1	Direct Deposit	15,000	No Cost				
2	Set Up Fee - Initial Card	5,000	No Cost				
3	Monthly Account Services for Active Accounts	32,000	No Cost				
4	Transactions	205,000	No Cost				
5	Total ATM Withdraws	24,000	No Cost				
Section for Determining Type of ATM Available by County in West Virginia							
ATM In-Network (Minimum of 6 Free Withdrawals Required)							
6	Number of Counties with at least one ATM				55		
7	Divided by Total Counties in West Virginia				55		
8	Percentage of Counties with at least one ATM				100.00%		
9	% in Line 8 multiplied by ATM Withdrawals in Line 5				24,000		
Contracted ATM In-Network with Fee							
10	Number of Counties with at least one ATM				55		
11	Divided by Total Counties in West Virginia				55		
12	Percentage of Counties with at least one ATM				100.00%		
13	% in Line 12 multiplied by ATM Withdrawals Line 5	24,000	0.00000	\$0.00			
Charge for more than 6 In-Network ATM Withdraws							
14	10% of quantities in Line 9	2,400	0.00000	\$0.00			
ATM Out-of-Network with Fee							
15	Number of Counties without an In-Network ATM				0		
16	Divided by Total Counties in West Virginia				55		
17	Percentage of Counties without ATMs				0.00%		
18	% in Line 17 multiplied by ATM Withdrawals Line 5				0	2.00000	\$0.00
19	Potential Additional Charge by Bank where Out-of-Network ATM is located.*See note below.	0	2.00	\$0.00			
* We used the same quantity from Line 18 to calculate the possible expense due to additional charges that maybe incurred due to charge by a bank that is not affiliated with the vendor. Please be advised the standard rate of \$2.00 was used since a bidding bank cannot predict the cost per transaction being charged. The important factor of Line 19 is number of transactions completed through an Out-of-Network ATM.							
Section for Transactions							
Various Types of Transactions							
20	ATM Transactions outside of the US	10	0.00000	\$0.00			
21	Point of Sale as Credit	82,000	No Cost				
22	Point of Sale as PIN Debit	50,000	No Cost				
23	Teller assisted Withdraw by Electronic Payment Card (In-network bank)	5,000	No Cost				
24	TOTAL Transaction Cost (Formula is Line 24=13+14+18+19 +20)			\$0.00			
ATM Balance Inquiries							
25	Estimated Total ATM Balance Inquiries				11,400	No Cost	
26	Unlimited Free ATM Balance Inquiries for In-Network				11,400	No Cost	
27	ATM Balance Inquiries for Out-of- Network (Line 25 multiplied by % in Line 17) equals monthly estimated Total				-	0.50000	\$0.00
28	Total Cost						\$0.00

# EXHIBIT A

Section for Various Other Fees & Services				
<b>Insufficient Funds &amp; Other Fee Costs</b>				
29	Minimum of two (2) Free Denials for Insufficient Funds per month	320	No Cost	
30	Additional Denials for Insufficient Funds	160	0.00000	\$0.00
31	Free On-Line Statements	26,000	No Cost	
32	Account Statements Mailed to Claimants	6,000	0.00000	\$0.00
33	<b>Total Cost of Insufficient Funds &amp; Other Fees (Formula=30+32)</b>			<b>\$0.00</b>
<b>Card Issuance Services</b>				
34	One Free Card replacement per Year (Note: Includes postage.)	200	No Cost	
35	Additional Card Replacements Requested by Cardholder	100	5.00000	\$500.00
36	Expedited delivery requested by Cardholder	50	12.50000	\$625.00
37	Expired Card Replacement/Name Change Replacement	2,000	No Cost	
38	Card Deactivation/Reactivation Requested by Agency	500	No Cost	
39	<b>Total Card Issuance &amp; Services Cost (Formula=35+36)</b>			<b>\$1,125.00</b>
<b>Cardholder Inquiry</b>				
40	Free Automated Inquiries through Toll-Free Line	85,000	No Cost	
41	97% of Calls were satisfied through the IVR	82,450	No Cost	
42	2- Free Live Customer Service Inquiries per Month	2,550	No Cost	
43	Additional Live Customer Service Inquiries per Month if applicable	1,000	0.00000	\$0.00
44	<b>Total Cardholder Inquiry Cost</b>			<b>\$0.00</b>
<b>Miscellaneous Activity</b>				
45	Account Inactivity with a Balance after 13 Months	45	0.00000	\$0.00
46	Account Research	100	0.00000	\$0.00
47	Conversion of Foreign Currency	2	1.00000	\$2.00
48	<b>Total Miscellaneous Activity Cost (Formula=45+46+47)</b>			<b>\$2.00</b>
<b>ACH Origination and Routing</b>				
49	ACH Monthly Maintenance	2	No cost	
50	ACH Credit Originated	24,000	No cost	
51	ACH Debit Originated	55	No cost	
52	ACH Transmission	27	No cost	
53	ACH Return	10	No cost	
54	ACH Notification of Change	10	No cost	
55	<b>Total ACH Cost</b>			<b>NO COST</b>
<b>Overall Total Cost</b>				<b>\$1,127.00</b>

*\*Although the estimated quantities provided above are derived from averages of current activity, the estimates are for calculation purposes only and are not intended to imply or reflect actual number of transactions or the expectations of The Agency.*

**Item 3.1.1.69: Any required third party software including, but not limited to, Adobe Flash, Adobe Acrobat, Java, Microsoft .NET Framework, Microsoft Silverlight, etc., and the minimum version of this software must be specified in the vendor response to ensure that it can be supported on state computers. List any software and minimum version in the space below, or attach a list.**

The only software required to operate the Key2Benefits Card program is an operating system abd internet browser to access the Key Total Treasury and Key2Benefits Administrative Portal. The Agency may use any browser of their choice as long as they are updated with the latest patches and supported by the manufacturer.