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Proposal for Prepaid Card Services



**PRESENTED TO**  
**State of Nebraska**  
**Annette Walton and**  
**Connie Heinrichs**  
*Procurement Contract Officers*

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**Technical Proposal**  
April 12, 2022  
RFP # 6660 Z1



Prepaid Cards  
200 South 6<sup>th</sup> Street  
Minneapolis, MN 55402  
usbankprepaid.com

April 12, 2022

Annette Walton and Connie Heinrichs  
Procurement Contract Officers  
State of Nebraska  
1526 K Street, Suite 130  
Lincoln, NE 68508

Dear Ms. Walton and Ms. Heinrichs,

We recognize the provider of your prepaid cards is an important business decision for the State, and we realize how it impacts people across your state. From the outset, we want you to know that the U.S. Bank team is here to help every step of the way. We appreciate the trust you place in us as a partner.

With U.S. Bank, you have the benefit of a prepaid card program pioneer and the unprecedented expertise that comes from a provider who supports numerous state agencies. Your account team has decades of state agency experience that offers unique understanding of your specific needs and realities. The State can count on them for insights, assistance and a true commitment to delivering the efficiency, control and continuous improvement that a market-leading prepaid card program offers you. The State also gains efficiencies by continuing to have multiple services provided by U.S. Bank.

Our payment solutions combine transparency and compliance advantages with measurable savings to help you responsibly run your operations. We are always here to help make sure your card program advantages are realized throughout our relationship. With our ongoing investment in optimizing your programs, you can see combined savings and revenue impact on your bottom line.

Our team is excited about the opportunity to grow your programs and we would like to personally share our offering with you as we continue our conversation.

Looking forward together,

*Tyler Vickery*

Tyler Vickery  
Assistant Vice President, Prepaid Sales Manager

*Kelli Keller*

Kelli Keller  
Assistant Vice President, Prepaid Relationship Manager

*Anna Milbach*

Anna Milbach  
Vice President, Government Banking Relationship Manager

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**Exhibits**

1. Exhibit A - Terms and Conditions Sections II - IV
2. Exhibit B - Key Personnel Resumes
3. Exhibit C - Standard Reports
4. Exhibit D - In-network ATM Locations
5. Exhibit E - Sample Cardholder Materials
6. Exhibit F – Sample Administrator Training Guide

**Notice**

*The U.S. Bank-prepared RFP documents represent a snapshot of U.S. Bank’s prepaid program operations and functionality as of the specific time those RFP documents were drafted. Changes may occur over the term of this Agreement due to forces within or beyond the control of parties, including, but not limited to regulation changes, changes in industry, personnel changes, technological changes, and others. Except where terms, provisions or services (and levels) from the RFP documents are explicitly restated in contract resulting from this RFP, such changes do not constitute a breach of contract, nor necessitate contract amendments.*



## Executive summary

### Providing government benefit recipients and employees with a flexible, reliable payment option

Having had the privilege to partner with the State of Nebraska (the State) for prepaid card programs since 2004, U.S. Bank looks forward to continuing our partnership for the disbursement of funds for payroll, retirement, inmate release, unemployment insurance, child support, workers compensation and other state benefit payments. With card programs to cover all purposes, the State can continue to achieve their electronic payment distribution goals with just one vendor. And as a result, help ensure your cardholders are receiving secure, reliable payments in a timely manner.

Over the past 20 years, we have provided a safe, secure payment option for recipients to receive disbursements via a prepaid card that provides the convenience of easily withdrawing cash, using the card for daily shopping needs and easily avoiding unnecessary fees.

In support of your Prepaid Card Services requirements outlined in RFP 6660 Z1, U.S. Bank intends to continue to support your programs with the U.S. Bank ReliaCard, Focus Card and Elan Prepaid Card programs. Continuing to offer ReliaCard provides a reliable, timely, well-accepted card program for receipts of State benefit payments. Continued use of the Focus Card program provides State employees with a trusted electronic payment option as an alternative to traditional direct deposit. The Elan Prepaid Card provides inmates with flexible purchasing options while allowing the State to maintain required card usage restrictions. Additionally, the State can continue using the U.S. Bank Rewards Card for clinical trial and research participant payments.

With U.S. Bank, you have the benefit from our commitment to state government programs, the unprecedented expertise that comes from being a pioneer in prepaid card programs that have supported government programs since 2001. Our account team has always been and will continue to be readily accessible and has decades of public-sector experience that offers unique understanding of your specific needs and realities.

By continuing with U.S. Bank as your prepaid card provider, the State will have **no interruption in your business operations or service** to your recipients. Your program will continue as is. Any changes required as part of this procurement can be easily and efficiently implemented without interruption to current cardholders and no additional stress or time requirement from your team.

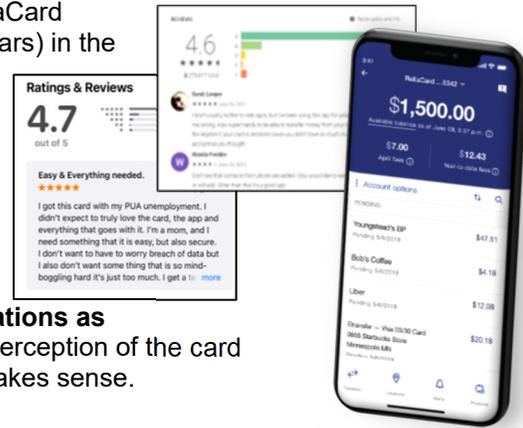
### Providing cardholders with consistent, fair, responsive service

When selecting a U.S. Bank prepaid card, your cardholders will continue to have access to the industry-leading tools to access their funds, monitor card transactions, check the card's balance, and request assistance when they need it. They can use their prepaid cards anywhere Visa or Mastercard is accepted—including more than 275,500 merchant locations in Nebraska. Your cardholders appreciate the wide range of free cash access options. In Nebraska alone, our surcharge-free network includes 760 U.S. Bank and MoneyPass ATM locations and 1,081 Visa affiliated financial institutions for teller cash withdrawals—**this provides easy, fee-free cash access across the state.**

They will also have the resources they need to keep track of their funds at their convenience. If cardholders have questions, they have multiple avenues to access their account information. With our informative, secure and easily accessed website and mobile app, cardholders have immediate access to their account information and can track spending. Plus, they have the option to call our 24/7 customer service center to gain assistance with balance information or contact a customer service representative (CSR). To stay abreast of their account, they can also enroll in text or email alerts to access their account

balance or transaction information. Our well received ReliaCard mobile application is highly rated with 4.7 stars (out of 5 stars) in the Apple app store and 4.6 stars (out of 5) in the Google Play store (Android).

The ReliaCard solution has been widely accepted and well-received by more than 2 million cardholders. We consistently obtain high satisfaction ratings. In our most recent cardholder survey, 92% of cardholders rated themselves as satisfied with their ReliaCard. **They cite the no/low usage fees, and email and text alert notifications as significant value-added services.** With such a positive perception of the card program by cardholders, continuing with U.S. Bank just makes sense.



Through the information communicated in this response, we sincerely hope you see the level of expertise and commitment we have to the government prepaid industry. We are a trusted national bank who is so fully invested in prepaid that we own our own prepaid processing platform. Additionally, we understand the State's interest in delivering quality electronic payment and banking services for your agencies and recipients. By continuing your programs with U.S. Bank, you can achieve this goal and feel confident that your cardholders will not only receive the funds they need on the day you specify, but also have exceptional flexibility in use and support of their card. Should the State make the decision to continue with U.S. Bank as your partner, we welcome any discussions/negotiations to the agreement, resulting in continual mutually beneficial and sustainable long-term partnership between U.S. Bank and Nebraska. We are committed to supporting your cardholders and administrative team's business activities with our expertise.

Our payment solutions combine transparency and compliance advantages with measurable savings to help you responsibly run your operations. We are always here to help make sure your card program advantages are realized throughout our relationship. With our ongoing investment in optimizing your program, you can see combined savings and revenue impact on your bottom line.

# 1. CORPORATE OVERVIEW

The Corporate Overview section of the Technical Proposal should consist of the following subdivisions:

## a. BIDDER IDENTIFICATION AND INFORMATION

The bidder should provide the full company or corporate name, address of the company's headquarters, entity organization (corporation, partnership, proprietorship), state in which the bidder is incorporated or otherwise organized to do business, year in which the bidder first organized to do business and whether the name and form of organization has changed since first organized.

U.S. Bank National Association (U.S. Bank®) is a subsidiary of U.S. Bancorp, a publicly traded corporation on the NYSE under the ticker symbol USB. U. S. Bank National Association, the lead bank of U.S. Bancorp, is organized in Ohio – Charter No. 24. The original charter is the second oldest (still in effect) in the nation, dating back to July 13, 1863. U.S. Bancorp is incorporated in the State of Delaware.

Our rich history shapes our present and positions us for a strong future. Since 1863, our company has expanded through organic growth and through numerous acquisitions, managing through times of prosperity and hardship. Throughout the past 150 years, hundreds of banks, whose customers, branches, expertise and assets combined with key ancestor banks, helped to make us a strong, sound company. In 2001, Firststar and U.S. Bancorp became the new U.S. Bancorp, building a strong and forward-looking foundation on which we continue to grow.

U.S. Bank is the nation's fifth-largest commercial bank. Our more than 65,000 U.S. Bancorp employees come together to serve 18.8 million consumer, business and institutional customers through our four core lines of business: Payment Services, Consumer and Business Banking, Corporate & Commercial Banking, and Wealth Management and Investment Services. Through these lines of business, we offer a comprehensive suite of banking, investment, mortgage, trust and payments products. The Prepaid division is part of the Payment Services group.

Corporate Headquarter Address:  
U.S. Bancorp  
800 Nicollet Mall  
Minneapolis, Minnesota 55402

## b. FINANCIAL STATEMENTS

The bidder should provide financial statements applicable to the firm. If publicly held, the bidder should provide a copy of the corporation's most recent audited financial reports and statements, and the name, address, and telephone number of the fiscally responsible representative of the bidder's financial or banking organization.

If the bidder is not a publicly held corporation, either the reports and statements required of a publicly held corporation, or a description of the organization, including size, longevity, client base, areas of specialization and expertise, and any other pertinent information, should be submitted in such a manner that proposal evaluators may reasonably formulate a determination about the stability and financial strength of the organization. Additionally, a non-publicly held firm should provide a banking reference.

The bidder must disclose any and all judgments, pending or expected litigation, or other real or potential financial reversals, which might materially affect the viability or stability of the organization, or state that

no such condition is known to exist. | The State may elect to use a third party to conduct credit checks as part of the corporate overview evaluation.

The U.S. Bancorp Annual Report, which includes three years of audited financial statements, is included as a separate attachment. Additional Annual Reports are available at [ir.usbank.com/investor-relations/financial-information/annual-reports](http://ir.usbank.com/investor-relations/financial-information/annual-reports).

We are a leader in the banking industry. Our outstanding track record of financial performance coupled with our sound ethical business practices have earned us the honor of being named a 2022 World's Most Ethical Company® by the Ethisphere Institute, a leading international think tank dedicated to the advancement of best practices in business. This is our eighth consecutive year on this list. We were also named Fortune's 2022 "most admired superregional bank" for the 12th consecutive year and ranked in the top 10 among 680 companies across all industries.

U.S. Bank continues to outpace peers across all key financial performance metrics – such as return on assets, return on equity and efficiency ratio – year over. In addition, we maintain exceptional capital ratios and remain among the world's best in debt ratings across the industry.

U.S. Bank is involved in disputes and litigation which normally occur in banking operations, however, there is no pending litigation that we believe would have a material adverse effect on the financial position of the firm nor impact the delivery of services to the State.



Among superregional banks,  
**Fortune ranked  
U.S. Bank as No. 1**  
in eight of the nine key  
attributes of reputation:

1. Quality of management
2. Community responsibility
3. Innovation
4. Quality of products/services
5. People management
6. Use of corporate assets
7. Financial soundness
8. Long-term investment value

### c. CHANGE OF OWNERSHIP

If any change in ownership or control of the company is anticipated during the twelve (12) months following the proposal due date, the bidder should describe the circumstances of such change and indicate when the change will likely occur. Any change of ownership to an awarded bidder(s) will require notification to the State.

U.S. Bancorp is a Delaware corporation and the parent company to U.S. Bank, is a diversified financial holding company, traded on the New York Stock Exchange under ticker symbol. USB. Presently, there are no stated plans to change this ownership status.

### d. OFFICE LOCATION

The bidder's office location responsible for performance pursuant to an award of a contract with the State of Nebraska should be identified.

The Prepaid division is part of the U.S. Bank Payment Services group and currently provides the proposed services for the State. The Prepaid division's main location is 200 South 6th Street, Minneapolis, MN 55402.

### e. RELATIONSHIPS WITH THE STATE

The bidder should describe any dealings with the State over the previous five (5) years. If the organization, its predecessor, or any Party named in the bidder's proposal response has contracted with the State, the bidder should identify the contract number(s) and/or any other information available to identify such contract(s). If no such contracts exist, so declare.

U.S. Bank has been providing prepaid card services to the State since 2004. The most recent contract was executed with the State as a result of the RFP award to U.S. Bank in 2014 to continue providing

prepaid card services: **contract number 68856 O4**. Amendments to this contract were made in November 2015, January 2019 and January 2022, with a one-year extension granted in 2020 and again in 2021, which included an amendment with information specific to the DOL program. During the pandemic in 2020, the State approved the use of additional subcontractors for call center and web services.

If U.S. Bank is selected to continue as the State's prepaid card services provider, we intend to include our card program standard agreements as part of the overall contract with the State. We also reserve the right to negotiate contract terms and have provided our proposed redlines to the State's terms and conditions in Sections II - IV in Exhibit A.

## f. BIDDER'S EMPLOYEE RELATIONS TO STATE

If any Party named in the bidder's proposal response is or was an employee of the State within the past twelve (12) months, identify the individual(s) by name, State agency with whom employed, job title or position held with the State, and separation date. If no such relationship exists or has existed, so declare.

If any employee of any agency of the State of Nebraska is employed by the bidder or is a Subcontractor to the bidder, as of the due date for proposal submission, identify all such persons by name, position held with the bidder, and position held with the State (including job title and agency). Describe the responsibilities of such persons within the proposing organization. If, after review of this information by the State, it is determined that a conflict of interest exists or may exist, the contractor may be disqualified from further consideration in this proposal. If no such relationship exists, so declare.

No such relationship currently exists or has existed between any U.S. Bank employee and the State.

## g. CONTRACT PERFORMANCE

If the bidder or any proposed Subcontractor has had a contract terminated for default during the past five (5) years, all such instances must be described as required below. Termination for default is defined as a notice to stop performance delivery due to the bidder's non-performance or poor performance, and the issue was either not litigated due to inaction on the part of the contractor or litigated and such litigation determined the contractor to be in default.

It is mandatory that the bidder submit full details of all termination for default experienced during the past five (5) years, including the other Party's name, address, and telephone number. The response to this section must present the bidder's position on the matter. The State will evaluate the facts and will score the bidder's proposal accordingly. If no such termination for default has been experienced by the bidder in the past five (5) years, so declare.

If at any time during the past five (5) years, the bidder has had a contract terminated for convenience, non-performance, non-allocation of funds, or any other reason, describe fully all circumstances surrounding such termination, including the name and address of the other contracting Party.

U.S. Bank has not had a contract terminated for in the past five (5) years for the following reasons:

- Default
- Convenience
- Non-performance
- Non-allocation of funds

## h. SUMMARY OF BIDDER'S CORPORATE EXPERIENCE

The bidder should provide a summary matrix listing the bidder’s previous projects like this solicitation in size, scope, and complexity. The State will use no more than three (3) narrative project descriptions submitted by the bidder during its evaluation of the proposal.

The contractor should address the following:

- i. Provide narrative descriptions to highlight the similarities between the bidder’s experience and this solicitation. These descriptions should include:
  - a) The time period of the project;
  - b) The scheduled and actual completion dates;
  - c) The Bidder’s responsibilities;
  - d) For reference purposes, a customer name (including the name of a contact person, a current telephone number, a facsimile number, and e-mail address); and
  - e) Each project description should identify whether the work was performed as the prime contractor or as a subcontractor. If a contractor performed as the prime contractor, the description should provide the originally scheduled completion date and budget, as well as the actual (or currently planned) completion date and actual (or currently planned) budget.
- ii. Contractor and subcontractor(s) experience should be listed separately. Narrative descriptions submitted for subcontractors should be specifically identified as subcontractor projects.
- iii. If the work was performed as a subcontractor, the narrative description should identify the same information as requested for the contractors above. In addition, subcontractors should identify what share of contract costs, project responsibilities, and time period were performed as a subcontractor.

### Extensive experience helping government agencies implement prepaid card programs

Having served government prepaid needs for more than 20 years, our programs meet the needs of cardholders across the country and internationally. U.S. Bank has led the way in meeting the needs of our prepaid card clients for two decades. In 2001, we became the first prepaid card provider in the nation to successfully implement a direct deposit prepaid card solution for the disbursement of government payments with the ReliaCard program for Child Support programs in Colorado and Washington. Those programs still function today as the original model for government prepaid card solutions in the U.S.

We are the issuing bank for **24 state/district unemployment insurance programs** and **15 state child support agencies**. We also issue payroll cards for 123 government agencies. For these programs, we issue some with the Visa brand and some with Mastercard, establishing evidence of our affiliation with both national brand associations. As a leading bank, U.S. Bank has had a long-standing relationship with all major national brand networks. Our prepaid card programs can carry either the Visa and Mastercard brand, allowing our cards to be widely accepted and easy to use for daily expenses.

The extensive number of governmental agencies that have select us as their card provider positions U.S. Bank as the clear leader and expert in supporting unemployment, child support and payroll programs.

U.S. Bank Prepaid Government & Tribal Agency Footprint  
337 Agency Programs in 43 States/Districts  
State-by-State Client List



Current U.S. Bank Prepaid Government Partners – All Programs 348									
Unemployment (24)									
Alaska	Arkansas	Colorado	Delaware	Idaho	Iowa	Kansas		Kentucky	Louisiana
Maine	Massachusetts	Michigan	Minnesota	Nebraska	North Carolina	Ohio		Oregon	Pennsylvania
Texas	Utah	Washington	Washington DC	Wisconsin	Wyoming				
Child Support (15)		Workers Comp (7)		Payroll (123)		TANF (1)		Housing Authorities (107)	
Arkansas	Minnesota	California		Arizona (5)	Nebraska (6)	Nebraska		Alabama	Missouri (2)
Delaware	Montana	Idaho		Arkansas (6)	New			Arizona	New Jersey (2)
Hawaii	Nebraska	Oregon		California (3)	Mexico (8)			Arkansas (2)	New Mexico
Idaho	Nevada	Pennsylvania		Colorado (3)	Ohio (9)			California (7)	Nevada
Iowa	Oregon	Nebraska		Idaho (2)	Oregon (9)			Colorado (5)	Ohio (23)
Louisiana	Vermont	Washington		Illinois (2)	Pennsylvania (32)			Delaware	Oklahoma
Maine	Washington	Wyoming		Iowa (5)	Tennessee (4)			District of Columbia	Oregon (4)
Massachusetts				Kansas (2)	Texas (3)			Florida (3)	Pennsylvania (11)
				Kentucky (3)	Wash D.C. (5)			Georgia (6)	South Carolina
				Maryland (7)	West Virginia (6)			Hawaii (2)	Tennessee (3)
				Minnesota (6)	Wyoming (3)			Illinois (3)	Texas (9)
				Missouri (5)				Indiana (2)	Utah (2)
								Kentucky (2)	Virginia (3)
								Louisiana (2)	Washington
								Maryland (3)	West Virginia (2)
								Minnesota (3)	Washington, D.C.
Child Care (5)		Health & Human Services (3)		Lottery (3)		Pension Payments (7)		Other (45)	
Nebraska (4)		Nebraska		Maine		Alabama		Arkansas	Nebraska
Washington D.C.		Minnesota		Michigan		California		Colorado	Oregon
		Oregon		Oregon		Georgia		Delaware	South Dakota
						Michigan		Florida	Tennessee
						Nebraska		Idaho	Utah
						Texas		Iowa	Washington D.C.
						West Virginia		Massachusetts	Wisconsin
								Missouri	
Tribes (9)									
Blackfeet Nation			Confederated Tribe of Siletz Indians			Lummi Nation			
Salt River Pima-Maricopa Indian Community			Shoshone Bannock Tribes (2)			Spokane Tribe of Indians			
Tuolumne Me Wuk Tribal			Winnebago Tribe of Nebraska (4)			Zuni Tribe			

Currently, we work with 348 government agencies across 45 states/districts, making us one of the largest prepaid providers in the nation and our programs continue to grow. Despite our significant growth, the State can be assured that we have maintained our core focus on government prepaid. We feel that we can service our clients with greater control and expertise by focusing on the industry we are most familiar with, state governments.

The ReliaCard and Focus Card solutions have been widely accepted and well-received by more than 2 million cardholders in recent years. We consistently obtain high satisfaction ratings from our cardholders. In our most recent cardholder survey, 92 percent of cardholders rated themselves as satisfied with their ReliaCard provided by U.S. Bank. They cite the no/low usage fees, savings account feature, and email and text alert notifications as significant value-added services.

We have invested in the right infrastructure to bring the first fully integrated prepaid card program to the marketplace. U.S. Bank provides the only unified prepaid solution. We own/manage the entire prepaid value chain of issuing bank, program manager, processor and all other specialty functions under one management team and set of guiding principles—allowing us to maintain direct oversight of all aspects of the program. This provides our team with a greater degree of information exchange, which helps us maintain better fraud control, confidently support federal and industry compliance standards and federal/state regulatory oversight efforts—all of which are aimed at protecting the State and supporting cardholders. Our end to end data security ensures benefit recipient, employee and client data is stored within an environment that is strictly controlled by U.S. Bank. And, unlike others, our solution provides the State with transparency as to who owns the processing and support functions, the product’s technology and other program

features. In return, our integrated approach results in lower costs and greater stability for the State programs. By selecting U.S. Bank, all of the State's programs will remain on U.S. Bank systems.

With a trusted brand like U.S. Bank, both you and your cardholders can feel confident that their funds are safe, and their personal information is safeguarded by an extensive data security program

U.S. Bank has the knowledge, expertise and experience to successfully continue to manage your government programs. We welcome the opportunity for the State to speak to our other current clients. We have selected three clients for which we currently provide prepaid card services that are of similar size and scope of the services as those outlined in this proposal. Each individual listed can speak to their prepaid card experience with U.S. Bank and have agreed to speak with you regarding our services.

	Reference 1	Reference 2	Reference 3
<b>Client name</b>	Washington Office of the State Treasurer	Delaware Office of the State Treasurer	Idaho Department of Health and Welfare
<b>Contract administrator name and title</b>	Lesa Williams ACH and Deposits Manager	Fiah Kwesseu Director of Operations and Fund Management	Eileen Emory EBT/ePayment Operations Supervisor
<b>Address</b>	DSHS 712 Pear Street SE PO Box 9162 Olympia, WA 98504	820 Silver Lake Blvd. Suite 100 Dover, DE 19904	317 W. Main Street Boise, ID 83735
<b>Contact email address</b>	Lesa.Williams@tre.wa.gov	fiah.kwesseu@delaware.gov	Eileen.Emory@dhw.idaho.gov
<b>Contact phone number</b>	360.902.8911	302.672.6708	208.334.5820
<b>Scope of services</b>	ReliaCard - Labor & Industries (L&I) and Paid Family & Medical Leave (PFML) payments  Focus Payroll Card - 22 programs	ReliaCard - Child Support, Unemployment and Foster Care payments	ReliaCard - Child Support payments
<b>Duration</b>	Client since July 2014	Client since March 2019	Client since October 2015

## i. SUMMARY OF BIDDER'S PROPOSED PERSONNEL/MANAGEMENT APPROACH

The bidder should present a detailed description of its proposed approach to the management of the project.

The bidder should identify the specific professionals who will work on the State's project if their company is awarded the contract resulting from this solicitation. The names and titles of the team proposed for assignment to the State project should be identified in full, with a description of the team

leadership, interface, and support functions, and reporting relationships. The primary work assigned to each person should also be identified.

The bidder should provide resumes for all personnel proposed by the bidder to work on the project. The State will consider the resumes as a key indicator of the contractor's understanding of the skill mixes required to carry out the requirements of the solicitation in addition to assessing the experience of specific individuals.

Resumes should not be longer than three (3) pages. Resumes should include, at a minimum, academic background and degrees, professional certifications, understanding of the process, and at least three (3) references (name, address, and telephone number) who can attest to the competence and skill level of the individual. Any changes in proposed personnel shall only be implemented after written approval from the State.

### **Supporting the State with an integrated, team approach**

Accurate communication with the State is a fundamental aspect of our program management philosophy. Therefore, we use an integrated approach to support all of your teams. You will continue to work directly with our dedicated relationship management team of Kelli Keller and Anna Milbach who are your main points of contact. Both are subject matter experts for their respective areas and are well supported by technical and operations specialists. Kelli is responsible for handling all of the State's concerns related to prepaid programs including addressing information system matters after implementation, financial reporting issues after implementation and customer service matters. She is assisted by our client support team, led by Ron Pollock, who are also readily available to assist with information systems matters after implementation and customer service matters. If any new program implementation is required, Kelli will be supported by Abby Kutschied and her onboarding team to lead and manage the implementation process.

By taking a team approach to your program, we ensure our relationship managers have the right information and resources to manage and guide you through all aspects of implementation, information system matters, financial reporting and customer service matters throughout the contract period. All the resources assigned to the State have significant expertise with supporting your programs and other public sector programs and are well-versed in proactively addressing the complexities of government agencies. They work collaboratively with your team—and with each other—to make sure you have what you need, and all program tasks are completed within mutually-agreed upon timeframes. Our primary support team is outlined below.

#### **Relationship Management Team**

- Kelli Keller, Relationship Manager
- Anna Milbach, Government Banking
- Gretchen Anderson, Senior Relationship Manager

#### **Prepaid Sales Account Team**

- Tyler Vickery, Sales Manager, Government Prepaid Products
- James Homer, National Sales and Relationship Management
- Dave Smith, Head of National Sales and Relationship Management

#### **Focused Technical Team**

This team of technical program experts is at the disposal of the State for implementation of any new prepaid program or revisions to your existing programs, including product, marketing, system and operations. Specialists include:

- Ron Pollock, Client Support Operations
- Abby Kutschied, Head of Client Onboarding

- Diane Gard, Senior Product Manager
- Jerry Anderson, Group Product Manager
- Lisa Alessandro, Director of Marketing

Qualifications for our highly experienced team is summarized below. Resumes of key support personnel, along with references, have been provided in Exhibit B.

#### **Kelli Keller, Relationship Manager**



Kelli serves as your primary point of contact for strategic program issues, including but not limited to strategic planning, project communication development and program monitoring. She has more than 10 years of experience working in the financial services industry with experience in implementation project management, technology development, training and relationship management. Kelli has been a relationship manager since January of 2016.

In her current role as relationship manager, Kelli is responsible for overseeing program development and ongoing management of her assigned portfolio. Her depth and breadth of experience has given her the skills and knowledge of the public sector to help you continue to successfully manage your program. She has overseen 48 programs across six states, ranging from child support and unemployment to retirement and worker's compensation, and she has developed a positive reputation among her clients. Kelli serves as the primary contact and escalation channel for clients, serves as a client advocate responsible for prompt resolution of issues, provides program support and training and partners with clients on growth opportunities. She holds a bachelor's degree in psychology.

#### **Anna Milbach - Vice President, Government Banking**



Anna Milbach will continue to be your government banking relationship manager, supporting all products and services that we provide to the State and all state agencies. Because Anna serves as relationship manager exclusively for large government clients in the Midwest, she can provide best practices on what other states are doing to streamline process and gain efficiencies with current technologies available to the State. Anna has been with U.S. Bank since 2013 and brings a wealth of experience in providing exceptional service to our government clients.

#### **Gretchen Anderson - Vice President, Senior Relationship Manager**



Gretchen has more than 24 years of professional experience in providing solution-based prepaid services for corporate and commercial customers and prospects. Gretchen has been with U.S. Bank Prepaid sales and relationship management since 2012 developing strategic campaigns and managing relationship strategies for the delivery and maintenance of a full portfolio of financial instruments. Gretchen is a 2016 winner of the U.S. Bank Pinnacle Award for Performance Excellence, one of our highest achievements for bank employees. She holds bachelor degrees in marketing and business administration.

#### **James Homer - Vice President, National Sales Manager**



James supports Gretchen Anderson by acting as a backup contact to the State as necessary. He is a results-oriented professional with more than 20 years of experience in both government and *Fortune* 500 corporations. James is a subject matter expert in marketing, business development, team leadership and administration. In his current role as a national sales manager, he oversees contract negotiations, driving new growth, team alignment and forecasting. He holds a bachelor's degree in public relations and a master's degree in business administration.

**Tyler Vickery – Assistant Vice President, Sales Manager**



Tyler serves as the State's primary contact through the procurement and contract process. He has more than seven years of professional experience in providing solution-based prepaid services for corporate and commercial customers and prospects. He has been with U.S. Bank Prepaid since 2017, developing strategic campaigns and managing relationship strategies for the delivery and maintenance of a full portfolio of financial instruments. He holds a bachelor's degree in sport administration.

**Dave Smith - Senior Vice President, National Sales and Relationship Management**



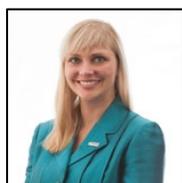
As senior vice president of the prepaid national sales and relationship management team, Dave establishes strategic direction for the entire sales and relationship management team, overseeing contracting administration, drives revenue growth and client engagement. Dave has 20 years' experience in prepaid card services in both retail and banking services. He has worked with government agencies for the past 11 years. Key areas of focus over his career have included driving revenue growth during times of economic instability, overseeing the development and marketing of industry-leading prepaid products and leading new business development. He holds a bachelor's degree in political science.

**Ron Pollock - Assistant Vice President, Client Support Operational Manager**



Ron manages and coordinates operational activities including technical support for the prepaid client support team. He ensures quality service and effective client support for all internal and external customers, defines group objectives and implements processes to support these objectives. He has more than 15 years of team management, client support management and banking experience. Ron holds a bachelor's degree in accounting and has successfully completed additional courses in marketing, management decision science and management information systems.

**Abby Kutschied – Assistant Vice President, Head of Client Onboarding**



As vice president and head of client onboarding, Dan manages and supports the team's work with all clients who are engaged in the onboarding process, ensuring each client experience occurs at the highest level of service and efficiency to have new programs up and running quickly. Abby has worked with more than 150 clients to implement their prepaid card programs in her six years in this role. Prior to her role as an onboarding manager, Abby held positions as an administrative assistant in banking and consulting, a commercial interior designer and a Realtor. Abby holds a bachelor's degree in interior design and an associate degree in business.

**Jerry Anderson – Vice President, Group Product Manager**



Jerry acts as Kelli's primary contact for any inquiries regarding product information management, features and functionality. With more than 30 years of overall banking experience, Jerry leads our product management and product development, marketing, strategic planning and execution of business plans. Jerry has more than 10 years of specific prepaid experience and has launched numerous prepaid products including payroll, consumer incentives, corporate disbursements and government benefits. Jerry holds a bachelor's degree in business administration and an MBA in finance and an advanced degree in marketing management.

**Lisa Alessandro, APR – Vice President, Director of Marketing**



Lisa sets the marketing direction for the ReliaCard programs and develops marketing communications needed. She has more than 20 years' experience in corporate and non-profit marketing and communications, specializing in financial services for the past decade. She holds a bachelor's degree in journalism and is Accredited in Public Relations (APR)

## j. SUBCONTRACTORS

If the bidder intends to subcontract any part of its performance hereunder, the bidder should provide:

- i. name, address, and telephone number of the subcontractor(s);
- ii. specific tasks for each subcontractor(s);
- iii. percentage of performance hours intended for each subcontract; and
- iv. total percentage of subcontractor(s) performance hours.

Our subcontractors are long-standing partners who work alongside us to provide you and your recipients with the highest levels of customer service. They are held to the same standards as internal U.S. Bank resources, are well-vetted and provide reliable, responsive services to our operational team. We are completely transparent about who we partner with to provide the full range of services you require, and we work with our partner, listed below, to ensure they understand and fully support all aspects of your program, including flowing down applicable portions of the contract and monitoring daily activities.

All subcontractors are utilized on an on-demand basis which is dictated by cardholder inquiries and demand. We plan to continue utilizing the following third-party subcontractors:

### **Enacomm, Inc. – IVR Support Provider**

Enacomm is privately-owned and based at 5800 East Skelly Drive, Penthouse Suite, Tulsa, OK 74135. They provide innovative, interactive and intelligent IVR customer self-service applications to a variety of industries including prepaid/cash card, financial, health care and utilities. Utilizing web, mobile, SMS texts, email, voice and other communication technology channels, Enacomm helps organizations provide customers with a superior, multi-modal self-service experience.

### **Alorica, Inc. – Call Center Support Provider**

A privately-owned call center company headquartered at 5 Park Plaza, Suite 1100, Irvine, CA 92614. With 73 locations and 48,000 associates worldwide, Alorica has the infrastructure, the deep knowledge and proven capabilities to accommodate a wide range of customer-related needs on behalf of our clients. Three of the largest card issuers in the world have worked with Alorica for more than 10 years and experienced a high level of performance with excellent customer satisfaction, even in the midst of evolving technologies and new government standards.

### **DialAmerica – Call Center Support Provider**

DialAmerica brings more than 50 years of expertise in providing call center outsourcing services. They offer a full range of B2B and B2C services via 19 state-of-the-art U.S.-based call centers. DialAmerica's headquarters is 960 Macarthur Blvd, Mahwah, NJ 07430.

### **Fiserv Output Solutions – Card Fulfillment Provider**

U.S. Bank partners with Fiserv Output Solutions (FOS) as our card fulfillment provider for the prepaid programs. They manufacture and ship more than five million cards a year for the Prepaid division. U.S. Bank utilizes FOS' Indianapolis hub, located at 2307 Directors Row, Indianapolis, IN 46241, to expedite card shipping across the country. FOS is a division of Fiserv, Inc. (NASDAQ: FISV), a leading global provider of information management and electronic commerce systems for the financial services.

**FSV Payment Systems – Prepaid Processing Provider**

In addition to the subcontractors listed above, we also use FSV, a U.S. Bank wholly owned subsidiary, as the prepaid processor for all transactions. Having purchased FSV in 2012, we own the core of our prepaid operation, including the issuing bank function, the program manager function and the transaction processing function. We have full control of and manage all core components in-house, giving us superior control, greater data security and flexibility with our programs. FSV Payment Systems' address is 6410 Southpoint Parkway, Jacksonville, FL 32216.

## 2. TECHNICAL APPROACH

The technical approach section of the Technical Proposal should consist of the following subsections:

- a. Technical considerations, including Attachments A and B;

We have included our responses to the technical requirements in Attachments A and B in response to Section E. TECHNICAL REQUIREMENTS located in the following PROJECT DESCRIPTION AND SCOPE OF WORK section of our proposal.

# PROJECT DESCRIPTION AND SCOPE OF WORK

The contractor should provide the following information in response to this solicitation.

## A. PROJECT OVERVIEW

The Nebraska State Treasurer's Office is requesting proposals for Prepaid Card Services/Stored Value Cards. We will reference as Prepaid Card Services throughout this proposal. Either MasterCard or Visa brands will be accepted. State Agencies including governmental entities and political subdivisions are eligible to participate.

The Contractor must be able to provide branded prepaid card services to entities with varying types of clientele. Program clientele may include, but are not limited to, employees, child support recipients, unemployment claimants, retirees, workers' compensation, athletic stipends, individual providers, cash grant recipients and other recurring consumer payees of programs eligible to participate.

The State has approximately 54,600 active Visa branded prepaid cards used by State clients under the current contract as shown on Exhibit 1. The bidder is required to examine the current program information and technical requirements as described in Attachments A and B, using the format provided to respond to each question.

All figures listed in the RFP represent a historical count of transactions processed by the State under the current State contract. These figures are provided for the benefit of bidders in the development of their proposal and is not a guarantee of future transaction counts.

### U.S. Bank Presents a Comprehensive Prepaid Solution

With a U.S. Bank prepaid solution, State cardholders get wide-ranging access to the largest merchant, banking and ATM networks in the prepaid industry. State recipients can use the card as they see fit, wherever Visa or Mastercard debit cards are accepted – at nearly 200 million locations worldwide. U.S. Bank prepaid cardholders can also withdraw cash at over 2.7 million ATMs worldwide and over 97,000 Visa and Mastercard branded national banks and credit unions. Plus, cardholders can withdraw cash for NO FEE at any of our more than 45,000 surcharge-free, in-network U.S. Bank and MoneyPass ATM locations in the United States.

To meet the prepaid needs outlined in RFP 6660 Z1, U.S. Bank recommends the continued use of our proven Visa and Mastercard branded prepaid solutions, highlighted by our flagship products below:

### ReliaCard for Government Disbursements

For the State's government disbursement programs, U.S. Bank will continue to use the ReliaCard prepaid solution – the same solution currently utilized by the State currently for the following programs since 2004.

- Nebraska Department of Labor – Unemployment Insurance
- Nebraska Child Support Payment Center (NCSPC)
- Department of Health & Human Services (DHHS)
- Nebraska Public Employees Retirement Systems (NPERS)
- Nebraska Workers' Compensation Court (NWCC)



### Focus Card for Payroll and Payments

For the State's payroll and payment programs, U.S. Bank will continue to utilize the Focus Card that offers your employees a flexible and easy-to-use (accepted almost everywhere) solution and provides them with a payment method they know and trust.

- University Of Nebraska – Stipends
- University Of Nebraska & State College (NSCS) – Payroll
- Nebraska Department of Administrative Services – Nebraska State Payroll



### Elan Prepaid Card for DOC Applications

For the State's DOC work release program, U.S. Bank will continue to utilize our Elan Prepaid Card that provides inmates with flexible purchasing options while allowing the State to maintain required card usage restrictions.

- Department of Correctional Services (NDCS) – Community Center
- Department of Correctional Services (NDCS) – Inmate Release Card Program



## B. PROJECT ENVIRONMENT

Exhibit 1 lists the agencies currently participating under the State's prepaid card program, including the monthly dollar amount, number of loads, and the number of active cards. The Nebraska State Treasurer's Office will be the point of contact for State agencies to coordinate services. Currently the City of Lincoln has a small Focus Payroll Program.

Each State agency using services under this contract will designate an agency Program Lead. Each agency Program Lead is responsible for coordinating services for their program, representing their program on conference calls with the Contractor, and working with the State Treasurer's Office to resolve issues relating to their specific program.

The bidder shall review and acknowledge the ability to work with all entities wishing to use the services under this RFP, including those listed in Exhibit 1 and other state agencies, boards, commissions, the University of Nebraska, the Nebraska State colleges, the courts, the Legislature, or any other office or agency established by the Constitution of Nebraska.

There will be no implementation or conversion costs charged to the State.

Since U.S. Bank has provided prepaid solutions to the State since 2004, we are well-equipped to fully support all State programs. We look forward to continuing our excellent relationship with State administrators into the foreseeable future. You and your agency program leads will continue to work directly with our dedicated relationship management team of Kelli Keller and Anna Milbach who are your main points of contact. Both have supported this program for many years and are subject matter experts for their respective areas. They are well supported by technical and operations specialists. Kelli will continue to be responsible for handling all of Treasury's concerns related to prepaid programs. She is assisted by our client support team, led by Ron Pollock, who are also readily available to assist with information systems matters and customer service matters. U.S. Bank does not charge the State for any program implementation or ongoing support.

## C. PROJECT AND BUSINESS REQUIREMENTS

### 1. Agreed Upon Scheduled Conference Calls/Webinars

The Contractor will be required to hold conference calls to discuss any updates or concerns that relate to any program(s). Discussion topics will also include regulatory and industry changes affecting the card programs and changes to existing programs. Frequency will be determined after implementation.

Your program will continue to be managed by our dedicated relationship manager, Kelli Keller. Kelli will be available during business hours (8:00 a.m. to 5:00 p.m. CT) to answer any questions, provide updates on product development, conduct business reviews, education on industry trends and more. She will continue to be your primary point of contact and will manage and control all projects for the State. Kelli will also continue to have regular meetings with the State to discuss topics such as regulatory and industry changes.

Regardless of the situation, Kelli is always available to help. Serving as your key program advisor for strategic program support, Kelli is committed to advocating for you and providing you with the resources you need to help ensure your program's success. Primarily, she assists with:

- Discussing contractual concerns.
- Facilitating discussions around new business opportunities.
- Acting as the point person on escalations (either technical or service-related).
- Communicating new product developments and industry changes.
- Coordinating unique reporting needs.
- Conducting business reviews (at a minimum annually, more frequently as mutually-agreed upon).
- Maintaining an ongoing dialogue over issues and opportunities associated with the program.

### 2. Monthly Reporting

Monthly reports will be sent by the Contractor to the State Treasurer's Office and the agency Program Leads. These reports must be emailed or downloadable from the Contractor's website and must be provided to the State Treasurer's Office and the agency Program Leads by the 15th day of the month following month end. Report must include the item listed in Table 1:

Table 1. Required Monthly Reports

<b>REQUIRED MONTHLY REPORTS</b>		
	<b>Type</b>	<b>Description</b>
1.	Financial Activity	A summary of the total number of loads and amounts
2.	Financial Activity	A summary of the total number of ATM withdrawals and amounts
3.	Financial Activity	A summary of the total number and dollar amount of PIN based transactions, signature-based transactions, and POS with cash- back combination transactions
4.	Cardholder Account Activity	A summary of active, inactive, closed, and escheated accounts
5.	Card Issuance Activity	A summary of cards issued (initial or replacement), activated, not activated, cancelled or hot card

Through our secure administrative portal, your team will continue to have access to monthly reports and month-to-date program data that can be queried through the previous day's activity. Using this system, your team can export any report in Excel or Word formats for customization and consolidation of information. All report data is shown for the last 12 months. Data older than 12 months is archived and can be obtained by contacting your relationship manager. There are no fees associated with our standard reports. The only technical requirements for accessing our reporting system is a standard web browser.

Our standard report formats include a range of reports that allows your team to closely monitor your card program including those outlined in the chart below which meet the requirements of the required monthly reports listed above.

ReliaCard and Focus Card Reports Overview				
Report Name	Description	Available on Portal	Sent via SFTP	Sent via email
<b>Card Order</b>	Lists card IDs for instant issue card orders to allow you to verify that the card numbers assigned to cardholders are valid.	✓		
<b>Card Load</b>	Provides information regarding the loads and reversals made to/from cardholder accounts including ACH, batch and funding/adjustment, and account transfers.	✓		
<b>Card Activity Summary</b>	Provides a summary count of card registrations, activations, loads and the dollar amount of loads.	✓		
<b>Card Activity Detailed</b>	Provides a summary count of card registrations, activations, loads, ATM, POS, card-to-card transactions and product enrollments, along with the dollar amounts for applicable transactions	✓		
<b>Card Status</b>	Provides a summary of the card count, card status, upgrades, downgrades and replacement requests for a program.	✓		
<b>Funding Reject</b>	Lists cardholder accounts where loads have been rejected.	✓		
<b>Card Account Detail</b>	Provides a summary of location(s), inventory points and cardholder information such as account and routing numbers, card ID, name, address, card status, mail date, fulfillment date, registration date, activation date and last load date.	✓		
<b>Card Activation Government Report</b>	Lists cardholder accounts that have been activated. (ReliaCard only)	✓	✓	
<b>Indicative Data Change Report</b>	Summary of all cardholder accounts which had demographic data changes within a specific program. (ReliaCard only)	✓	✓	
<b>Cardholder Information Exception</b>	Lists cardholder accounts with incomplete or incorrect cardholder data, such as cardholder accounts with P.O. boxes as the legal/physical addresses, or invalid Social Security Numbers, dates of birth or ZIP codes.	✓		
<b>Account Reconciliation</b>	Provides the beginning and ending balances for your funding and adjustment accounts and all debits and credits within the period for batch and online manual payments.	✓		
<b>Monthly Program Metric Report</b>	Summary of card usage/program statistics on a monthly basis, cumulative throughout a calendar year. (Sent by relationship manager)			✓

### 3. Annual Report

The Contractor is required to provide an annual report for the calendar year for all programs participating in this contract. Annual reports must be provided to the State Treasurer’s Office and agency Program Leads by February 28 of each year. Reports shall include information for all State agencies and any entities using this contract and must be detailed by month and program and include at a minimum the items listed in Table 2:

Table 2. Required Monthly Reports

<b>REQUIRED MONTHLY REPORTS</b>		
	<b>Type</b>	<b>Description</b>
1.	Financial Activity	A summary of the total number of loads and amounts
2.	Financial Activity	A summary of the total number of ATM withdrawals and amounts
3.	Financial Activity	A summary of the total number and dollar amount of PIN based transactions, signature-based transactions, and POS with cash- back combination transactions
4.	Cardholder Account Activity	A summary of active, inactive, closed, and escheated accounts
5.	Card Issuance Activity	A summary of cards issued (initial or replacement), activated, not activated, cancelled or hot card

As the State’s current prepaid card provider, U.S. Bank has provided this report in conjunction with our annual business review with the State for more than 16 years. We will continue to provide annual reporting meeting the requirements listed above.

## D. SCOPE OF WORK

The following information provides a description of the project based on current services and are being provided to assist bidders in preparing a quality response. The Contractor must work with current Agency Program Leads and discuss any difficulties, issues, or concerns that might arise during transition or implementation.

### 1. BASIC REQUIREMENTS FOR PREPAID CARDS

#### a. Card Features:

##### U.S. Bank Prepaid Cards

All the prepaid cards offered in our solution (ReliaCard, Focus Card, Elan Prepaid Card) are reloadable, Visa or Mastercard-branded prepaid debit cards that operate within the Visa Interlink and Maestro merchant networks for signature-based, PIN-based and cash back transactions (where applicable). Additional details about how our cards meet the State's requirements are noted in the responses below.

##### i. Check-less Checking Account

Prepaid cards act as "checkless checking accounts" by allowing cardholders to receive deposits to the card account and use the card as the instrument for accessing and withdrawing funds rather than using a check.

Note: Our Focus Card payroll product does provide the option of convenience checks. While these check instruments assist cardholders with access to their funds, convenience checks DO NOT function like regular checks. Convenience checks can only be made out to the cardholder for the full balance of the card.

##### ii. Universal eligibility – no application or credit check

All recipients are eligible to enroll in the program and do not have to undergo a credit check or have a bank account to get the prepaid card. In order to comply with the Bank Secrecy Act, USA PATRIOT Act and the Office of Foreign Assets Control (OFAC) standards, each cardholder will be put through an OFAC screening. In very rare cases, a claimant might appear on Office of Foreign Assets Control (OFAC) database. If this were to happen, U.S. Bank is bound by federal law and cannot allow them access to the prepaid card program.

##### iii. No line of credit associated with the card

Our prepaid cards do not offer a line of credit so cardholders cannot purposely overdraw their card. Cards are configured so that any attempted transaction that may exceed the available card balance, or the balance plus any applicable preauthorization offset (e.g., restaurant tip), will decline.

##### iv. Does not affect cardholder's credit history

U.S. Bank prepaid cards do not incorporate a line of credit or have any ties to credit products or functionality. Therefore, the use of the card will not affect the cardholder's credit history in any way.

##### v. FDIC insured up to \$250,000

U.S. Bank extends FDIC insurance to all of our reloadable debit card accounts including all Focus Card accounts up to an aggregate total of \$250,000 per account. The U.S. Bank FDIC certificate number is 6548. The coverage is individual.

vi. Card color and design close to existing card programs see Exhibit 2 for current design

Because U.S. Bank is the incumbent provider, we will continue to utilize the current program card designs, including our new standard ReliaCard, Focus Card and Elan Prepaid Card designs shown below. However, due to the State's long-term partnership with us, we'll be more than happy to entertain other custom card design options, if interested.



vii. No cost to the State or the cardholders for card issuance

The U.S. Bank prepaid card programs will continue to be provided at no cost to the State. Our end-to-end solution, from operational and technical support to reporting and online access, provides the State with all the resources and information you need to successfully manage your programs and meet the requirements set forth in this RFP. Additionally, experienced relationship manager, Kelli Keller, along with our client support team, provide ongoing support and training to the State administrators at no cost.

We do not charge fees to the State for card issuance or adding funds to cards. Your current ACH originating financial institution will charge processing fees as determined by your current arrangement.

viii. Activation number must be a toll-free number with no cost to the State or the cardholders

Cards can be activated 24/7 by calling the toll-free number provided in the card packet materials. Additionally, cardholders can activate their cards using the cardholder website or mobile app. Our new activation sticker promotes quick and easy card activation by including a scannable QR code. Scanning this code takes the cardholder directly to our web activation process where they set their initial PIN. This eliminates the need for the cardholder to call a toll-free number to activate their card and is faster and easier for the cardholder. For cardholders who are not able or do not want to use

the QR code, our card carrier also prominently displays the card activation procedures and other disclosures. We do not charge the cardholder or the State for any method of card activation.

ix. Only available funds may be withdrawn from the account tied to the card

Our prepaid card programs are configured so that any transaction attempt(s) that would exceed the available card balance will always decline. If a pre-authorization (such as at a gas station or for tips left at a restaurant) causes the account to go negative, the overdraft amount will be recouped by U.S. Bank when additional funds are deposited to the cardholder's account. If no further funds are deposited, U.S. Bank will absorb the loss.

**b. Merchant Category Codes (MCC):**

x. MCC's will be blocked as required by each program.

As the incumbent provider of the State's prepaid card programs, U.S. Bank already has restrictions in place for several programs and will continue to block the MCCs as required by each program. If additional restrictions are required, we will work with the State to implement the necessary MCC blocks.

xi. Visa and Mastercard requires that MCCs for gambling be blocked.

Per Visa and Mastercard regulations, prepaid cards are restricted from gambling transactions as disclosed in the cardholder agreement.

xii. Exhibit 3 shows the MCCs blocked for NDCS.

As the incumbent provider of the Nebraska Community Inmate Release prepaid card program (NDCS), U.S. Bank already has these restrictions in place and will continue to block the MCCs listed in Exhibit 3.

xiii. Some agencies restrict MCC 5542 – Automated Fuel Dispensers – however cardholders must go inside to pay for fuel.

U.S. Bank already restricts automated fuel dispenser (AFD) transactions for several State agency programs. Cardholders may pre-pay for fuel using their card inside the merchant location.

xiv. Exhibit 4 indicates pre-authorization and holds policy for NDCS

As the incumbent provider of the State's DOC card program, U.S. Bank already has the pre-authorization holds listed in Exhibit 4 set up for the NDCS program and they will remain in place unless the State wishes to change them.

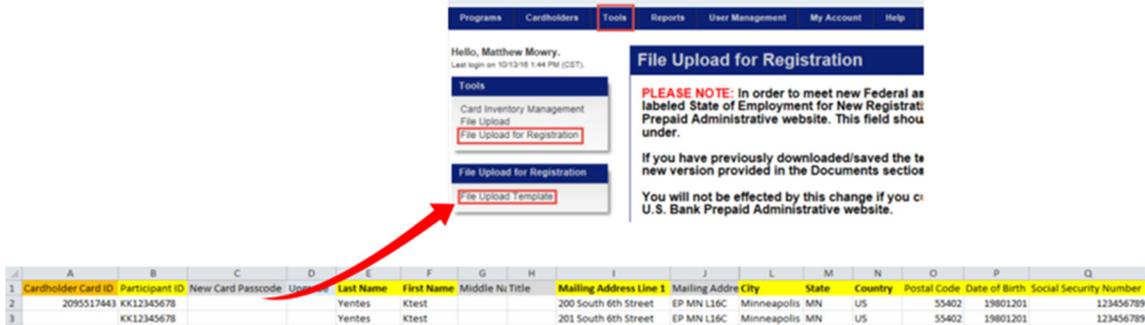
**c. Enrollment Process:**

i. Each program has the choice to set up a new account online or send an electronic file to the Contractor each workday as needed or the ability to do both.

U.S. Bank will continue to accept enrollment details from each program using the established methods. Once the enrollment information is collected, your team can easily enroll all card program participants using one of the following options:

- **SFTP connection** – Batch enrollment files can be sent to us via SFTP, helping the State automate the enrollment process.
- **Administrative portal**

- **Manual data entry** – Wards can be individually enrolled directly on the administrative portal, allowing for near real-time enrollments.
- **Batch file upload**– Multiple wards can be enrolled at one time by uploading a CSV file containing all required information. Once the file is processed, the card account is created, allowing cards to be funded immediately.



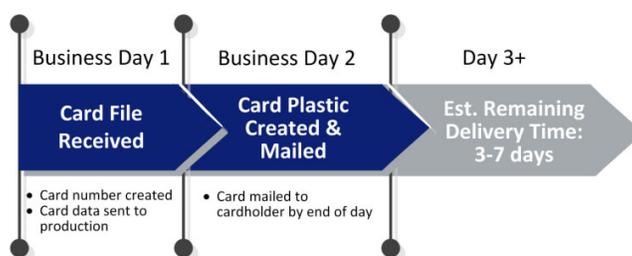
- ii. Contractor creates an account for any new cardholders. Information needed for the cardholder could be, but not limited to: First name, middle initial, last name, address, city, state, zip code, phone number, date of birth, social security number, and optional mother’s maiden name and email address.

Information required for cardholder enrollment includes first and last name, date of birth (DOB) and physical address. Social Security Number (SSN) or other unique identification number, such as Individual Taxpayer Identification Number (ITIN), may also be provided. For Focus payroll card enrollment, we also require state of employment. We also request that the State provides us with mobile phone number and email address, which helps us improve the customer experience. Additional elements may be incorporated if the State requires.

Information	Required
Legal name	Yes
Physical address	Varies by product; Yes (Focus Card only)
Date of birth	Yes
SSN / ITIN	Varies by product
Telephone number	No (recommended)
Email address	No (recommended)
State of Employment	Yes (Focus Card only)
Other	Optional

- iii. Contractor sends a new card package to the new account holder within two days of receipt of a valid file or the application and will include the following information:
  - a) Debit card in the appropriate color and design for the program,
  - b) Schedule of fees,
  - c) Terms and conditions
  - d) Information on where and how to use the card

A new card package is sent to all new account holders. Upon processing of the enrollment file or manual enrollment via the administrative portal automatically triggers card production. We produce and ship a personalized card to each recipient the next business day after receiving the enrollment data file, provided we received the file by 5:00 a.m. CT with the relevant information on the first business day. Cards are shipped first-class mail via the U.S. Postal Service. Our card fulfillment provider is a USPS hub, which helps to ensure prompt delivery of cards.



Cardholders are mailed a welcome packet, which includes their new card in the appropriate color and design for the program and various educational materials. The card package currently includes a How to Use brochure, a privacy pledge, a cardholder agreement (T&Cs) and a card carrier that provides key information on ATMs, fee schedules, customer service details and more. All materials are designed to be easily read and understood by the new cardholders.

- iv. Cardholder activates the card by dialing the Contractor’s toll-free customer service number

Cards can be by the cardholder activated 24/7 via the toll-free customer service number, secure cardholder website or mobile app. Our activation sticker promotes quick and easy card activation by including a scannable QR code. Scanning this code takes the cardholder directly to our web activation process where they set their initial PIN. This eliminates the need for the cardholder to call a toll-free number to activate their card and is faster and easier for the cardholder. For cardholders who are not able or do not want to use the QR code, our card carrier also prominently displays the card activation procedures and other disclosures.

The card activation and PIN selection process for each method is described in the charts below.

Prepaid Card Activation and PIN Creation Process – Phone	
Step	Description
Step 1	Cardholder calls the secure program IVR by dialing our number on the back of their card.
Step 2	As a security measure, cardholders must enter a pre-defined activation code, which could include the last four digits of their Social Security number, date of birth or ZIP code. In addition, the cardholder must enter the CVV code from the back of their card. The card carrier (distributed with the new prepaid card) will detail what type of information is needed to activate the card.
Step 3	Once validated, the cardholder will be prompted to select a 4-digit Personal Identification Number (PIN) for future information security.

Card Activation & PIN Creation — Web	
Step	Description
Step 1	Cardholder scans the QR code on the activation sticker or goes to the cardholder website and selects First Time Login.
Step 2	The 16-digit card account number will launch the activation and PIN selection process.
Step 3	Once validated, the cardholder will be prompted to select a Personal Identification Number (PIN) for future information security.
Step 4	All other account holder profile information can be set up as well.

Card Activation & PIN Creation — Mobile App	
Step	Description
Step 1	Go to mobile app store and install mobile application, accept mobile app requirements and open mobile application.
Step 2	Enter the 16-digit card account number to launch the card activation and PIN selection process.
Step 3	Once validated, the cardholder will be prompted to select a Personal Identification Number (PIN) for future information security.
Step 4	All other account holder profile information can be set up as well.

v. Cardholder activation is not required prior to loading payments.

The State can continue to load payments prior to card activation. Once a new account enrollment file is received from the State, a new card account is created for each record immediately upon processing the file. Individual funding account numbers are created and provided back to the State in the enrollment acknowledgment file that is returned within two hours or less of processing the file. The State can begin funding the card accounts immediately upon receipt of the acknowledgement file, even the same day on newly established accounts, and prior to card activation.

**d. Demographic Updates:**

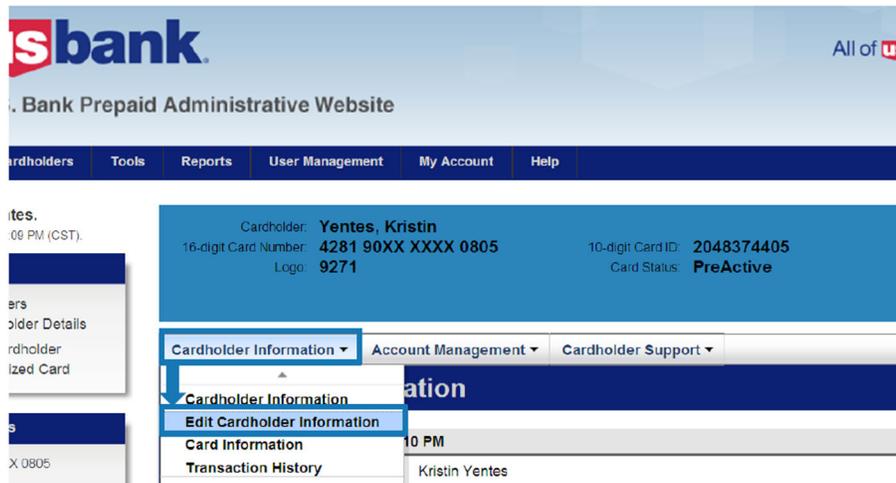
i. Each participating program will have the option on how cardholder addresses will be changed and/or exchanged.

U.S. Bank will continue to accept and process cardholder demographic updates using the established methods for each program. For some programs, cardholders update their address and other information via the cardholder website or by calling customer service. For other programs, we maintain address updates and other account information between your system and ours using the daily Indicative Change report. This report is updated nightly and exchanged in the daily batch file exchange to synchronize our cardholder databases.

ii. State program staff must have access to an online solution to update cardholder information.

Authorized state administrators will continue to have 24/7 access to the U.S. Bank administrative portal to access and update cardholder information. The administrator simply logs in, searches for

the cardholder by name and/or unique identifier (i.e., 10-digit card ID, Social Security number), then selects "Edit Cardholder Information" (shown below ) to update the information.



- iii. Cardholders must have access to a website to update information, with the permission of the Program Leads.

Cardholders can continue to utilize the cardholder website to update certain demographic information, such as physical address, mailing address, phone numbers and email address.

**e. Card Loads:**

- iv. Contractor will receive an ACH transaction for loads to the cardholder’s card.

The State can continue to fund cards using standard ACH payment processes. Using each cardholder’s routing and account number, your team can direct ACH payments as either a direct deposit to individual cards or you can process as batch ACH files using your current payments platform/software. Funds are available to cardholders immediately upon posting. ACH are processed within standard Federal Reserve timeframes, usually two days.

- v. Contractor will receive an email for loads to the cardholders.

The Nebraska Community Inmate card program will continue to manually fund the adjustment account instead of traditional ACH funding using the process outlined below:

1. NDCS sends an email to FSV Processing each Tuesday (Wednesday during holiday weeks) and copies DCS Accounting Debit and Kelli Keller. The email includes the date for funds movement and total dollar amount that needs to be credited to the NE CI adjustment account.
2. The FSV Processing financial operations team processes the debit to the client’s U.S. Bank account and credits the NE CI adjustment account.
3. The financial operations team sends a confirmation email that the funds have been processed. If the transfer is not completed by Wednesday early afternoon, NDCS follows up with them directly.

- vi. Funds must be available to the cardholders prior to 8:00 AM in Central Time on the ACH effective date.

Our processing system checks for incoming ACH/funding files multiple times per day according to the funding windows below, ensuring that payments are processed daily, except for bank holidays and Sundays. All files are processed according to Federal Reserve standards. All funds sent to the

card account will be posted to the cardholder's account as directed. U.S. Bank will not withhold or intercept the funds. Newly deposited funds are available to the cardholder immediately upon being processed and posted to the card account.

Current ACH Funding Windows		
Date ACH File Received	Time ACH File Received	Funds Processed
Sunday	No Transmissions	
Monday	5:00 a.m. CT	5:30 a.m. CT
	8:00 a.m. CT	8:30 a.m. CT
	4:00 p.m. CT	4:30 p.m. CT
Tuesday – Friday	1:00 a.m. CT	1:30 a.m. CT
	2:00 a.m. CT	3:00 a.m. CT
	5:00 a.m. CT	5:30 a.m. CT
	8:00 a.m. CT	8:30 a.m. CT
	4:00 p.m. CT	4:30 p.m. CT
Saturday	1:00 a.m. CT	1:30 a.m. CT
	2:00 a.m. CT	3:00 a.m. CT
* FSV ( a wholly owned subsidiary of U.S. Bank) must receive the funding file from U.S. Bank/the Federal Reserve 15 minutes prior to the time listed in the Date and Time column to ensure funds are process and posted to the card account by times listed in the right-hand column.		

**f. File Transmissions:**

The State of Nebraska’s Chief Information Security Officer has established a mandatory requirement that all file transmissions to and from the State of Nebraska be secured at both sides of the file transmission. Some of the suggested file transmission protocols to meet this requirement are as follow:

- i. Connect Direct software
- ii. SFTP server with public key authentication
- iii. FTP TLS 1.2 minimum server
- iv. FTP client utilizing VPN

U.S. Bank will continue to provide the State with a secure file transfer connection for automated enrollments, demographic changes, and exchange synchronization files directly to our secure server, eliminating the need for manual entry. The U.S. Bank preferred format that the State currently uses is comma-delimited using PGP encryption and sent via Secured FTP (SFTP). The State can also continue to utilize our secure administrative portal to upload and exchange enrollment and funding information directly with U.S. Bank.

### **g. Reports or Files:**

Reports will be different for each program, but common fields are listed below

i. **Activation Report includes:**

Program Name, Program ID, Cardholder last name, Cardholder first name, Card ID, PTAN, Participant ID (Social Security Number) Registration date, Activation date, and new enrollment.

U.S. Bank will continue to provide the daily activation report containing program name, program ID, cardholder first and last name, card ID, PTAN, participant ID (Social Security Number), registration date, activation date, and new enrollment indicator.

ii. **Enrollment File includes:**

Name, Participant ID, Address, DOB, SSN, Phone number and Email address.

U.S. Bank will continue to accept enrollment files in the format(s) established for the State's programs. Information included in the cardholder enrollment file can include first and last name, participant ID, address, date of birth (DOB), Social Security Number (SSN) or other unique identification number, such as Individual Taxpayer Identification Number (ITIN), phone number and email address. For Focus payroll card enrollment, we also require state of employment. Additional elements may be incorporated if the State requires.

iii. **Acceptance File includes:**

Output of the enrollment file confirming whether the enrollment file contained successful or rejected records. It shows what was provided in the enrollment file and if the record contained any errors and if so, the error code.

A new cardholder account will continue to be set up for each participant in the enrollment file that is sent by the State. Once the enrollment file is received, a new card account is created for each record and that information is sent back via the enrollment acknowledgment file. Within the acknowledgement file, we denote if the record was successful or rejected. For all reject records, a code is included that indicates the issue encountered.

iv. **Demographic File includes:**

Program Name, Program ID, Customer ID, Card ID, Account Number, PTAN, Change Code, Change Type, Old Value, New Value, Change Date.

U.S. Bank will continue to accept and exchange demographic files in the format(s) established for the State's programs. Information included in the demographic file includes program name, program ID, customer ID, card ID, account number, PTAN, change code, change type, old value, new value and change date.

### **h. Customer Service:**

i. **Contractor will supply a toll-free number for customer service calls for both the cardholders and State program staff.**

The State's existing U.S. Bank ReliaCard programs have dedicated toll-free numbers for each program. We also provide a universal ReliaCard toll-free number on the website and mobile app which many cardholders use to report a lost or stolen card. The State's Focus Card and DOC programs use the general toll-free customer service numbers.

Our client support team can be easily reached by toll-free phone number or email, Monday through Friday 7:00 a.m. - 7:00 p.m. CT. And for assistance with urgent issues after-hours, our on-call

manager is available to respond to your message. State program staff may also continue to reach out to your relationship manager, Kelli Keller, by phone or email for assistance.

- ii. Customer service staff should be available to the cardholders 24 hours a day, 7 days a week, 365 days per year.

Cardholders will continue to have easy access to our customer service center at any time, year around by calling our 24/7 customer service line printed on the back of the card.

- iii. Customer service staff should be able to:
  - a) Access cardholder account balance and funds availability;
  - b) Assist with transaction inquiries;
  - c) Provide assistance with lost/damaged/stolen cards;
  - d) Handle disputed transactions;
  - e) Assist with PIN selection/change; and,
  - f) Provide transaction history information for up to 12 months.

Regardless of the time of day that cardholders contact us, our friendly, knowledgeable CSRs are available to help them with their questions, including card balance and transaction inquiries (up to 12 months of history), assisting with reporting a lost or stolen card, requesting a replacement card, handling disputes, updating demographic information, obtaining transaction history and balance information, and other more complex issues. For security reasons, PIN changes are performed only by the cardholder via the IVR, website or mobile app.

All CSRs are thoroughly trained to answer cardholder questions pertaining to your programs, helping to ensure cardholder satisfaction. They are aided by our online database, called the Knowledge Base, that summarizes detailed information about each of the State's programs. This database provides the facts needed to accurately assist cardholders, including details on program fees, ATM networks, program type, etc. After the CSR identifies the cardholder's account, they are trained to go immediately to the Cardholder Information Page that provides detailed information needed to assist the cardholder with their request.

#### **i. Secondary Card:**

Each program has the option to permit the cardholder to request a secondary card. The secondary card will access the primary cardholder's account. The primary cardholder is always liable and responsible for all transactions, fees, balances, and all other activity with the primary and secondary card. The holder of a secondary card may report the secondary card as lost or stolen, but all other account maintenance must only be performed by the primary cardholder. The secondary card shall be governed by the terms and conditions of the primary card.

If the Primary Cardholder desires to terminate the authority of the holder of the Secondary Card to access the Primary Cardholder's Account, the Primary Cardholder must recover the Secondary Card from that person, destroy the Secondary Card, and call the Contractor to provide notice that there is no longer a Secondary Card. The Primary Cardholder will continue to be liable and responsible for all transactions, fees, balances, and other activity resulting from continued use of the Secondary Card unless the Primary Cardholder requests the Contractor to cancel all the Primary Cardholder's Cards and issue a replacement Card. In addition, if the Primary Cardholder notifies the Contractor that a Secondary Card is terminated, Contractor may elect to cancel all the Primary Cardholder's Cards and issue a replacement Card.

ReliaCard cardholders have the option to request a "companion card" for a secondary cardholder (e.g., second card for a spouse or other family member) that is issued in that person's name. The

secondary card has a different card account number, although both the primary and companion cards are tied to the same account and access the same pool of funds.

For the Focus Card program, the “Add-a-Card” feature allows the main account holder to order free joint-account cards for a spouse, family member or anyone else. The secondary card will be established with a completely separate identity with a different card account number. Both cardholders will access the same account balance and have the same features and benefits.

All secondary cardholders are subject to Know Your Customer (KYC) processes. The KYC process will be completed by U.S. Bank. Any additional information required will be requested directly between U.S. Bank and the applicant requesting the card.

The primary cardholder is responsible for initiating issuance of the additional card and cancelling that card’s access privileges.

## 2. REWARD CARDS FOR UNIVERISTY OF NEBRASKA MEDICAL CENTER (UNMC)

Exhibit 5 shows the number of reward cards that have been received since May 2019. UNMC will request cards for specific denominations for delivery.

U.S. Bank will continue to accept orders for Rewards Cards from UNMC using the established process. The UNMC administrator will fill out the Rewards Card Corporate Order Form and send it via email to your relationship manager, Kelli Keller. Upon receipt of the order form, U.S. Bank will process the order and send the requested cards to UNMC at the designated address.



## E. TECHNICAL REQUIREMENTS

Bidder must respond to all requirements and provide data detailing their ability to meet technical requirements of the project and each State agency’s specific requirements described in Attachments A and B.

U.S. Bank has provided our responses to all requirements in Attachments A and B detailing our ability to continue to meet the requirements of the State and each agency.

# Attachment A - Statutory Project Requirements Request for Proposal 6660 Z1

Bidder Name: U.S. Bank National Association

**Article I. Bidders are responsible to research Nebraska Revised Statutes for legal responsibilities when doing business with the State. References to certain State statutes and the Nebraska Constitution are listed below but are not all inclusive to the legal requirements of the Contractor.**

- a. Neb. Rev. Stat § 48-1122—Prohibition of Discrimination
- b. Neb. Rev. Stat § 48-1229(5) – Stored value card issued by or on behalf of a federally insured financial institution that provides and employee with immediate access to cash.
- c. Neb. Rev. Stat § 69-1302 Property held or owing by a banking or financial organization or business association; presumed abandoned: when
- d. Neb. Rev. Stat § 73-205(3) Technology Access Standards
- e. Neb. Rev. Stat § 73-401 Contract with state agency; Public Counsel; jurisdiction
- f. Neb. Rev. Stat § 73-506(1)—The State cannot pay for deliverables not received
- g. Neb. Rev. Stat § 73-506(2)—Service contracts with unspecified or unlimited duration
- h. Neb. Rev. Stat § 81-118.01-Electronic Payment; acceptance; conditions
- i. Neb. Rev. Stat § 81-2401 to 81-2408—Prompt Payment Act
- j. Nebraska State Constitution, Article XIII, § 3—Prohibits indemnification and limitations of liability

Yes  No  Has the bidder reviewed the above statutes at a minimum?

**Article II. Please answer the following questions with a check mark after the appropriate response. Any “No” answer may eliminate the bidder from further evaluations.**

Yes  No  Is the bidder a member of Visa or MasterCard Association?

Yes  No  Does the bidder have at least 3 years’ experience providing Prepaid cards?

NOTE: If U.S. Bank is selected to continue as the State’s prepaid card services provider, we intend to include our card program standard agreements as part of the overall contract with the State. We also reserve the right to negotiate contract terms and have provided our proposed redlines to the State's terms and conditions in Sections II - IV in Exhibit A.

# Attachment B - Technical Requirements Level 4 - Baseline Technical Requirements Request for Proposal 6660 Z1

Each bidder must use this format to respond in a detailed manner and explain how the bidder will comply with the following statements.

## Technical Requirement 1 – Card Features

a. Describe the ability to provide a Visa or MasterCard branded card.

Our prepaid card programs can carry either the Visa and Mastercard brand, allowing our cards to be widely accepted and easy to use for daily expenses. Currently, the State utilizes Visa-branded ReliaCards and Mastercard-branded Focus Cards.

b. Detail the cards EMV capabilities.

Our prepaid cards primarily use standard cards with magnetic strip technology, although EMV is available for some programs. Both EMV and magnetic strip technology protect the cardholder and enable them to use their cards at the point of sale and for merchants to process transactions. U.S. Bank closely monitors fraud activity. Through our constant proactive monitoring, we have seen no significant difference in fraud on our programs when an EMV card is used. Our approach is to proactively prevent fraud by using advanced real-time tools to actively monitor activity and remediating customers quickly when fraud does occur. U.S. Bank uses system-wide tools and settings to deter, detect, mitigate and prevent fraud. All transactions pass through multiple real-time fraud checks before approval.

We are happy to discuss card technology best practices with the State and provide a high-quality solution for your program.

c. Cardholders must not be able to negotiate checks against the card, except for home bill payment(s). Please describe bidder's process to support this policy.

The ReliaCard and DOC Card programs do not incorporate the use of paper checks. Cardholders will not be able to negotiate checks against the card account.

The Focus Card payroll card program offers free ChekToday convenience checks through which cardholders can withdraw the entire card balance at one time by writing a check to themselves and cashing it free of charge at any U.S. Bank branch or Walmart Money Center location. ChekToday checks cannot be made payable to or endorsed to any other party.

d. Detail if an application and credit check will be required to enroll.

All applicants are eligible to enroll in the program and do not have to undergo a credit check or have a bank account to get the ReliaCard, DOC Card or Focus Card. In order to comply with the Bank Secrecy Act, USA PATRIOT Act and the Office of Foreign Assets Control (OFAC) standards, each cardholder will be put through an OFAC screening. In very rare cases, a claimant might appear on Office of Foreign Assets Control (OFAC) database. If this were to happen, U.S. Bank is bound by federal law and cannot allow them access to the prepaid program.

e. Detail whether or not a credit line will be associated with the card.

Prepaid card programs do not offer a line of credit so cardholders cannot purposely overdraw their card. Cards are configured so that any attempted transaction that may exceed the available card balance, or the balance plus any applicable preauthorization offset (e.g., restaurant tip), will decline.

While our cards do not offer a line of credit, the card programs offer the flexibility of hospitality and rental purchases, which include the slight risk of the cardholder exceeding their available balance. This risk is due to the “preauthorization” component of certain transaction types that are left open until the final total is determined by the consumer. To manage these transactions, cardholders can enroll in text and email alerts via the cardholder website, which includes an alert for pre-authorized transactions when they are posted to the card account (includes the new available balance).

Examples of pre-authorized transactions include:

- **Pay-at-the-pump automated fuel dispensers (AFDs)** – If cardholders use their card at an AFD, U.S. Bank may hold \$75 (or \$100 for Mastercard) from the account to initiate the transaction. This hold may take up to four days to clear. If cardholders do not want funds held or do not have enough money in their account, they are advised to pay the cashier inside for their gasoline purchase.
- **Hospitality establishments (hotels, restaurants, etc.)** – Depending upon the policy of the establishment, an amount equal to the transaction total plus as much as an additional 20% may be suspended until actual settlement is processed again. This may take up to 48 hours.
- **Rentals** – When the final amount is not known at the start of the transaction and a pre-authorization amount is suspended against the account balance. There is also the possibility of an additional charge after drop-off due to damage.
- **Merchant forced post** – A transaction posted to the account after the original, sometimes to correct an error or to add for damage (i.e., rental establishment).

The State is not responsible for overdrafts that may occur. If an overdraft occurs, the account will go negative and that deficit amount will be applied to the account balance when additional funds are deposited to the cardholder’s account. If no further funds are deposited, U.S. Bank will absorb the loss.

f. Describe what impact, the prepaid card will have on the cardholder’s credit history.

U.S. Bank prepaid cards do not incorporate a line of credit or have any other ties to credit products or functionality. Therefore, their use will not affect the cardholder’s credit history in any way.

g. Describe how each cardholder account balance will be FDIC insured up to \$250,000.

U.S. Bank extends FDIC insurance to all of our reloadable debit card accounts up to an aggregate total of \$250,000 per account. The U.S. Bank FDIC certificate number is 6548. The coverage is individual.

h. Describe how a “zero liability” policy will be provided to both the cardholder and the State.

Our prepaid cards are backed with vigilant security oversight by the U.S. Bank Fraud Prevention Team who closely monitor prepaid card activity. ReliaCard and Focus prepaid cards feature Zero Liability Fraud Protection security features, including:

- **Zero Liability** – Should someone use a card fraudulently to make signature-based purchases, neither the cardholder nor the State would be responsible.
- **Purchase Security** – Under this benefit, personal property purchased entirely with an eligible transaction is protected in the event of theft, damage due to fire, vandalism, accidentally discharged water or weather.

i. Describe how the bidder will allow each program different card designs, which could include agency logos and different colors at no additional cost. The State prefers to maintain the existing card designs and colors as approved by the agency program leads. Detail any additional identifying features, for example, card number series.

Your card programs will continue to utilize several different card designs as they do today, including our new standard ReliaCard and Focus Card designs shown below. Our standard card design and different color options will continue to be provided at no cost. Due to the State's long-term partnership with us, we'll be more than happy to add the State Agency's logo to the card and/or discuss other custom card design choices, if you're interested in those options.



j. Describe how the bidder will work with State programs on card design and allow for final approval, understanding that additional approval may be required by the card association brands.

Should the State prefer a custom card design, U.S. Bank will work collaboratively on developing a new design for your program that meets with the State's approval. All costs associated with a custom card design will be absorbed by U.S. Bank. All custom card designs must follow proper U.S. Bank and Visa or Mastercard brand guidelines and approval processes. The U.S. Bank marketing team will secure all necessary approvals of the card design.

k. Detail the bidder's ability to provide a reloadable, non-portable card.

The ReliaCard, Focus and DOC programs are non-portable, only allowing the State to add funds to the card.

**l. Detail how the bidder can provide a portable card or a card that can be funded by multiple programs. Describe if the card can be funded outside State programs.**

The State's existing ReliaCard and Focus Card programs only allow funds from the State to be added to the card. However, we offer portability-on-demand which could be enabled for the State's programs if desired. Portability-on-demand allows the cardholder to add funds from another source free of charge at any time. If the cardholder never proactively requests portability or never receives an external third-party load, the card will remain non-portable (loads from the State only).

Enrollment in portability-on-demand is simple and can be easily completed on the Focus cardholder website by completing the various Know Your Customer (KYC) requirements (such as name, address, date of birth, and Social Security number). This verification process is completed between the cardholder and U.S. Bank – relieving the State of any involvement in the tracking or collection and passing of KYC data.

With portability-on-demand, cardholders may add or deposit:

- Funds of their own (cash)
- Peer to Peer (P2P) payments from a family member, friend or from another personal card (e.g., PayPal, Venmo, Cash App, etc.)
- Funds from a different employer (current or future)
- Funds from a government agency such as child support, tax return, etc.
- Funds from a check by utilizing our mobile check deposit feature to take a snapshot

If portability is enabled, the State would no longer have access to view the card balance and fund reversals would be limited to ACH reversals since the State cannot have access to funds from other sources.

Due to differences in federal regulations for different types of government programs, funds from multiple programs cannot be comingled onto a single card.

**m. Detail if the bidder can provide both non-portable and portable cards under one contract depending on program needs.**

Yes. U.S. Bank can provide both non-portable and portable card programs under one contract for the State. Portability is set by state program and can be applied to the ReliaCard or Focus Card program. If portability is enabled, the State not have access to view the card balance and fund reversals would be limited to ACH reversals since the State cannot access funds from other sources.

**n. Describe what information is required by the cardholder to have outside funds loaded to their card.**

Enrollment in portability-on-demand is simple and can be easily completed on the cardholder website by completing the various Know Your Customer (KYC) requirements (such as name, address, date of birth, and Social Security number). This verification process is completed between the cardholder and U.S. Bank – relieving the Port of any involvement in the tracking or collection and passing of KYC data.

**o. If funds can be loaded from alternate/outside sources detail how they can be pulled from cards and reissued by other means.**

Funds loaded to the card are simply added to the current card balance and are accessed and used in the same manner as funds loaded by the State. This includes:

- Signature and PIN-based purchases.
- Cash withdrawals at an ATM or bank teller.

- Bill pay transactions.
- Peer-to-peer (P2P) payments.
- ChekToday convenience checks (Focus Card only).

p. Describe security features applied during card activation, including, but not limited to counterfeit cards, and other fraud prevention tools.

### Secure card activation

To maintain the security of the State’s prepaid card programs, we follow industry-leading security procedures and protocols, including only distributing cards as inactive and requiring cardholders to activate the card and select a unique PIN once they receive it. The cardholder can activate the card by scanning the QR code on the activation sticker to activate the card via the cardholder website, using the mobile app or calling our customer service center.

As part of the card activation and registration process for both the website and the mobile app, cardholders must verify their identity by submitting the following pieces of identification information:

- 16-digit card number.

Then they need to enter:

- Last four digits of the Social Security number (or other State-approved unique ID number such as date of birth).
- CVV number from the back of the card.
- On the website CAPTCHA text is presented to the cardholder to key in prior to moving to the next step in the validation process. On the mobile app, a one-time passcode sent to the cardholder’s phone for use in moving to the next step in the validation process.



Once they have identified themselves, the cardholder will choose a user ID and password for continued use of the website or mobile app. For security purposes, passwords must be between eight and 30 characters, and include at least one upper case letter, one lower case letter, and one number or special character. Additionally, passwords cannot be the same as the user ID. The cardholder will then be required to select a PIN.

Likewise, ID security is enforced when using IVR for card activation. When using the secure IVR, the cardholder calls the toll-free customer service number printed on the card. The cardholder must enter the card’s 16-digit number and verify their identity by entering the last four digits of their Social Security number (or other the State-approved unique ID number such as date of birth) and the CVV code from the back of their card. Once validated, the cardholder will be prompted to select a Personal Identification Number (PIN) for future information security.

### Counterfeit Prevention

Our programs and plastics have been found to meet, and in some cases, exceed compliance standards. Some of the compliant features of our card plastics include:

- **Unique, Never-Duplicated PANs** – In compliance with PCI standards, each card uses a completely unique, never duplicated personalized account number (PAN) associated with the card.
- **Displayed Toll-Free Customer Service Number** – The back of the card fully displays a toll-free customer service number for cardholder support, including lost/stolen card issues.

- **Highly-Coercive Magnetic Strip** – In compliance with PCI standards, the back of the card contains a highly-coercive magnetic strip to aid cardholders in swiping their cards and processing transactions.
- **Track 2 Maximums Enforced** – Track 2 of the magnetic strip on our card product is used as an authentication tool for debit card transaction approvals. We also enforce a 40-character limit on the track, including the control characters.
- **Tamper-Evident Signature Panel** – In compliance with PCI standards, all cards contain a tamper-evident signature panel on the reverse side of the card.
- **Displayed Website Address** – The back of the card fully displays the program website address for cardholder support, balance inquiries, transaction history and other online features.
- **Terms & Agreement Disclosure on Card** – All card plastics include a disclosure that indicates by using the card, the cardholder acknowledges and agrees to be held to the terms and conditions of the card program.
- **Terms & Agreement Disclosure on Carrier** – All card carriers include fee schedule and transaction limits pertaining to card usage.
- **Four-Color Printing** – The obverse side of the card is printed with a four-color printing process.
- **PAN Embossed with Contrasting Color** – All cards incorporate a silver colored embossing to provide adequate color contrast and readability of the card.
- **Cardholder Personalization** – All shipped cards are personalized with the claimant’s name embossed on the card.
- **Ultraviolet Ink** – If needed, cards can incorporate ultraviolet ink into the card design and printing of the plastic.
- **Fine-Line Printing** – If needed, cards can incorporate fine-line printing into the card design and printing of the plastic.



### Fraud prevention

U.S. Bank has a robust fraud prevention program that includes continuous monitoring and investigating in order to control the inherent risk fraud produces. Our industry leading fraud prevention team monitors prepaid card activity, allowing them to identify trends that are specific to our prepaid cards. They use both proactive and reactive monitoring to help ensure early detection to limit losses—reducing any negative impact on the lives of our cardholders.

q. Provide details regarding information printed/embossed on the back of the card.

Important elements appearing on the back of prepaid cards include:

- High-coercive magnetic strip
- Tamper-evident signature panel
- Hologram
- Terms and agreement disclosure
- Issuing bank statement
- Card ID
- Displayed toll-free service number
- Displayed website address



r. The Contractor will block Merchant Category Codes (MCC) as required by each program as described in Exhibit 3. Describe bidder’s methodology to meet this requirement.

As the incumbent provider of the Nebraska Community Inmate Release prepaid card program, U.S. Bank already has these restrictions in place and will continue to block the MCCs listed in Exhibit 3. Should additional restrictions for NDCS or other agency programs be required, we will work with the State to implement the necessary MCC blocks.

s. Explain card association requirements related to issuance of cards and provide links to those requirements.

Our prepaid card solution has a strong security infrastructure that includes PCI and SOC certifications and vigilant security oversight by our Information Systems Security team. In our efforts to maintain PCI-compliance, we adhere to Visa’s and Mastercard’s standard security guidelines, protocols and procedures. The U.S. Bank Information Security Services team works closely with the major card associations and our subcontractors to ensure that we have protected our resources in accordance with the PCI DSS.



Confirmation of our certification status and card association requirements can be found at <https://www.visa.com/splisting/searchGrsp.doc>.

Service Provider Type	Validation Type	Valid Through Date	Assessor
VISANET PROCESSOR	PCI DSS	Jul 31, 2022	MCI Communications, Inc. dba Verizon Business Services

REGISTRY LAST UPDATE: February 28, 2022

t. The bidder must detail the ability to provide sample cards for testing purposes.

U.S. Bank will provide test cards for all State programs for your administrators to test card functionality. In order to test funding transactions or to make purchases and cash withdrawals, test cards will need to be funded by the State.

## Technical Requirement 2 – Card Enrollment

a. Detail all potential information needed to issue a card, that may include first name, last name, address, city, state, zip code, phone number, date of birth, social security number, mother’s maiden name, and email address. Please indicate what is required and what is optional.

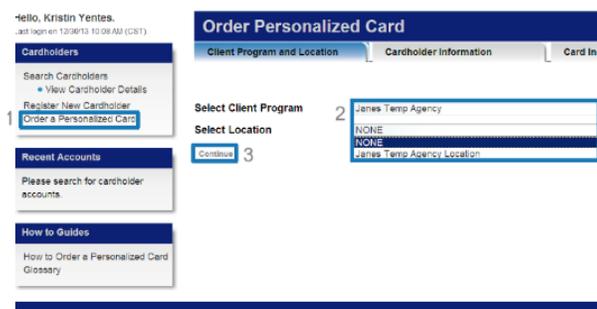
Information required for cardholder enrollment includes first and last name, date of birth (DOB) and physical address. Social Security Number (SSN) or other unique identification number, such as Individual Taxpayer Identification Number (ITIN), may also be provided. For Focus payroll card enrollment, we also require state of employment. We also request that the State provides us with mobile phone number and email address, which helps us improve the customer experience. Additional elements may be incorporated if the State requires.

Information	Required
Legal name	Yes
Physical address	Varies by product; Yes (Focus Card only)
Date of birth	Yes
SSN / ITIN	Varies by product
Telephone number	No (recommended)
Email address	No (recommended)
State of employment	Yes (Focus Card only)
Other	Optional

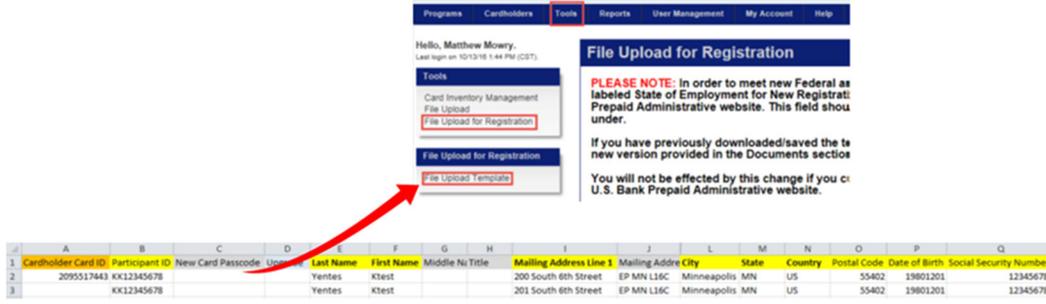
b. Describe the online solution for new card enrollment and provide print screens. Identify all security features for the online solution.

U.S. Bank offers online enrollment via our secure administrative portal. The following options may be used to transmit enrollment data to us:

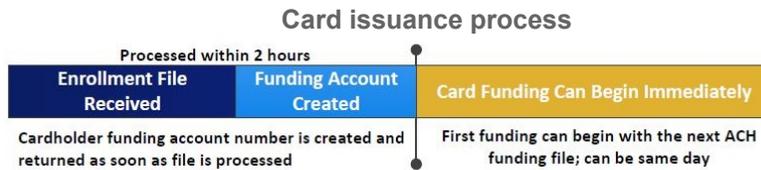
- **Manual data entry** – Participants can be individually enrolled directly on the administrative portal, allowing for near real-time enrollment.



- **Enrollment file upload**– Multiple participants can be enrolled at one time by uploading a CSV file containing all required information. Once the file is processed, the card account is created, allowing cards to be funded immediately.



Once a new account enrollment file is received from the State, a new card account is created for each record immediately upon processing the file. Depending on program parameters, individual funding account numbers are either included within enrollment record from state agency or are created and provided back to the State in the enrollment acknowledgment file that is sent to the State within two hours or less of processing the file. The state can begin funding the card accounts immediately upon receipt of the acknowledgement file, even the same day on newly established accounts.



The card order is then sent to our card provider who will produce and ship personalized cards the next business day after receiving the enrollment data file (provided we received the file by 5:00 a.m. CT with the relevant information on the first business day). Cards are shipped first-class mail via the U.S. Postal Service. This process allows for us to process enrollments and mail completed card the next business day.

### Security features

Access to the administrative portal is secure and controlled through the use of unique user names and passwords. For added security and to ensure only authorized individuals are able to load cards and view sensitive information, your administrators are assigned user roles and permissions enabling them to complete only the necessary tasks related to their job description. Different role and permission configurations are assigned to each user and drive different access levels and functionality, such as viewing data, running reports and funding cards. The State will continue to determine how the roles and permissions are assigned to their administrators, giving you control over who has access to varying levels of information and functionality within the portal.

U.S. Bancorp's encryption standards support the interoperability of diverse communication systems that handle the storage and transmission of information assets across the distributed environment. Standards apply acceptable protocols to meet compliance objectives for PCI standards and Information Security policies.

**Prepaid ReliaCard Administrative Website User Request Form**  
(ReliaCard programs - External Users)

Today's Date: \_\_\_\_\_ Client Program Name: \_\_\_\_\_

New User  Modify  Delete

User First & Last Name: \_\_\_\_\_ User Phone Number: \_\_\_\_\_

User Email Address: \_\_\_\_\_

	Role Group 1	Role Group 1.1	Role Group 1.2	Role Group 1.3	Role Group 4	Role Group 4.1	Role Group 4.2	Role Group 5
<b>Select <input checked="" type="checkbox"/> one Role Group</b> →								
<b>View program and card information</b> <small>View routing number, account number, and cardholder info</small>	X	X	X	X	X	X	X	X
<b>View load history</b> <small>View ACH loads from your organization</small>		X	X	X	X	X	X	X
<b>View card balance</b> <small>View current balances on cards</small>					X	X	X	X
<b>Edit cardholder information</b> <small>Change fields such as cardholder address</small>			X	X	X	X		X
<b>Support Administrative Users</b> <small>Reset passwords for other Administrative Website Users</small>				X				X
<b>Register and order cards</b> <small>Register instant issue cards and/or order personalized cards</small>					X	X		X
<b>Access Adjustment Account</b> <small>Adjustment funds from cards real time</small>					X		X	X

**✓ Add on Features:**

<b>Instant Issue Card</b> <small>Register instant issue cards and access the Instant Issue Card Inventory Management System (Must have Role Group 4, 4.1, or 5 access permissions)</small>
<b>Funding File Upload</b> <small>Add funds to cardholder account via File Upload</small>
<b>Report Viewer - Financial</b> <small>View adjustment account reconciliation report</small>
<b>Report Viewer - Government</b> <small>View card details and funding report</small>

**Company Administrators:** By signing this form, Company acknowledges and agrees that (i) the above employee should have access to the U.S. Bank Prepaid Administrative Website, (ii) the above employee has been vetted by Company in a commercially reasonable manner and (iii) Company shall be responsible for the actions and omissions of the above employee, per the terms of contract between Company and U.S. Bank.

Printed Name and Title: \_\_\_\_\_  
Signature: \_\_\_\_\_ Date: \_\_\_\_\_

c. Describe the batch enrollment process. Include, at a minimum, what information is required and identify compatible formats.

A new cardholder account will continue to be set up for each participant in the enrollment file that is sent by the State via SFTP. The State can continue using the U.S. Bank CSV file format to use when exporting cardholder information for sending us enrollment information. Using this daily enrollment file transfer process allows the State to compile new account information for as many cards as necessary and to transmit the information in one file. Once the enrollment file is received, a new card account is created for each record and that information is sent back via the enrollment acknowledgment file. Within the acknowledgement file, we denote if the record was successful or rejected. For all reject records, a code is included that indicates the issue encountered.

Since the funding account number we set up is different than the 16-digit number printed on the card, there is no maintenance needed on the part of the State when a replacement card is issued. Processing of the enrollment file automatically triggers card production.

We reserve the right to conduct ID verification checks when potential fraud issues are encountered on ReliaCard enrollments. This may affect the timing of card production, in which case any SLAs for card production will begin after the additional ID verification has been completed.

d. Detail requirements for an electronic enrollment file. Provide accepted file transmission protocols, which should, at a minimum, include: - Connect Direct software - SFTP service with public key authentication FTPS TLS 1.2 minimum server - FTP client utilizing VPN

U.S. Bank will continue to provide the State with a secure file transfer connection for automated enrollments, demographic changes, and exchange synchronization files directly to our secure server, eliminating the need for manual entry. The U.S. Bank preferred format that the State currently uses is comma-delimited using PGP encryption and sent via Secured FTP (SFTP). The State can also continue to utilize our secure administrative portal to upload and exchange enrollment and funding information directly with U.S. Bank.

e. Describe if both single card enrollment and batch enrollment options are available for each program.

Yes. Individual and batch enrollment is available for all ReliaCard, Focus Card and DOC Card programs.

f. Describe the options available for agency program leads to confirm enrollment files were received by the bidder.

All data provided using the SFTP batch file process is returned in the same format and location. Within the returned file, each line item within the file will have a confirmation or failure message appended to the line item to provide the State with confirmation of what transpired on the processing platform.

Your agency program leads will also have two additional ways to confirm that the enrollment file uploaded via the administrative portal has been processed and to locate the card's funding account number, if needed:

1. File upload history (real-time confirmation).
2. Card account detail report (next day confirmation).

Within the administrative portal, the file upload history provides a summary of the time each file was processed and if the file was processed successfully or posted any errors during processing. This summary includes activity for the past 14 days.

**File Upload History**

Below is the status of files uploaded and processed in the past 14 days. Click on the Success and Error buttons to access success and error file contents with codes and descriptions for processed records.

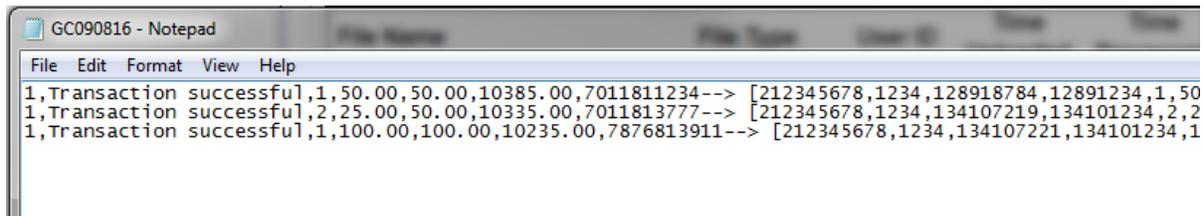
You can view, save and print success and error file contents.

Display

Viewing 1 - 10 records of Total 2037 records Next >

File Name	File Type	User ID	Time Uploaded	Time Processed	Success count	Error count
ABC Company__02132020		joe.user@abcco.com	02/13/20 14:03	Pending	Success 0	Error 0
ABC Company__A__02132020		jane.user@abcco.com	02/13/20 14:01	02/13/20 14:01	<a href="#">Success</a> 1	<a href="#">Error</a> 0
ABC Company__02122020		joe.user@abcco.com	02/13/20 13:54	02/13/20 13:58	<a href="#">Success</a> 40	<a href="#">Error</a> 1
ABC Company__R__021320	Card Registration or Order Personalized Card	joe.user@abcco.com	02/13/20 13:49	02/13/20 13:59	<a href="#">Success</a> 1	<a href="#">Error</a> 0
ABC Company__021120		jane.user@abcco.com	02/13/20 13:48	02/13/20 13:50	<a href="#">Success</a> 18	<a href="#">Error</a> 0
ABC Company__R__021020		jane.user@abcco.com	02/13/20 13:46	02/13/20 13:47	<a href="#">Success</a> 2	<a href="#">Error</a> 0
ABC Company__A__021120		joe.user@abcco.com	02/13/20 13:46	02/13/20 13:47	<a href="#">Success</a> 5	<a href="#">Error</a> 0
ABC Company__B__021320		jane.user@abcco.com	02/13/20 13:44	Pending	Success 0	Error 0
ABC Company__B__021020		jane.user@abcco.com	02/13/20 13:43	02/13/20 13:43	<a href="#">Success</a> 17	<a href="#">Error</a> 0
ABC Company__02112020		joe.user@abcco.com	02/13/20 13:42	Pending	Success 0	Error 0

Full details of the file posting can be viewed by clicking on the “Success” or “Error” link in the summary section. For enrollment files, this link includes the enrollment data you provided and is amended with the employee’s card funding account number and an indication if the record was successful or if an error occurred (including an error code). This file can be copied and pasted into Excel, if real-time data exports are required.



Your agency program leads will also continue to have access to a Card Account Detail report, which is one of our standard report offerings. This report makes the account number available to your team the next business day after uploading/processing the enrollment file. This Card Account Detail report summarizes cardholder information such as, card ID, name, address, account and routing numbers, card status (active, inactive, etc.), mail date, fulfillment date, registration date, activation date and last load date. A recap of this summary report format is illustrated below.

### Card Account Detail Report

**Card Account Detail Report**  
 Reporting Period: from 10/1/2013 to 10/25/2019

Client Program Name	Client Program ID	Location Name	Location ID	Inventory Point	Routing Number	Account Number	Current Card ID	ATMID	Pay To Acct Num	Client Define ID	Last Name	First Name	Mailing Address	City	State	Zip Code	Card Status	Fulfillment Date	Mail Date	Returned Date	Registration Date	Activation Date	Expiration Date	Last Load Date
US Bank Demo	123456789	US Bank Demo	104201188	Personalize # Card	111111111	6029876543210	9876543210	111111111			US Bank Demo	ReliaCard - Core	200 South 8th Street EP 8th L19C	Minneapolis	MN	55402	AC				9/9/2014	9/9/2014 9:53:51 PM	3/31/2017	
					111111111	6029876543210	9876543210	111111111			Client Adjustment	US Bank Demo	200 South 8th Street EP 8th L19C	Minneapolis	MN	55402	AC				9/9/2014	1/1/2015 10:05:52 PM	3/31/2017	
					111111111	6029876543210	9876543210	111111111			Consumer	Jonathon	6410 SouthPoint Parkway Suite 110	Jacksonville	FL	32216	IA	03/11/2015	03/12/2015		3/11/2015	6/6/2016 4:25:51 PM	3/31/2018	
					111111111	6029876543210	9876543210	111111111	A20198497EB713	HKTEB713	Consumer	Jonathon	200 South 8th Street EP 8th L19C	Minneapolis	MN	55402	PA	08/01/2016	08/02/2016		3/05/2016		8/31/2021	
					111111111	6029876543210	9876543210	111111111			Consumer	Jonathon	6410 SouthPoint Parkway Suite 200	Jacksonville	FL	32216	IA	06/20/2016			9/20/2016		9/31/2018	
					111111111	6029876543210	9876543210	111111111	A20198497EB713	11223344	Doc	Jack	ATTN: Jonathon Consumer 200 South 8th Street EP-8th L19C	Minneapolis	MN	55402	IA	07/20/2016	07/25/2016	8/5/2016	7/20/2016	7/27/2016 9:53:39 PM	7/31/2019	

g. Provide details for what notification options are available to the program when an enrollment file fails to process.

When batch files are sent, our system will provide a completion report that is posted to your SFTP site upon processing of the file. This return file includes an indication of records being successfully posted and records any exception (failed) records including reason codes.

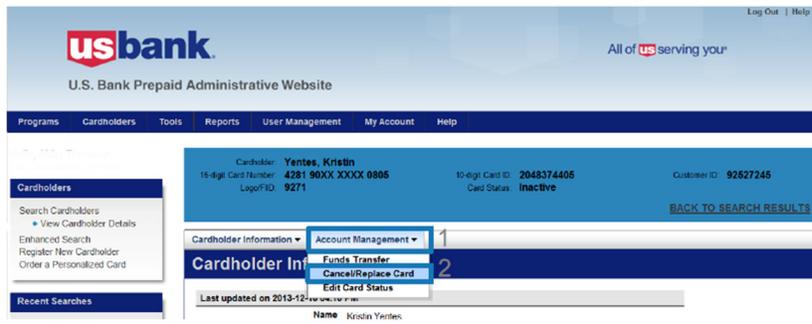
h. Describe the processes for the functions listed below using the bidder provided online solution for program staff. Include print screens of each process.

Issue replacement cards,

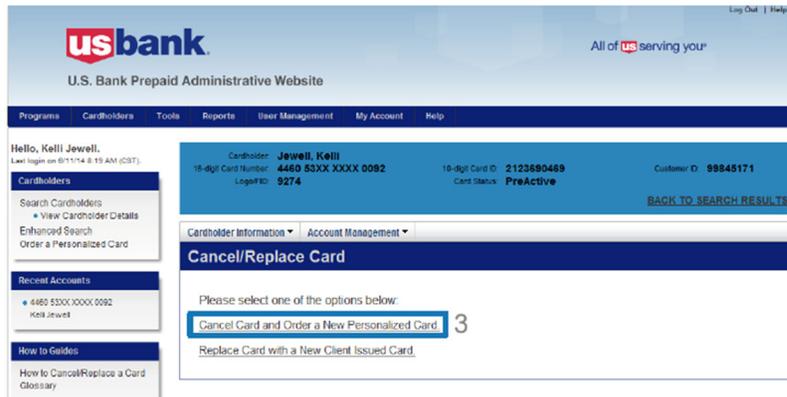
Cardholders are advised to notify the State’s administrator or our customer service center immediately if their card is lost, stolen or they identify unauthorized use. The State’s program administrator will be able to assist cardholders with card replacements and change card status (i.e., card lost or stolen). Program administrators are able to restrict the card from further use and issue a new personalized card to be sent to the cardholder. Any balance on the card at time of reporting will automatically be transferred to the new card upon activation.

To report a card lost/stolen and replace with a new card:

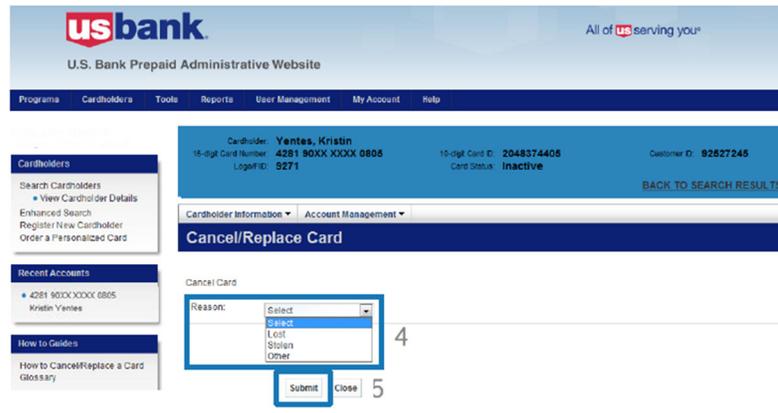
1. Click on the “Account Management” tab
2. Select “Cancel/Replace Card”



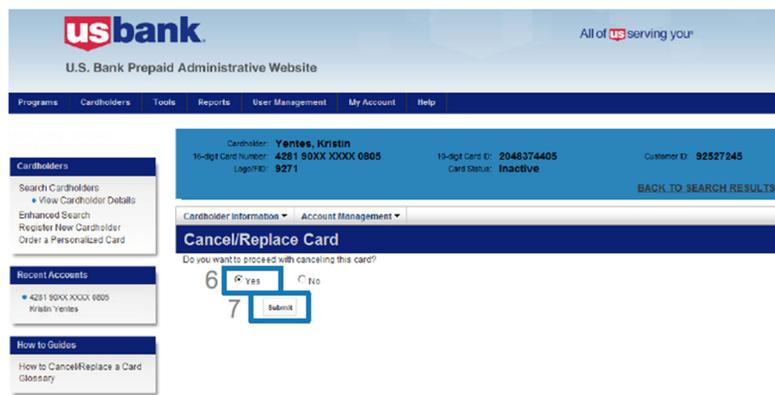
### 3. Select "Cancel Card and Order a New Personalized Card"



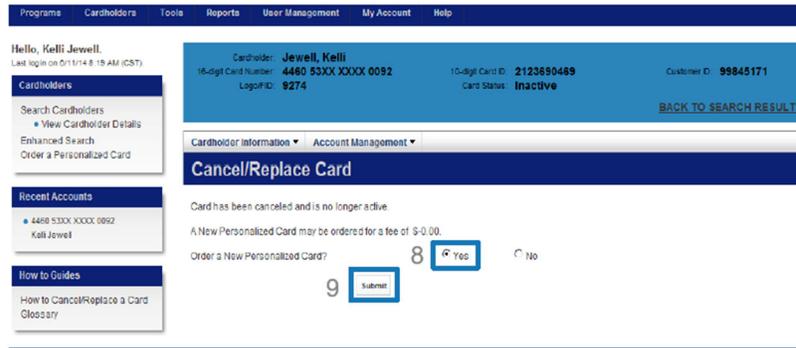
- 4. Select Lost, Stolen, or Other for Replacement Reason
- 5. Select "Submit"



- 6. Select "Yes" to proceed with cancelling card
- 7. Select "Submit"



- 8. Select "Yes"
- 9. Select "Submit"



Reopen existing accounts that have been closed,

When a card account has been closed and the State wishes to have it reopened, our client support team can facilitate that process. Client support is readily available by phone or email.

Close an account.

If the State wishes to close a card account, our client support team can facilitate that process. Client support is readily available by phone or email and are able to quickly assist with this task.

i. Detail the security levels in the online solution. The bidder should include information on the ability to limit user access by specific state program, cardholder data, and user functionality levels available to program staff.

Access to the administrative portal is secure and controlled through the use of unique user names and passwords. For added security and to ensure only authorized individuals are able to load cards and view sensitive information, your administrators are assigned user roles and permissions enabling them to complete only the necessary tasks related to their job description.

Different role and permission configurations are assigned to each user and drive different access levels and functionality, such as viewing data, running reports and funding cards. The State will determine which programs administrators will be able to access and how the roles and permissions are assigned to your administrators within each program, giving you control over who has access to varying levels of information and functionality within the portal.

**Prepaid Administrative Website User Request Form**  
(Focus programs - External Users)

Today's Date: \_\_\_\_\_ Client Program Name: \_\_\_\_\_

New User  Modify  Delete

User First & Last Name: \_\_\_\_\_  
 User Email Address: \_\_\_\_\_  
 User Telephone Number: \_\_\_\_\_

	Role Group 1	Role Group 1.1	Role Group 1.2	Role Group 1.3	Role Group 2.1	Role Group 2.2	Role Group 2.3
<b>Select <input checked="" type="checkbox"/> one Role Group</b> →							
<b>View program and card information</b> <small>View routing number, account numbers, and cardholder info</small>	X	X	X	X	X	X	X
<b>View load history</b> <small>View ACH loads from your organization</small>		X	X	X	X	X	X
<b>Edit cardholder information</b> <small>Change fields such as cardholder address</small>			X	X	X	X	X
<b>Support Administrative Users</b> <small>Reset passwords for other Administrative Website Users</small>			X				X
<b>Register and order cards</b> <small>Register instant issue cards and/or order personalized cards</small>					X	X	X
<b>Access Adjustment Account</b> <small>Add/remove funds from cards real-time</small>					X		X
<b>Manage Card Inventory</b> <small>Change instant issue card quantity and address information</small>					X	X	X

**Add-on Features:**

- Funding File Upload**  
Add funds to cardholder account via file upload
- Report Viewer – Standard Reports**  
View reports for the following: card load, card order, card activity, card status, cardholder information exception, cardholder ID verification status, inventory points, card account, and funding reject.
- Report Viewer – Financial Reports**  
View adjustment account reconciliation report

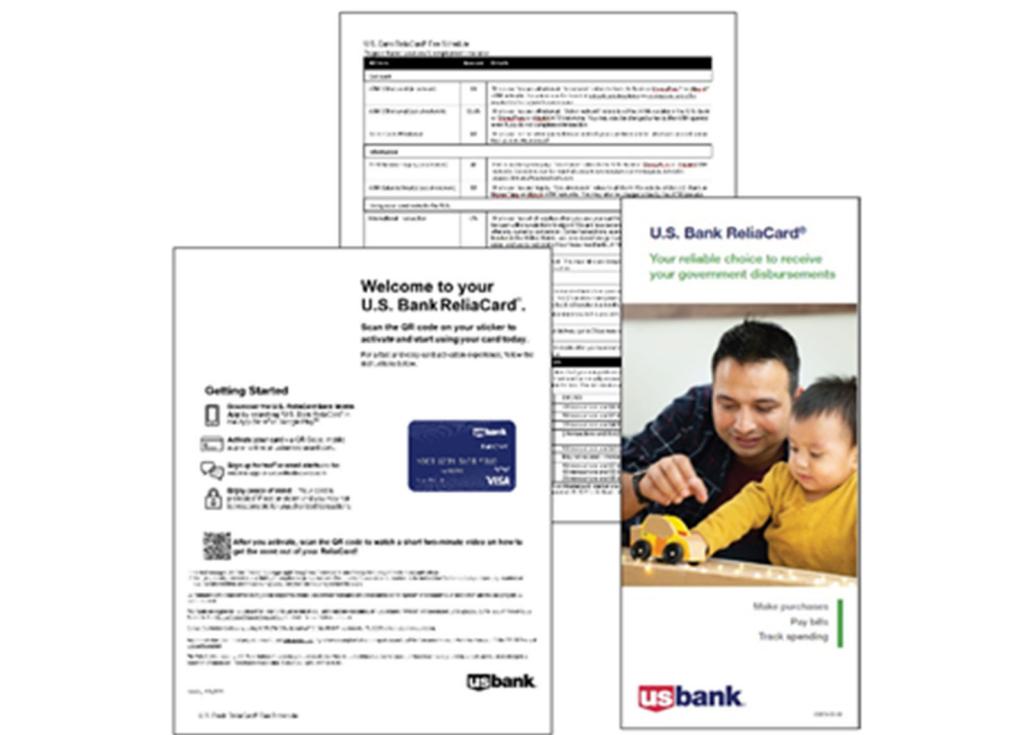
Company Administrator: By signing this form, Company acknowledges and agrees that (i) the above employee should have access to the U.S. Bank Prepaid Administrative Website, (ii) the above employee has been vetted by Company in a commercially reasonable manner and (iii) Company shall be responsible for the actions and omissions of the above employee, per the terms of contract between Company and U.S. Bank.

Printed Name and Title: \_\_\_\_\_  
 Signature: \_\_\_\_\_ Date: \_\_\_\_\_

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j. When a new card is mailed, Contractor is required to provide, at a minimum, a schedule of fees, terms and conditions, instructions on how to use the card and where the card can be used. Detail bidders card issuance process.

U.S. Bank will continue to provide the required pre-acquisition disclosure documents to the State including the CFPB Pre-Acquisition Disclosure and Fee Schedule and the applicable Cardholder Agreement, in English and Spanish. In addition, cardholders will continue to receive a welcome packet with their card, which includes their new card and various educational materials. The card package currently includes a How To Use brochure, a privacy pledge, a cardholder agreement and a card carrier that provides key information on ATMs, fee schedules, customer service details and more. All materials are designed to be easily read and understood by the new cardholders.



k. Bidder should describe all reasons a cardholder could be denied enrollment.

All participants are eligible to enroll in the program and do not have to undergo a credit check or have a bank account to get the ReliaCard, Focus Card or DOC Card. In order to comply with the Bank Secrecy Act, USA PATRIOT Act and the Office of Foreign Assets Control (OFAC) standards, each cardholder will be put through an OFAC screening. In very rare cases, a claimant might appear on Office of Foreign Assets Control (OFAC) database. If this were to happen, U.S. Bank is bound by federal law and cannot allow them access to the prepaid card program.

l. Describe the card activation process(es).

The card can be activated 24/7 via the IVR, secure cardholder website or mobile app. Our activation sticker promotes quick and easy card activation by including a scannable QR code. Scanning this code takes the cardholder directly to our web activation process where they set their initial PIN. This eliminates the need for the cardholder to call a toll-free number to activate their card and is faster and easier for the cardholder. For cardholders who are not able or do not want to use the QR code, our card carrier also prominently displays the card activation procedures and other disclosures.

The card activation and PIN selection process for each method is described in the charts below.

Prepaid Card Activation and PIN Creation Process – Phone	
Step	Description
Step 1	Cardholder calls the secure program IVR by dialing our number on the back of their card.
Step 2	As a security measure, cardholders must enter a pre-defined activation code, which could include the last four digits of their Social Security number, date of birth or ZIP code. In addition, the cardholder must enter the CVV code from the back of their card. The card carrier (distributed with the new prepaid card) will detail what type of information is needed to activate the card.
Step 3	Once validated, the cardholder will be prompted to select a 4-digit Personal Identification Number (PIN) for future information security.

Card Activation & PIN Creation — Web	
Step	Description
Step 1	Cardholder scans the QR code on the activation sticker or goes to the website address printed on the card carrier and selects First Time Login.
Step 2	The 16-digit card account number will launch the activation and PIN selection process.
Step 3	Once validated, the cardholder will be prompted to select a Personal Identification Number (PIN) for future information security.
Step 4	All other account holder profile information can be set up as well.

Card Activation & PIN Creation — Mobile App	
Step	Description
Step 1	Go to mobile app store and install ReliaCard or Focus Card mobile application, accept mobile app requirements and open mobile application.
Step 2	Enter the 16-digit card account number to launch the card activation and PIN selection process.
Step 3	Once validated, the cardholder will be prompted to select a Personal Identification Number (PIN) for future information security.
Step 4	All other account holder profile information can be set up as well.

m. Describe options available for the program to receive an acceptance file and detail the information in that file.

### Enrollment acknowledgement files

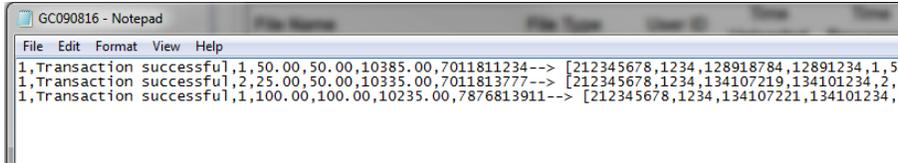
When an enrollment file is received via SFTP and processed, a new card account is created for each record and that information is sent back via SFTP in the enrollment acknowledgement file. Within the acknowledgement file, we denote if the record was successful or rejected. For all reject records, a code is included that indicates the issue encountered.

As described above, for enrollments submitted via the administrative portal, your administrator has two ways to confirm that the enrollment file has been processed and to locate the card’s funding account number, if needed:

- File upload history (real-time confirmation).
- Card account detail report (next day confirmation).

Within the administrative portal, the file upload history provides a summary of the time each file was processed and if the file was processed successfully or posted any errors during processing. This summary includes activity for the past 14 days.

Full details of the file posting can be viewed by clicking on the “Success” or “Error” link in the summary section. For enrollment files, this link includes the enrollment data you provided and is amended with the employee’s card funding account number and an indication if the record was successful or if an error occurred (including an error code). This file can be copied and pasted into Excel if real-time data exports are required.



Your program administrators will also continue to have access to the cardholder account and routing numbers by running a Card Account Detail report, which is one of our standard report offerings. This report makes the account number available to your team the next business day after uploading and processing the enrollment file. This Card Account Detail report summarizes cardholder information such as, card ID, name, address, account and routing numbers, card status (active, inactive, etc.), mail date, fulfillment date, registration date, activation date and last load date.

### Funding acknowledgement files

When batch funding files are sent, our system will provide a completion report that is posted to your SFTP site upon processing of the file. This return file includes an indication of record being successfully posted and records any exception (failed) records including reason codes. Additionally, our standard report formats (Account Reconciliation and Funding Reject reports) also provide this level of detail on successful and rejected loads.

### Account Reconciliation Report

Account Reconciliation Report  
 Program: USB Demo (123456789)  
 Funding Card: 1112223333  
 Reporting Period: 11/01/2019 to 11/08/2019  
 Report Totals:  
 Total Debits: (\$32.89)  
 Total Credits: \$32.89

Funding Card	Program	Client Program	Location	Funding Trans Date	Debit \$ Transaction	Credit \$ Transaction	Acct Ending Balance	Trans Code	Trans Code Desc	Transaction Detail	User ID	To Cust ID	To Emp ID	To Cardholder Last Name
						Beginning Balance	\$500.00							
1112223333	USB Focus VISA POD	987654321	987654321	11/08/2019 08:00:08	\$0.00	\$32.89		2831	Funds Transfer Reversal by CardID	Debit cardholder Credit \$32.89 to funding account - Funds Transfer from Joe Cardholder 3334445555	1111111111	2222222222	333333	Cardholder
				11/08/2019 13:41:13	(\$32.89)	\$0.00		2731	2721 - Operation Pre-auth (1102) Debit	[Orig TransID = 2731] CS#00012345 REMOVED FUNDS PER JOHN SMITH_FT11.08				
				<b>Total</b>	<b>(\$32.89)</b>	<b>\$32.89</b>								
						Ending	\$500.00							

### Funding Reject Report

Reporting Period: 01/01/2021 to 01/25/2021

Client Program Name	Client Program ID	Account Number	Card ID	Last Name	First Name	Load Date/Time	Load Amount	Reject Reason	Employee ID
U.S. Bank	555555555	123456*****0000	123456789	SMITH	JOE	1/20/21 2:23 AM	\$500.00	ACH Load Amount exceeds the limit.	

n. Detail the contractor’s ability to provide an alpha/numeric account number used to identify the program of the card being loaded.

The State will continue to identify their U.S. Bank prepaid programs using the unique 9-digit client program ID assigned to each state agency program. This number is displayed on the administrative portal and in our standard reports.

Additionally, upon processing of the enrollment file, our system automatically generates a 13-digit funding account number for each cardholder unless the agency is choosing to provide their own alpha numeric funding account number. The card number and the account number are linked but not identical. The cardholder’s funding account number will continue to be used by the State to fund the card and allows us to easily replace the card (if lost, stolen or expiring) without affecting the funding workflow. With the use of a funding account number, we eliminate the need for account maintenance to support continuous funding by the State.

o. Describe if any limits exist on the number of enrollment records that can be submitted per program per day.

There are no limits on the number of enrollment records that can be submitted by the State per program per day.

## Technical Requirement 3 – Card Production, Distribution, and Issuance

a. Is card production handled in-house or outsourced? Please describe.

U.S. Bank currently partners with Fiserv Output Solutions (FOS) as our card fulfillment provider for the prepaid programs. They manufacture and ship more than five million cards a year for the Prepaid division. FOS has partnered with our in-house processor, FSV Payment Systems (a wholly owned subsidiary of U.S. Bank), since 2003 and with U.S. Bank since our acquisition of FSV in 2012. FOS is a division of Fiserv, Inc. (NASDAQ: FISV), a leading global provider of information management and electronic commerce systems for the financial services industry. Established in 1984, FOS is publicly-traded on the NASDAQ Global Select Market and part of the S&P 500 Index. U.S. Bank utilizes FOS' Indianapolis hub to ensure prompt card shipping across the country.

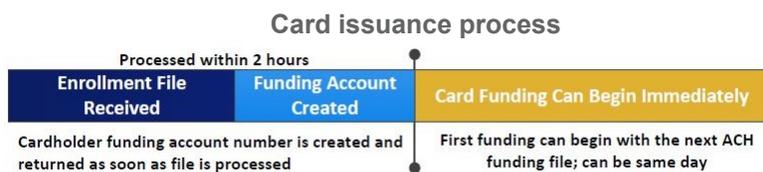
b. Describe if initial cards and replacement cards will be provided to the cardholder at no cost to the State.

For all programs, there is no fee to the State or the cardholder for initial card issuance or to replace a card that is upgraded from an instant issue card or expiring.

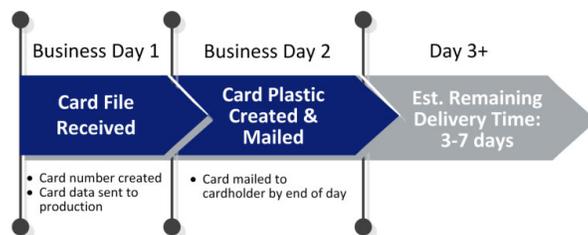
All ReliaCard replacement cards are provided at no cost. We provide one free replacement for a lost or stolen Focus Card per each rolling 12-month period. Additional replacement cards during the same 12-month period will incur a fee to the cardholder. For personalized replacement cards, cardholders have the option to request expedited delivery for a nominal fee. Replacement cards for the DOC Elan Prepaid Card program are charged to the cardholder. Please see our cost proposal for details on all cardholder fees.

c. Provide a detailed timeline of events from cardholder enrollment to card mailing.

Once a new account enrollment file is received from the State, a new card account is created for each record immediately upon processing the file. Individual funding account numbers are created or client created funding accounts are provided back to the State in the enrollment acknowledgment file that is returned within two hours or less of processing the file. The State can begin funding the card accounts immediately upon receipt of the acknowledgement file, even the same day on newly established accounts.



The card order is then sent to our card provider who will produce and ship personalized cards the next business day after receiving the enrollment data file (provided we received the file by 5:00 a.m. CT with the relevant information on the first business day). Cards are shipped first-class mail via the U.S. Postal Service. This process allows for us to process enrollments and mail completed card the next business day. Our card fulfillment provider is a USPS hub, which helps to ensure prompt delivery of cards, which are typically received by cardholders within 3-7+ days of mailing.



d. Provide details regarding how program leads are notified when issued cards are returned by the United States Postal Service as undeliverable. Detail all notification methods available.

If a card is returned to us as undeliverable, the card is canceled but not the underlying account. Our card production staff scans, processes and records the returned mailing in our central database. All processed return mail is reported on the next day's Card Account Detail Report, which is available on the administrative portal for your agency program leads to view or download at their convenience. The Card Account Detail report provides a summary of cardholder information such as account and routing numbers, card ID, name, address, card status, mail date, fulfillment date, registration date, activation date and last load date.

Based on our security and red flag validation check policies, our card production staff does not auto correct the address information and re-send the card, since it would by-pass these security requirements. In addition, following this process helps ensure the address change creates a long-term correction to the database instead of for a single mailing, which would occur if the address was adjusted only at the point of card production. Cardholders are asked to update their address by contacting customer service directly and requesting a new card be sent to them.

All funds associated with this account remain posted to the underlying card account. When a new card is issued, the new card's 16-digit card number will be linked to that card's base funding account number.

## Technical Requirement 4 – Card Program Administration and Reporting

a. Describe how the bidder will provide at least a 60-day advance written notice to program leads and the State Treasurer's Office of changes affecting cardholders.

Your relationship manager, Kelli Keller, will notify the program leads and the State Treasurer's Office of changes affecting cardholders as far in advance as possible. We will strive to provide a 60-day advance written notice to the state agencies.

b. Describe the ability to provide monthly statistical reports to program leads and the State Treasurer's Office as listed in section V.C.2 by email. Provide examples of all summary and detail reports. The State does not require access to individual cardholder financial activity.

We will continue to provide monthly reporting as listed in Section V.C.2. As needed, your relationship manager, Kelli Keller, will continue to provide the State any necessary reporting required – either manually via email or through our comprehensive prepaid administrative website. Samples of our summary and detail reports are provided in Exhibit C.

c. Describe how card inventory is managed for new cards and for card re-issuance.

The U.S. Bank product and marketing teams closely monitor current and projected usage of our card plastic inventory and order all required materials to last for a significant time period. This ensures ample

inventory is available and prevents a shortage of cards until a new order arrives. Inventory usage is reviewed frequently, compared to our current usage, and forecasted to ensure we are appropriately stocked.

As an example of our inventory planning and management expertise, we worked diligently to adapt to the sudden increase in unemployment claims brought on last year by the COVID-19 pandemic. We were able to react quickly and work with our long-standing card production vendor to increase card production capacity, ensuring we did not run out of cards.

Instant issue Focus Cards can be kept at your locations for immediate issuance to employees and for re-issuance in the case of a lost or stolen card. U.S. Bank provides an inventory management system that is accessed via the administrative portal. The inventory management system tracks inventory of instant issue cards at each location and automatically ships cards when levels reach a pre-defined minimum, ensuring locations never run out of card inventory. Additionally, card inventories exchanged between the State's locations are automatically updated in the system upon card registration.

d. Detail the necessary lead time and the process if a card program is switched from voluntary to mandatory enrollment to ensure the Contractor would have adequate time to secure cards for increased distribution.

If the State were to implement mandatory enrollment in the prepaid card program(s), we would require two to three months lead time to ensure an adequate supply of cards is available. This lead time could vary by program and would depend on existing supply, market conditions and the anticipated number of new cards needed. Your relationship manager, Kelli Keller, will work with the State to implement the change to mandatory enrollment for any of your programs.

e. Detail the length of time a card is valid.

The State's existing ReliaCard and Focus Cards expire every three years and are automatically reissued to all actively used accounts. Child support program (NCSPC) ReliaCards expire every four years. New cards are mailed to the cardholder's address of record approximately 45 days prior to the card expiration date and have a new three or four-year expiration timeframe.

f. Describe the card replacement process.

Cardholders report damaged, lost or stolen cards directly to us by calling the toll-free, 24/7 customer service line printed on the back of the card and provided on the card carrier, website and mobile app. We have found that cardholders prefer speaking to a live representative to request a new card due to the sensitive nature of the information gathering required and also to ensure no unauthorized transactions have been made. As is our standard security practice, the customer service representative (CSR) will first verify the cardholder's identity and then disable the current card to prevent unauthorized use and order a replacement card. Replacement cards are mailed to the cardholder in two business days. If a dispute is filed, a provisional credit for the lost amount will be applied in accordance with Regulation E.

As described above, expiring cards are automatically reissued to all active accounts and replacement cards are mailed to the cardholder's address of record approximately 45 days prior to the card expiration date.

Replacement cards are sent via first class mail within two business days of the cardholder's request. When the recipient receives and activates their new card, the balance is automatically transferred from the old card, making it available as soon as the new card is placed into service.

## Technical Requirement 5 – Card Usage and Cash Access

a. Describe common situations when a transaction may be declined.

Prepaid card programs are configured so that any transaction attempt that exceeds the available card balance will be declined. Additionally, per Visa and Mastercard regulations, prepaid cards are restricted from gambling transactions as disclosed in the cardholder agreement. The State's current DOC program with U.S. Bank is restricted from making transactions at numerous MCCs, as described in Exhibit 3. Any attempt to make a restricted transaction will be declined. ATM withdrawals and point-of-sale debit purchases will be declined if the cardholder enters an incorrect PIN.

b. Describe the type of purchases the cardholder can make, examples: PIN-based, MO/TO, signature based, debit purchase, mobile payments, contactless, etc.

Prepaid cards are accepted for both signature and PIN-based purchases and for purchases online or by phone. Cardholders will soon be able to use an electronic device or mobile application for making purchases digitally without presenting a physical payment card using applications like Apple® Wallet, Samsung® Pay and/or Google® Wallet. We are in the process of adding enhanced security features and controls for the protection of cardholders and anticipate launching mobile wallet in Q4 2022.

c. Detail how a cardholder can receive cash at bidder’s bank branch locations. Explain if fees are assessed and provide a list of associated fees.

Over-the-counter teller withdrawal is available for ReliaCard and Focus Card programs as a free and unlimited service at more than 97,000 locations. Cardholders can get cash “to the penny” up to the available card balance or teller limit at any Visa or Mastercard-affiliated bank or credit union branch. Cardholders will need to know the exact balance of their card and present a valid photo ID to withdraw their funds.

d. Nationwide as well as international ATM access must be available for withdrawal of cash through a standard ATM transaction. Detail how dollar limits are set for withdrawals and what those limits are.

Our extensive listing of In-network ATMs are fee and surcharge free and will continue to provide for unlimited usage per month. Your cardholders can continue to obtain cash through our 760 in-network U.S. Bank and MoneyPass ATM locations throughout Nebraska and more than 45,000 ATMs in the U.S. and Puerto Rico. This network provides optimum coverage throughout the State and nationwide. Cardholders can also use more than 68,800 domestic and 2,700,000 international out-of-network Visa ATMs to access cash, for a minimal charge. ATM withdrawal limits are provided below in response e.

The following chart highlights the number of ATM locations currently available for your cardholders.

Current U.S. Bank ATM Network				
	Network	Nebraska	U.S.	World
<b>Fee-free Transactions</b>				
ATM Cash Withdrawals (In-Network)	U.S. Bank MoneyPass	760	45,000	45,000
<b>Fee-based Transactions</b>				
ATM Cash Withdrawals (Out-of-Network)	VisaPLUS	4,314	680,800	2,700,000
<b>Total Access Points</b>		<b>5,074</b>	<b>725,800</b>	<b>2,745,000</b>

To reduce the likelihood of fraud on cards, we set daily transaction dollar limits at POS, ATMs and bank tellers. Transaction limits are set per program. Current transaction limits are noted in the charts below.

<b>ReliaCard Transaction Limits – Unemployment Insurance</b>	
For security reasons, there are limitations on the number and amount of transactions that you may perform with your Card. There may be additional limits on the amount, number or types of transactions you can make using your Card and for security reasons we do not disclose these limits. Daily limits are based on a rolling 24-hour period. Limits are subject to change from time to time. You will receive prior notice of such changes to the extent required by applicable law.	
<b>Maximum Card Balance at any time</b>	\$40,000
<b>Maximum Daily Debits</b>	20 transactions and \$2,050 per day
<b>ATM Withdrawals</b>	10 transactions and \$1,025 per day
<b>Purchases at the Point of Sale (including cash over the amount of purchase)</b>	20 transactions and \$2,050 per transaction
<b>Teller Cash Withdrawals (at Visa member banks) (Financial Institutions may have lower limits)</b>	2 transactions and \$1,525 per day
<b>Maximum Daily Credits</b>	50 transactions and \$20,000 per day
<b>Returns and Refunds</b>	May not exceed 4 transactions per day
<b>Bill Pay Transactions</b>	10 transactions and \$2,000 per day 10 transactions and \$3,000 per week 20 transactions and \$5,000 per month

<b>ReliaCard Transaction Limits – Child Support, State Employee Workers Comp, Nebraska Workers Comp</b>	
For security reasons, there are limitations on the number and amount of transactions that you may perform with your Card. There may be additional limits on the amount, number or types of transactions you can make using your Card and for security reasons we do not disclose these limits. Daily limits are based on a rolling 24-hour period. Limits are subject to change from time to time. You will receive prior notice of such changes to the extent required by applicable law.	
<b>Maximum Card Balance at any time</b>	\$40,000
<b>Maximum Daily Debits</b>	20 transactions and \$6,050 per day
<b>ATM Withdrawals</b>	10 transactions and \$1,025 per day
<b>Purchases at the Point of Sale (including cash over the amount of purchase)</b>	20 transactions and \$4,000 per transaction
<b>Teller Cash Withdrawals (at Visa member banks) (Financial Institutions may have lower limits)</b>	2 transactions and \$1,025 per day
<b>Maximum Daily Credits</b>	50 transactions and \$20,000 per day
<b>Returns and Refunds</b>	May not exceed 4 transactions per day
<b>Bill Pay Transactions</b>	10 transactions and \$2,000 per day 10 transactions and \$3,000 per week 20 transactions and \$5,000 per month

### ReliaCard Transaction Limits – DHHS

For security reasons, there are limitations on the number and amount of transactions that you may perform with your Card. There may be additional limits on the amount, number or types of transactions you can make using your Card and for security reasons we do not disclose these limits. Daily limits are based on a rolling 24-hour period. Limits are subject to change from time to time. You will receive prior notice of such changes to the extent required by applicable law.

<b>Maximum Card Balance at any time</b>	\$40,000
<b>Maximum Daily Debits</b>	20 transactions and \$7,050 per day
<b>ATM Withdrawals</b>	10 transactions and \$1,525 per day
<b>Purchases at the Point of Sale (including cash over the amount of purchase)</b>	20 transactions and \$4,000 per transaction
<b>Teller Cash Withdrawals (at Visa member banks) (Financial Institutions may have lower limits)</b>	2 transactions and \$1,525 per day
<b>Maximum Daily Credits</b>	50 transactions and \$20,000 per day
<b>Returns and Refunds</b>	May not exceed 4 transactions per day
<b>Bill Pay Transactions</b>	10 transactions and \$2,000 per day 10 transactions and \$3,000 per week 20 transactions and \$5,000 per month

### ReliaCard Transaction Limits – Retirement

For security reasons, there are limitations on the number and amount of transactions that you may perform with your Card. There may be additional limits on the amount, number or types of transactions you can make using your Card and for security reasons we do not disclose these limits. Daily limits are based on a rolling 24-hour period. Limits are subject to change from time to time. You will receive prior notice of such changes to the extent required by applicable law.

<b>Maximum Card Balance at any time</b>	\$40,000
<b>Maximum Daily Debits</b>	20 transactions and \$10,050 per day
<b>ATM Withdrawals</b>	10 transactions and \$3,025 per day
<b>Purchases at the Point of Sale (including cash over the amount of purchase)</b>	20 transactions and \$4,000 per transaction
<b>Teller Cash Withdrawals (at Visa member banks) (Financial Institutions may have lower limits)</b>	2 transactions and \$3,025 per day
<b>Maximum Daily Credits</b>	50 transactions and \$20,000 per day
<b>Returns and Refunds</b>	May not exceed 4 transactions per day
<b>Bill Pay Transactions</b>	10 transactions and \$2,000 per day 10 transactions and \$3,000 per week 20 transactions and \$5,000 per month

### ReliaCard Transaction Limits – Office of Public Guardian

For security reasons, there are limitations on the number and amount of transactions that you may perform with your Card. There may be additional limits on the amount, number or types of transactions you can make using your Card and for security reasons we do not disclose these limits. Daily limits are based on a rolling 24-hour period. Limits are subject to change from time to time. You will receive prior notice of such changes to the extent required by applicable law.

<b>Maximum Card Balance at any time</b>	\$40,000
<b>Maximum Daily Debits</b>	20 transactions and \$4,000 per day
<b>ATM Withdrawals</b>	1 transaction and \$25 per day
<b>Purchases at the Point of Sale (including cash over the amount of purchase)</b>	20 transactions and \$4,000 per transaction
<b>Teller Cash Withdrawals (at Visa member banks) (Financial Institutions may have lower limits)</b>	1 transaction and \$20 per day
<b>Maximum Daily Credits</b>	50 transactions and \$20,000 per day
<b>Returns and Refunds</b>	May not exceed 4 transactions per day

### Focus Card Transaction Limits - State Payroll, University Payroll, Athletics

For security reasons, there are limitations on the number and amount of transactions that you may perform with your Card. There may be additional limits on the amount, number or types of transactions you can make using your Card and for security reasons we do not disclose these limits. Daily limits are based on a rolling 24-hour period. Limits are subject to change from time to time. You will receive prior notice of such changes to the extent required by applicable law.

<b>Maximum Card Balance at any time</b>	\$40,000
<b>Maximum Daily Debits</b>	20 transactions and \$ 8,025 per day
<b>ATM Withdrawals</b>	5 transactions and \$1,525 per day
<b>Purchases at the Point of Sale (including cash over the amount of purchase)</b>	20 transactions and \$4,000 per transaction
<b>Teller Cash Withdrawals (at Visa member banks) (Financial Institutions may have lower limits)</b>	5 transactions and \$5,000 per day
<b>Maximum Daily Credits</b>	10 transactions and \$20,000 per day
<b>Returns and Refunds</b>	May not exceed 4 transactions per day

### Elan Prepaid Card Transaction Limits – Community Correctional Center

For security reasons, there are limitations on the number and amount of transactions that you may perform with your Card. There may be additional limits on the amount, number or types of transactions you can make using your Card and for security reasons we do not disclose these limits. Daily limits are based on a rolling 24-hour period. Limits are subject to change from time to time. You will receive prior notice of such changes to the extent required by applicable law.

<b>Maximum Card Balance at any time</b>	\$5,000
<b>Maximum Daily Debits</b>	5 transactions and \$640 per day
<b>ATM Withdrawals</b>	1 transaction and \$85 per day
<b>Purchases at the Point of Sale (including cash over the amount of purchase)</b>	5 transactions and \$300 per transaction/\$600 per day
<b>Maximum Daily Credits</b>	10 transactions and \$5,000 per day
<b>Returns and Refunds</b>	May not exceed 4 transactions per day

e. Describe if there is a limit to the number of free ATM withdrawals each month per card.

Cardholders can make cash withdrawals at any in-network U.S. Bank or MoneyPass ATM at no cost as needed. We do not set any limits on the number of free withdrawals allowed. The only limits imposed are noted in the transaction limit charts and cannot exceed the card's current balance.

Provide a list of participating ATM networks providing free withdrawals.

Your cardholders can continue to obtain cash through our 760 in-network U.S. Bank and MoneyPass ATM locations throughout Nebraska. A listing of the current in-network ATMs is provided in Exhibit D.

f. Describe daily and monthly transaction limits that can be set.

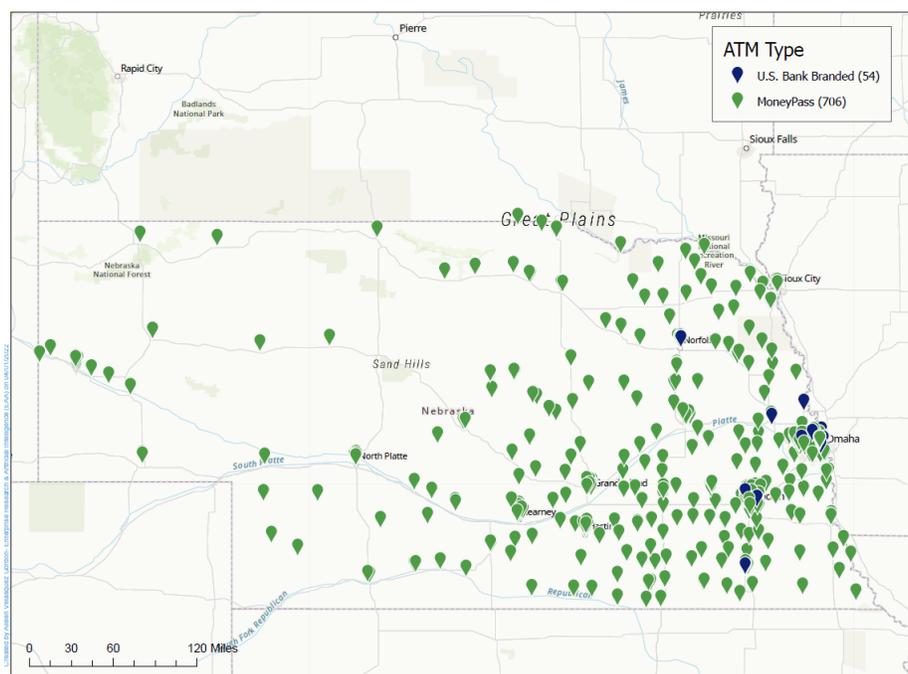
Daily and monthly transaction limits are set based on a number of factors including current fraud trends and are set by program. Please refer to the transaction limits listed above in response item 5.d. for our current transaction limits.

g. Describe any spending limits, including if they are daily, weekly, or monthly, as well as a dollar amount per transaction, dollar amount with multiple transactions, and any limits on types of transactions.

A detailed listing of all spending limits for each program are outlined in the charts provided in response item 5.d. above.

h. Provide locations in Nebraska (by city) of all the in-network (non-surcharge) ATMs and bank branches available for use by the cardholder.

There are 760 surcharge-free, in-network U.S. Bank and MoneyPass ATMs in Nebraska, as shown in the map below. A list of all in-network ATM locations in Nebraska is provided in Exhibit D. Additionally, cardholders can withdraw cash for no fee at any of the 1,081 Visa-branded bank branches state-wide. This information is available to cardholder via our websites or the ReliaCard or Focus mobile apps.



i. Describe any costs and/or surcharges imposed for use of non-network ATMs that would be passed to the cardholder.

ReliaCard and Focus cardholders may withdraw cash from an out-of-network or international ATM for a nominal fee. Out-of-network refers to all the ATMs outside of the U.S. Bank or MoneyPass ATM networks. Cardholders may also be charged a fee or surcharge by the ATM operator, even if they do not complete a transaction. Please see our cost proposal for details on all cardholder fees.

j. Describe the ability to provide home bill payment as a service available to cardholders.

U.S. Bank offers a free of charge, optional online bill pay service for the ReliaCard where cardholders can setup and authorize their payments to any payee. For the Focus Card, U.S. Bank offers an online biller directory to assist in online bill payment with more than 20,000 billers and other bill payment services. Bill pay is free for cardholders. To expand payment options, cardholders can also set up direct debit payments directly with utility companies, cable companies, cell phone service providers, etc. to pay bills using their card.

k. Detail any limits on the number of loads accepted daily and/or monthly.

The daily load limits are noted in the transaction limit charts provided in response item 5.d. above.

l. Detail if a card can be in an overdraft status. Provide information on how to include tips to prevent an overdraft status. If the card can be in an overdraft status, detail the process to handle the overdraft(s). Describe if a program can elect to prevent the cardholder from an overdraft status.

Prepaid card programs do not offer a line of credit so cardholders cannot purposely overdraw their card. Cards are configured so that any attempted transaction that may exceed the available card balance, or the balance plus any applicable preauthorization offset (e.g., restaurant tip), will decline.

While our cards do not offer a line of credit, the card program offers the flexibility of hospitality and rental purchases, which include the slight risk of the cardholder exceeding their available balance. This risk is due to the "preauthorization" component of certain transaction types that are left open until the final total is determined by the consumer. To manage these transactions, cardholders can enroll in text and email alerts via the cardholder website, which includes an alert for pre-authorized transactions when they are posted to the card account (includes the new available balance).

Examples of pre-authorized transactions include:

- **Pay-at-the-pump automated fuel dispensers (AFDs)** – If cardholders use their card at an AFD, U.S. Bank may hold \$75 (\$100 for Mastercard) from the account to initiate the transaction. This hold may take up to four days to clear. If cardholders do not want funds held or do not have enough money in their account, they are advised to pay the cashier inside for their gasoline purchase. The State may choose to block AFD transactions to help prevent an overdraft status.
- **Hospitality establishments (hotels, restaurants, etc.)** – Depending upon the policy of the establishment, an amount equal to the transaction total plus as much as an additional 20% may be suspended until actual settlement is processed again. This make take up to 48 hours.
- **Rentals** – Where the final amount is not known at the start of the transaction and a pre-authorization amount is suspended against the account balance. There is also the possibility of an additional charge after drop-off due to damage.
- **Merchant forced post** – A transaction posted to the account after the original, sometimes to correct an error or to add for damage (i.e., rental establishment).

The State is not responsible for overdrafts that may occur. If an overdraft occurs, the account will go negative and that deficit amount will be applied to the account balance when additional funds are deposited to the cardholder's account. If no further funds are deposited, U.S. Bank will absorb the loss.

**m. Detail how chargebacks would affect the cardholder.**

As noted above, if a merchant charges the card for an additional amount after the original pre-authorized transaction (forced post), it could cause a negative balance. If this occurs, the deficit amount will be applied to the account balance when additional funds are deposited to the cardholder's account. If no further funds are deposited, U.S. Bank will absorb the loss.

In the case of a cardholder disputed merchant charge, U.S. Bank follows Regulation E to process cardholder-initiated disputes relating to prepaid cards. When the cardholder initiates a dispute, an experienced customer service representative handles the dispute call. During the initial call, we collect the data elements that are required to be submitted in writing (the "written confirmation"). As a convenience, we send this form to the cardholder to finish completing, and then sign and return it to the processing facility via fax or mail. When a dispute is filed, a provisional credit for the lost amount will be applied in accordance with Regulation E.

**n. Describe all methods available to cardholders to retrieve a card balance.**

We equip your cardholders with the tools they need to allow them to easily obtain account information such as card balance 24/7. We offer a wide range of options to the cardholders including:

- **24/7 Customer service center**
  - **Live agent support** – Support is provided 24/7 in English and Spanish. We also provide 24/7 support in more than 200 languages via a language line interpreter service.
  - **IVR support** – Provides cardholders toll-free, 24/7 automated access in both English and Spanish. The IVR system allows the cardholder to obtain account information, complete routine service requests and transfer to a live customer service representative (CSR), if needed.
- **24/7 Cardholder website** – Using the cardholder website, cardholders can activate their card, view their transaction history, obtain their balance, print monthly statements and manage text and email alerts. They can also access additional documentation such as the cardholder agreement, FAQs or the toll-free customer service number.
- **Mobile app** – For convenient access at any time, the mobile app provides the cardholder the ability to proactively check their account balance, receive automatic alerts and view mini-statements on-the-go. In fact, they can opt to have their balance viewable on the login screen, so they don't have to login to check their balance.
- **Email and text alerts** – Cardholders can enroll in 11 automated alerts for a variety of notices via our cardholder website or mobile app. They can use alerts to receive a variety of updates, including but not limited to low balance alerts, immediate notice of transactions or deposits, etc.
- **Two-way text alerts** – Cardholders can check the status of their account at any time by texting a short code to receive their current balance, recent transactions, savings account balance and the customer service number.

**o. Detail the training procedures used to inform all bank branch management of the requirements of this contract to ensure bank personnel are aware of and trained to deliver the services available under this contract.**

U.S. Bank has an extensive branch communication network which we utilize to keep all branch employees up to date on how to assist prepaid customers.

## Technical Requirement 6 – Card Loads and Funds Availability

a. Detail if funds can be loaded to a card prior to activation or if card must be active.

Yes. The State can begin funding card accounts immediately upon receipt of the acknowledgement file. Since the card account is established as soon as the enrollment file is processed the card can be funded immediately and prior to card activation. The card does not have to be active for funding purposes. It does have to be active in order for the cardholder to access the funds.

b. Describe the methods available to receive payment transactions to load card accounts, which can include, but are not limited to:

- Using a standard NACHA formatted PPD ACH transaction for each payment to each card.
- Through a file transfer of individual payment transactions for cardholders between the State and the Contractor accompanied by an electronic funds transfer of the total amount of transactions in the file.
- Allowing an immediate load through transfer of funds from a reserve account (or in the case where the state maintains a current bank relationship, the Contractor will be authorized to debit a state bank account. In the case where the State does not maintain a bank account with the Contractor, the State will wire the funds).

### Funding options to suit timing and process needs

We designed the funding options for our prepaid cards to make funding as flexible as possible, meeting standard payroll and disbursement processes as well as immediate real-time funding options. Funding options for card accounts include:

- **ACH funding** (posted according to effective date in ACH)
  - **Direct deposit ACH or batch file ACH** – the State can continue funding using standard ACH payment processes. Using each cardholder’s routing and account number, your team can direct ACH payments as either a direct deposit to individual cards or you can process as batch ACH files using your currently payments platform/software. Funds are available to cardholders immediately upon posting. ACH are processed within standard Federal Reserve timeframes, usually two days.
- **Real-time funding** via prefunded adjustment account (within U.S. Bank prepaid administrative portal)
  - **Direct account-to-account transfer** – Funds can be transferred to individual cards in real-time from the prefunded adjustment account to the card account using the administrative portal.
  - **Batch file funding** – Using this option, the State sends U.S. Bank an encrypted file via SFTP instructing us on how much money to load to each card. Funds are then pulled from the prefunded adjustment and posting to the card account on the date/time designated.

Note: The adjustment account is prefunded using a standard ACH deposit or transfer. All funds are available to the cardholder immediately upon posting to the card account. The adjustment account must be funded prior to transferring funds to card accounts.

The Nebraska Community Inmate card program can continue to manually fund the adjustment account as noted below instead of traditional ACH funding using the process outlined below:

1. NDCS sends an email to FSV Processing each Tuesday (Wednesday during holiday weeks) and copies DCS Accounting Debit and Kelli Keller. The email includes the date for funds movement and total dollar amount that needs to be credited to the NE CI adjustment account.

2. The FSV Processing financial operations team processes the debit to the client’s U.S. Bank account and credits the NE CI adjustment account.
3. The financial operations team sends a confirmation email that the funds have been processed. If the transfer is not completed by Wednesday early afternoon, NDCS follows up with them directly.

c. Funds must be made available to cardholders at the open of business on settlement day if loaded via ACH. Describe bidder’s process of making funds available.

Card accounts will continue to be funded using a NACHA-approved ACH file processing. All files are processed according to Federal Reserve standards. Our FSV processing system receives incoming ACH/funding files multiple times per day according to the ACH funding windows below, ensuring that payments are processed daily, except for bank holidays and Sundays. All files present at that time are processed. . This means that if the effective date contained in the ACH file is equal to or prior to today’s date, the file is processed and posted to the card account. If the processing time stamp on the file is in the future, the file will be moved to a separate folder to be processed at the specified time. Newly deposited funds are available to the cardholder immediately upon being processed and posted to the card account.

We provide a file processing confirmation via a file receipt confirmation and standard report. This process allows us to deposit funds into individual accounts on the effective date provided by the State and supports prompt processing of ACH files.

Current ACH Funding Windows		
Date ACH File Received	Time ACH File Received	Funds Processed
Sunday	No Transmissions	
Monday	5:00 a.m. CT	5:30 a.m. CT
	8:00 a.m. CT	8:30 a.m. CT
	4:00 p.m. CT	4:30 p.m. CT
Tuesday – Friday	1:00 a.m. CT	1:30 a.m. CT
	2:00 a.m. CT	3:00 a.m. CT
	5:00 a.m. CT	5:30 a.m. CT
	8:00 a.m. CT	8:30 a.m. CT
	4:00 p.m. CT	4:30 p.m. CT
Saturday	1:00 a.m. CT	1:30 a.m. CT
	2:00 a.m. CT	3:00 a.m. CT

\* FSV ( a wholly owned subsidiary of U.S. Bank) must receive the funding file from U.S. Bank/the Federal Reserve 15 minutes prior to the time listed in the Date and Time column to ensure funds are process and posted to the card account by times listed in the right-hand column.

d. Currently card loads are transmitted via an ACH credit, each program is a separate batch, the COMPANY ENTRY DESCRIPTION field and/or the COMPANY IDENTIFICATION field within the batch header record will differentiate between the programs. Detail available options to separate program loads including, but not limited to, the current process.

The State will continue to transmit ACH funding information to U.S. Bank using the established methods and current process which uses COMPANY ENTRY DESCRIPTION field and/or the COMPANY IDENTIFICATION field within the batch header record to separate loads between programs.

e. Detail the ability to accept a file in conjunction with a wire transfer/account debit for same day funding of cards.

The State can continue to use the current ACH funding process for all programs, except the Community Inmate program which is manually funded via email requested account transfer. If the State requires same day funding, funds can be transferred in real-time from a prefunded adjustment account to the card account using the administrative portal. The adjustment account is prefunded using a standard ACH deposit. All funds are available to the cardholder immediately upon posting to the card account.

f. Participating programs may require the bidder provide an acknowledgement of the number of loads and amounts received, to confirm successful transmissions, and meet reconciliation requirements. Describe how these acknowledgements will be provided including the timeframe after receipt of the payment file, and the method for providing the acknowledgement. Detail what information would be acknowledged, and if the information is customizable by program.

### Funding Acknowledgement Files and Transmission Failure Notifications

When batch files are sent, our system will provide a completion report that is posted to your SFTP site upon processing of the file. This return file includes an indication of record being successfully posted and records any exception (failed) records including reason codes. Additionally, our standard report formats (Card Load and Funding Reject reports) also provide this level of detail on successful and rejected loads.

#### Card Load Report

Reporting Period: 01/01/2021 to 01/25/2021

**Report Totals:**

Total Number of Loads **3**  
 Total Value of Loads **\$1,500.00**

Client Program	Location	Card ID	Last Name	First Name	Employee ID	Registration Date	Load Date	Load Amount	Trans Type	Trans Desc
<b>Program Name:</b>										
123456789	123456789	1234567890	SMITH	JOE		03/12/2020	01/01/2021	\$500.00	2163	U.S. Bank: ACH from Known Remitter
		1234599999	DOE	JANE		10/01/2020	01/01/2021	\$500.00	2163	U.S. Bank: ACH from Known Remitter
		1234588888	JONES	MICHAEL		03/12/2020	01/01/2021	\$500.00	2163	U.S. Bank: ACH from Known Remitter

#### Funding Reject Report

Reporting Period: 01/01/2021 to 01/25/2021

Client Program Name	Client Program ID	Account Number	Card ID	Last Name	First Name	Load Date/Time	Load Amount	Reject Reason	Employee ID
U.S. Bank	55555555	123456*****0000	123456789	SMITH	JOE	1/20/21 2:23 AM	\$500.00	ACH Load Amount exceeds the limit.	

g. Describe what type of formal notification will be provided to affected programs in the event the contractor experiences an ACH transmission failure. Please provide a timeline that details when each affected program will be notified.

All notifications regarding issues or scenarios that could adversely affect the State's prepaid program will continue to come from your dedicated relationship manager, Kelli Keller. Kelli will be your primary contact for all matters regarding your prepaid programs, generally providing a response within one business day or less on all program matters. Our client support team will also continue to provide notification of any system issues or outages, along with an explanation of how we are working towards a resolution. An ACH transmission failure is considered an urgent issue and initial notice will be provided within two hours with ongoing updates provided every 30 minutes.

h. Detail the notification process including the timeframe for late file processing.

Your relationship manager, Kelli Keller, along with the client support team will continue to notify the State via email of any late file processing and anticipated timeframes.

i. Describe the ability to intercept or reverse a payment made to a cardholder in error. Include how funds will be returned, and the time it takes to return funds back into the State's bank account.

### Funding reversals

If the State discovers that funds were sent to the incorrect account number or in the incorrect amount, the State's administrators will be responsible for initiating reversals. Actual reversal times vary by the method used to reverse the funds.

- **ACH reversals** – The State will initiate an ACH reversal with your originating financial depository institution (ODFI). Once U.S. Bank receives the ACH file, it is processed according to our standard ACH processing timeline. Reversals are debited from the account according to the effective date on the file.
- **Adjustment account reversals** – A real time reversal can be initiated through the administrative portal. State administrators can use the adjustment account to make a card-to-account transfer to correct an over or under-payment payment.
- **Client support assisted reversals** – Reversals initiated by calling our client support team who can process a reversal on your behalf. This type of reversal is processed within 24 hours and is effective immediately upon processing.

U.S. Bank's technical support team is available to assist your administrators with questions related to reversals. Please note that we can only remove funds if they are available on the card at time of reversal processing.

## Technical Requirement 7 – Cardholder Demographic Updates, Account Maintenance & Account Closure

a. Describe how the Contractor will work with each program to develop demographic change procedures.

U.S. Bank will continue to provide the State with a secure file transfer connection for automated enrollments, demographic changes and exchanging synchronization files directly to our secure server, eliminating the need for manual entry. We will also continue to provide reporting to the State via SFTP featuring information on all demographic changes received via the daily Indicative Change report. This report enables the State to keep accurate records by incorporating any demographic changes which are directed to U.S. Bank.

For all new addresses received by customer service or by the State, our systems will be updated via an automated nightly synchronization file (the daily Indicative Change report). Demographic changes are also reported on the next day's Card Account Detail report, which is available on the administrative portal for administrators to view at their convenience.

b. Some State programs allow either the cardholder or program staff to close an account.

The State may continue to notify U.S. Bank of card accounts that need to be closed and/or deactivated by contacting our relationship manager, Kelli Keller, or our client support team. U.S. Bank can accommodate a card deactivation within one business day of notification. Cardholders may close their account at any time by contacting customer service.

c. Some State programs require that each cardholder account remain available for loads until the program that requested creation of that account advises that it no longer intends to make loads to that account. Describe the process required for closing an account/card.

All funds deposited to the card account are deemed to be consumer-owned funds. It is U.S. Bank's policy for card accounts to remain open indefinitely for as long as funds remain, or until those remaining funds are escheated.

d. Bidder shall detail how it will satisfy the State of Nebraska escheatment laws (Neb. Rev. Stat. § 69-1302 through 69-1310) (Unclaimed Property laws) relating to accounts closed due to inactivity.

U.S. Bank retains 100 percent responsibility for escheatment, removing the burden from the State. In the event funds on any card go unused and reach the threshold of escheatable, U.S. Bank will abide by the unclaimed property laws of the State or State of last known residence of the subject cardholder.

The aging (inactivity or unclaimed) escheatment requirement for prepaid debit cards in most states is three years but can be as short as two or as long as five. Any prepaid card account that reaches the age of escheatment is automatically loaded to the U.S. Bank abandoned property database.

Following the prescribed waiting period, and after completion of all state-mandated compliance tasks, U.S. Bank will automatically escheat back to that state or commonwealth, all remaining unclaimed funds from the account. the State will not be responsible for escheatment compliance on any deposits made to prepaid cards.

e. Describe the method(s) to notify program leads when funds will begin the escheatment process.

The State's relationship manager, Kelli Keller, will continue to send a report to all impacted ReliaCard program leads when due diligence letters are mailed and after funds are escheated.

## Technical Requirement 8 – Customer Service & Cardholder Website

a. Describe how the bidder can provide a toll-free customer service number for cardholders and State program staff. Detail if a different toll-free number will be provided per program or if a universal toll-free number will be provided. Describe how many lines are available, and if staff is available 24 hours a day, 7 days a week, 365 days a year.

The State's existing U.S. Bank ReliaCard programs have dedicated toll-free numbers for each program. We also provide a universal ReliaCard toll-free number on the website and mobile app which many cardholders use to report a lost or stolen card. The State's Focus Card and DOC programs use the general toll-free customer service number. Our best practice is to set up dedicated toll-free numbers for large programs with high call volumes in order to provide meaningful call metrics and reporting to the State.

### Providing Personal Support

Cardholders will continue to have easy access to our customer service center at any time, year around by calling our 24/7 customer service line printed on the back of the card. For many people calling the customer service line is the simplest and easiest way to get answers to their questions. Most often they want to know their balance, the amount of their last transaction(s), or they may need to activate their card or reset their PIN. We are committed to providing all cardholders with a pleasant experience by helping to ensure their needs are met quickly and effectively. U.S. Bank's comprehensive customer service center addresses the needs of the vast majority of callers immediately through our easy-to-use interactive voice

response (IVR) system. And for those callers with more extensive questions or who would rather talk with a live customer service representative (CSR), we provide direct personal support.

Customer service for your programs is provided 24/7, 365 days a year, in English and Spanish. When cardholders call the toll-free number on the back of their card, their call is answered immediately by our responsive IVR system. Our IVR system currently supports more than 4,500 lines/ports for simultaneous calls per IVR server. In the event that additional capacity is required to support call volume, the system can add additional ports as a temporary measure.

More than 90% of all cardholder inquiries are currently resolved within the IVR system, ensuring prompt, accurate responses with **no hold time**. The remaining 10% are directly routed to our friendly and courteous CSRs to address their questions and assist in completing requests. If the cardholder is having difficulty in navigating the IVR system or entering information, they will be transferred to a CSR for assistance after no more than three attempts.

To speed up the process for future calls, our IVR recognizes the phone number the caller is using and ties it to their card account. When the cardholder calls the IVR from that phone number in the future, they will not have to enter their full card number and can go straight to identity verification. If a phone number has multiple card accounts tied to it, the cardholder will be asked to enter the last four digits of the specific card they are calling about.



If the cardholder needs assistance, they will be routed to the next available CSR, selected based on availability from any one of our call centers. Cardholders will not have to dial a separate number to reach a live agent for help and will not be charged for this personal service.

State program staff may continue to reach out to your relationship manager, Kelli Keller, by phone or email for assistance. Our client support team can also be easily reached by toll-free phone number or email, Monday through Friday 7:00 a.m. - 7:00 p.m. CT. And for assistance with urgent issues after-hours, our on-call manager is available to respond to your message.

b. Examples of customer service functions required include, but are not limited to, access to account balances, funds availability, transaction inquiries, reporting a lost/damaged/stolen card, ability to dispute transactions, PIN selection or change, and transaction history information. Bidder shall detail current customer service functions available.

Regardless of the time of day that cardholders contact us, our friendly, knowledgeable CSRs are available to help them with their questions, including assisting with reporting a lost or stolen card, requesting a replacement card, handling disputes, updating demographic information, obtaining transaction history and balance information, and other more complex issues. For security reasons, PIN changes are performed only by the cardholder via the IVR, website or mobile app.

All CSRs are thoroughly trained to answer cardholder questions pertaining to your programs, helping to ensure cardholder satisfaction. They are aided by our online database, called the Knowledge Base, that summarizes detailed information about each of the State's programs. This database provides the facts needed to accurately assist cardholders, including details on program fees, ATM networks, program type, etc. After the CSR identifies the cardholder's account, they are trained to go immediately to the Cardholder Information Page that provides detailed information needed to assist the cardholder with their request.

c. Detail the functions cardholders may complete with an Automated Response Unit (ARU) or on the bidder's website.

U.S. Bank's comprehensive customer service center addresses the needs of the vast majority of callers immediately through our easy-to-use interactive voice response (IVR) system. We find that more than 92% of callers are able to obtain the information required via the IVR system. Cardholders have the option to speak to a CSR at any time by pressing "0" (zero). Cardholder inquiries handled through the IVR include:

- Card account balance
- Transaction history
- PIN change
- Bill payment
- Enroll in or manage text/email alerts
- Request paper statement

d. Detail the number of months cardholder transaction history is retained and accessible by customer service.

CSRs have access to data for the last 12 months. Data older than 12-months is archived in the system and can be obtained by contacting your relationship manager.

e. Identify whether customer services will be performed by Contractor staff or sub-contracted, the city/cities where the call center(s) are located, and the call center functions performed at each listed location.

U.S. Bank call center management team are located primarily in Jacksonville, FL We plan to continue utilizing the following third-party subcontractors for cardholder customer service for the majority of our customer service needs:

- Enacomm, Inc. – IVR provider (an Oklahoma-based company)
- Alorica, Inc. – Services provided by call centers (based in California with centers located in several cities in the U.S.—varies by program)
- DialAmerica – Services provide by call centers (based in New Jersey with centers located in up to 13 cities across the U.S.—varies by program)

Our subcontractors are long-standing partners who work alongside us to provide you and your recipients with the highest levels of customer service. They are held to the same standards as internal U.S. Bank resources, are well-vetted and provide reliable, responsive services to our operational team. We are completely transparent about who we partner with to provide the full range of services you require, and we work with our partners, listed above, to ensure they understand and fully support all aspects of your program, including flowing down applicable portions of the contract and monitoring daily activities.

f. Describe procedures to verify the identity of the cardholder when accepting changes via customer service or online. Describe if the bidder can accept a portion of the cardholder social security as identity verification instead of the complete number.

When cardholders call customer service, after being given the option to continue in either English or Spanish, they will be asked to verify their identity at the beginning of the call. For security purposes, they will be required to enter one or a combination of the following options before accessing confidential information:

- Last four digits of their SSN.

- Date of birth.
- ZIP code.
- CVV number (located on the back of their card).

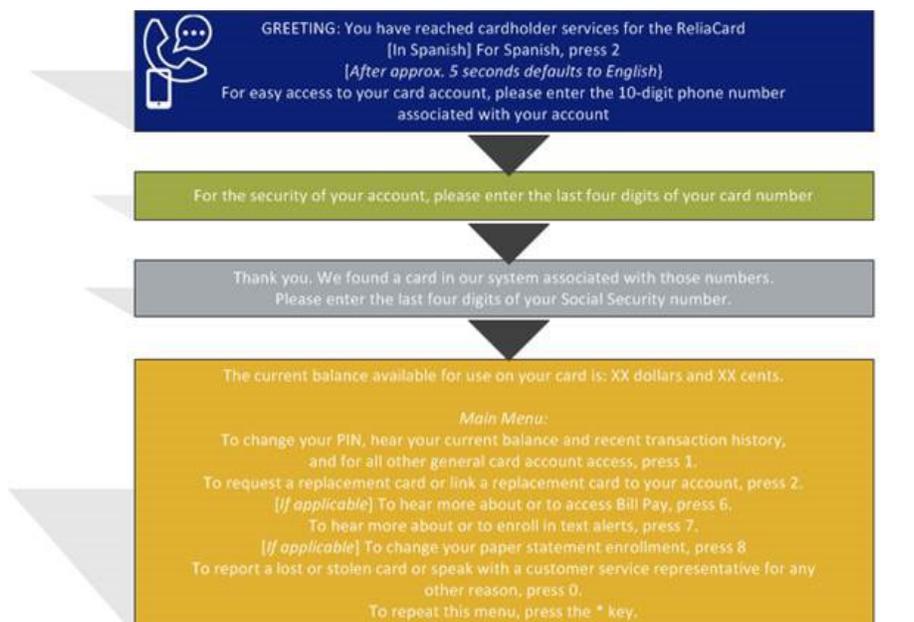
Once they verify their identity, cardholders have direct access to their card balance and transaction information. Cardholders can also activate their card and change/update their PIN via the IVR as an alternative to logging into the cardholder website or using the mobile app using their unique user ID and password.

g. Bidder should provide a copy, in English, of the proposed scripts that the CSRs and ARU operators will use. The script shall clearly show which steps the caller will follow in using the system and or communication with CSRs. The bidder should detail how often the ARU script is updated, what notification the State programs will receive regarding the changes, and any input/approval the Program leads will have regarding changes made to scripts that affect State programs.

We will continue to use our current IVR (ARU) menu and CSR scripts. If the State would like to review a copy, we can provide it in English. The exact script your cardholders will hear can be customized to fit your programs using a dedicated toll-free number. Updates to our IVR scripts are updated for functionality and clarity as needed. Our relationship manager, Kelli Keller, will discuss any proposed changes to the State's programs' IVR scripts or CSR scripts to ensure input and approval is received prior to implementation.

When cardholders call the toll-free number on the back of their card, their call is answered immediately by our responsive IVR system. The IVR system allows cardholders to obtain account information, complete routine service requests and speak to a live customer service agent, if needed. Our IVR script allows for callers with more extensive questions or who would rather talk with a live CSR to be directly routed to a CSR for personal support. Outlined below is a typical IVR script a cardholder would hear when contacting us.

### Sample IVR Flow



From the IVR system, cardholders have access to their account using our Visual IVR option – an exclusive, innovative service from U.S. Bank. It allows the cardholder to obtain a text containing a link to

view the requested information on their smartphone. This feature allows cardholders to view multiple transactions and scroll through them to verify each transaction, offering a fast, visual way to monitor transactions. If a cardholder needs additional assistance, they simply text back 1 to quickly re-enter the IVR system and request to speak to a CSR if needed.

**h. Describe the methodology used to determine when a customer service call is monitored and/or recorded.**

In order to provide our clients and their cardholders with a market-leading customer service experience, we invested in a dedicated, call center quality assurance (QA) team. Our in-house call center management team establishes quality benchmarks for all of our call center sites. We follow a balanced approach to interaction monitoring, focusing on two different types of quality:

- **Conformance Monitoring (Type 1):** This type of call monitoring is performed by the QA team and focuses on the agent's ability to consistently conform to the process of effectively managing the call.
- **Developmental Monitoring (Type 2):** This type of call monitoring is performed by the call center supervisors and focuses on improvement areas of the agent's development.

**Quality Strategy and Approach**

Our monitoring and audit strategy embraces a development needs-based philosophy, allowing us to rank agents according to their QA results. In this fashion, we're able to focus monitoring and training efforts on those that need it – the agents in the lower buckets. Calibration sessions are completed on a regular weekly basis and the business intelligence gathered through these sessions is used directly to improve call center management and generate continuous improvement initiatives. Monitoring sessions are completed at all sites and recorded on an agent, team, site and system level.

**i. Describe the ability to provide a toll-free number and a representative the State programs can contact outside normal business hours to increase cardholder daily withdraw limits, one-time transaction limits, etc. Include if these changes can be real-time. \*This will only apply to certain state selected programs.**

To ensure you receive the utmost in quality client service for all of your programs, the State will continue to be supported by your assigned relationship manager, Kelli Keller. Additionally, our experienced client support team will continue to be a front-line solution to help you resolve any issue. They specialize in assisting with:

- Card reissuance requests
- Funds transfer inquiries
- Administrative portal support – new user setup or deactivations. password resets
- Demographic updates
- Enrollment questions
- Funding – confirmation, rejected entry, error message resolution
- Card status changes
- Subpoena requests
- Data transmission support
- Report inquiries and ad hoc report requests
- Velocity limit changes

With access to our processing platform and operational staff, they can see and track records to resolve concerns quickly and accurately—an advantage our team has over all other competitors by being the only fully integrated provider. Most temporary limit increases can be processed in real-time.

Our client support team can be easily reached by toll-free phone or email, Monday through Friday 7:00 a.m. - 7:00 p.m. CT. And for assistance with urgent issues after-hours, our on-call manager is available to respond to your message.

j. Bidder should detail the ability to provide a monthly statement to each cardholder by first class mail and/or online, itemizing load amounts by program as well as a detailed account history for the month. Cardholder shall have the ability to opt out of either option. Provide a sample statement.

Monthly statements are available online via the cardholder website. See sample statements below. Within the cardholder website, cardholders can view current month activity plus the prior 24 (closed) months, allowing them to access 25 months in total. Cardholders have the option to select a range of dates, up to three months in duration, for sorting and printing special reports. Monthly statements are posted at the beginning of each month, by approximately the third day of each month. In addition, the cardholder has access to daily transaction history for any month to date transactions via the website, mobile app, text/email alerts, IVR and two-way texting, giving them up-to-the-minute access to account transaction activity.

If mailed statements are desired, cardholders can select mailed statements via the cardholder website or IVR. From the Monthly Statement tab/page, the cardholder can scroll down to the "Print Options". They are then asked to confirm request and statement(s) will be produced.

4912 80XX XXXX 0154

Select a Reporting Period: February 2017 | Get Statement

Cardholder Services  
P.O. Box 551917  
Jacksonville, FL 32255

Test Card  
200 S. 8th Street EP.MNL 19C  
Minneapolis, Minnesota 55402

### Monthly Statement

Card ID: 287596341  
Card Number: 4912 80XX XXXX 0154  
Beginning Balance: 02/01/2017 \$0.00  
Ending Balance: 02/28/2017 \$0.00

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

**Payments and Credits**

Date	Description	Reference	Amount
2017-02-27 03:50 PM	2721 - Operation Pre-auth (1102) credit	[Orig TransID = 2721] W0465549 Test funds	\$46.00
<b>Total Payments and Credits</b>			<b>\$46.00</b>

**Purchases and Withdrawals**

Date	Description	Reference	Amount
2017-02-28 02:27 PM	2721 - Operation Pre-auth (1102) Debit	[Orig TransID = 2731] W0465549 Remove Remaining Test Funds	-\$6.00
2017-02-28 08:13 AM	ATM Cash Withdrawal - USB (Domestic)	SUS45963 U.S. BANK US BANK PLAZA OFFICE MINNEAPOLIS MN US [USBANK]	-\$20.00
2017-02-27 04:12 PM	ATM Cash Withdrawal - USB (Domestic)	SBR45958 U.S. BANK US BANK PLAZA #2 MINNEAPOLIS MN US [USBANK]	-\$20.00
<b>Total Purchases and Withdrawals</b>			<b>-\$46.00</b>

**Fees**

There were no Fees charged during the specified date range.

**Total Fees Current Period** \$0.00  
**Total Fees Prior Month** \$0.00  
**Total Fees Year to Date** \$0.00

**Holds and Releases**

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

**Information about your Account Statement**

**Fee Summaries:** Total Fees are based on the end date of the Reporting Period selected and include fees incurred using your current card and all related cards. If your reporting period includes the current month, total fees calculations includes fees posted prior to midnight central 02/28/2017.

**In Case of Errors or Questions About Your Electronic Transfers:** Call us at 855.262.6161 or write us at Cardholder Services, P.O. Box 551917, Jacksonville, FL 32255 as soon as you can, if you think an error has occurred in your prepaid account or if you need more information about your transactions. We must allow you to report an error until 60 days after the earlier of the date you electronically access your account, if the error could be viewed in your electronic history, or the date we sent the FIRST written history on which the error appeared. Alternatively, we may require you to report an unauthorized transaction(s) within 120 days after the transfer or transaction allegedly in error was credited or debited to your account. You will need to tell us:

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

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

The ReleCard is issued by U.S. Bank National Association pursuant to a license from Visa U.S.A. Inc. or Mastercard International Incorporated. Mastercard is a registered trademark of Mastercard International Incorporated. Member FDIC.

**Other Options**

Request a One-Time Mailed Statement

Print Date Range

View Statement Options

foCUS My Account Manage Money Card Management

Account - 4281 91XX XXXX 3368

Total Fees Year to Date: \$0.00  
Total Fees Prior Month: \$0.00

**\$82.08**  
Available Balance

View Card Activity

**Monthly Statement**

Select Month/Year: February 2017 | Print Month

Cardholder Services	Cardholder	Card ID
P.O. Box 551917 Jacksonville, FL 32255	111 New Street Orlando, FL 32759	387199962 Beginning Balance: \$0.00 Ending Balance: \$82.08

**Credits**

Date	Description	Amount
02/16/17	Remitter: US BANK NATIONAL (1108M138) DR DEP - Payee: * + SEC: PFD (Company) '12 S. Bank. ACH from Kruza Remitter 02/17 AM	\$10.00

**Purchases and Withdrawals**

Date	Description	Amount
02/01/17	45404710801428 THE BOAT HOUSE THE BOAT HOUSE FERNANDINA BE FL US (Prepaid Post Auth-16.38 with Pre-auth -16.38) POS Purchase (Domestic) 08:21 AM	-16.38
02/02/17	446923420201 CUONA GIOVANNI CUONA GIOVANNI - J SAINT AUGUSTE FL US POS Purchase (Domestic) 07:38 AM	-47.44

**Fees**

Date	Description	Amount
02/02/17	388128681986 BURGERS/TOWN CT BURGERS/TOWN CT#1 JACKSONVILLE FL US (Prep-11.75 AG-12.84) 10:56 AM POS Pre-Authorization 08:24 PM	-12.84
02/01/17	446923420201 CUONA GIOVANNI CUONA GIOVANNI - J SAINT AUGUSTE FL US (Prep-7.11 AG-8.85) 10:56 AM POS Pre-Authorization 11:15 AM	-8.85

**Totals for Statement for Period Ending February 2017**

Credits	\$10.00
Purchases and Withdrawals	-\$64.52
Fees	-\$0.00
<b>Total Fees Current Period</b>	<b>-\$0.00</b>

**Monthly and Year-to-Date Fees**

Total Fees Year to Date	\$0.00
Total Fees Prior Month	\$0.00

Totals for Statement for Period Ending February 2021	
Credits	\$20.00
Purchases and Withdrawals	-\$54.33
Fees	\$0.00
<b>Total Fees Current Period</b>	<b>\$0.00</b>

Monthly and Year-to-Date Fees	
Total Fees Year to Date:	\$0.00
Total Fees Prior Month:	\$0.00

**Information about your Account Statement**

**Fee Summaries:** Total Fees are based on the end date of the Reporting Period selected and include fees incurred using your current card and all related cards. If your reporting period includes the current month, total fees calculations includes fees posted prior to midnight central 02/28/2021.

**In Case of Errors or Questions About Your Electronic Transfers--** Call us at 877-474-0010 or write us at Cardholder Services, P.O. Box 551617, Jacksonville, FL 32255 as soon as you can, if you think an error has occurred in your prepaid account or if you need more information about your transactions. We must allow you to report an error until 60 days after the earlier of the date you electronically access your account, if the error could be viewed in your electronic history, or the date we sent the FIRST written history on which the error appeared. Alternatively, we may require you to report an unauthorized transaction(s) within 120 days after the transfer or transaction allegedly in error was credited or debited to your account. You will need to tell us:

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

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

[Print Month](#)

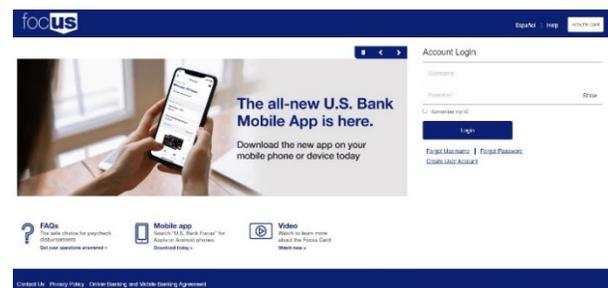
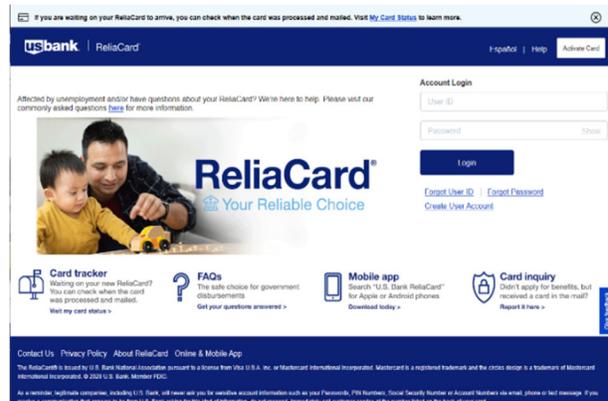
**Print Options:**

Go Paperless
Request a Mailed Statement
Print a 3-Month Range

k. Detail what account functions are available for the cardholder on the bidder’s website. Examples: balance inquiry, monthly statement, etc.

All cardholders will have free and unlimited access to the ReliaCard or Focus Card website to manage their card account 24/7. Our cardholder websites are built with responsive web technology, which supports viewing on all device formats (computer, tablet, smartphone, etc.). They are available in both English and Spanish (in their entirety). Using the website, cardholders have direct access to their account and program resources including:

- Transaction history
- Balance inquiries
- Card activation
- PIN selection and PIN change
- Email and text alert registration
- In-network ATM locator
- Information on how to initiate a dispute
- Profile management
- Monthly statements
- Bill pay
- Card to account transfer (ReliaCard only)
- FAQs
- Cardholder agreement
- Usage instructions
- Fee disclosure



## Technical Requirement 9 – Marketing and Training

### a. Provide sample brochures and marketing materials for evaluation.

This change in contract period gives us the opportunity to review your program in-depth with you. We welcome the opportunity to discuss what's working well and where we can make some update to ensure you and potential and new cardholders have the information needed. We will continue to provide cardholder education in several ways including:

- Card welcome packet
- CFPB long and short forms
- FAQ document
- Informational flyers (product flyers, banner ads, etc.)
- Access to Financial IQ website.

#### Educating cardholders on features of the card program

As part of our ongoing communication efforts, the State can also elect to have cardholders receive introductory educational emails. These attractive and informational emails are sent for four weeks after a cardholder enrolls in the program. As listed below, each is designed to educate cardholders on program features, usage tips and other helpful hints. At the end of the email campaign, the cardholder is invited to complete a customer satisfaction survey and provide feedback on their experience with the card up to that point.

The topics for the emails include:

- **Welcome** – Introduces cardholders to the ReliaCard or Focus Card and provides an overview of automatic funds deposits.
- **Use of the card** – Gives details on lost/stolen card protections, how to keep track of deposits/purchases and tools to help manage your card.
- **Enroll in alerts** – Instructs the cardholder how to enroll in text or email alerts.
- **Mobile app** – Presents the U.S. Bank ReliaCard or Focus mobile app as a tool to manage everything at your fingertips, including balance and transactions.

Samples of current State materials are provided in Exhibit E.

### b. Submit a proposed (or draft) Marketing/Public Relations Plan, which outlines the materials and plans to expand the programs.

Our team will continue to work with the State to develop any necessary communications needed for claimants/recipients enrolling in the ReliaCard and Focus Card programs. We will continue to provide a wide range of marketing material that may include:

- **Letters to claimants/recipients/employees** – Letters to inform them that they can receive payment via a prepaid card.
- **Product flyer** – A flyer that provides an overview of the card’s features and benefits can be included with claimant/recipient/employee materials.
- **Web text/content** – Text explaining what the card is and how it works.
- **FAQ** – Answers to common questions about the card.
- **Calendar/timeline** – Timing announcements of communication plans and key program dates.
- **Miscellaneous** – We will work with the State to provide content, materials, or guidance on any other communication methods you may have.



If your current materials (i.e., announcements on the State’s website, CFPB disclosure and other information needed as part of the initial benefits application, FAQs or another materials) require updating during the course of the contract period, we will work with you to help keep them current. All materials will be submitted to the State for review and approval prior to use.

c. Contractor shall work with State programs to develop enrollment forms, FAQ sheets, program literature, marketing tools, and training information for program staff promoting the cards/answering cardholder inquiries. Please provide sample documents in English. Provide a list of other languages available.

As we move forward into the next contract period, we are committed to working with you in the ways you need to ensure success for your program. We have built a foundation of trust with your agencies by providing marketing materials that support your communication needs and provide essential program information to your claimants/recipients. Our program provides full-service options to your cardholders, we have provided you with consistent, reliable solutions that have included:

- **Assisting with the development of marketing materials** to expand your cardholders’ awareness of the availability of prepaid cards to receive disbursements.
- **Communication campaigns when implementing new technologies for your cardholders** such as launching a new mobile app, expanding website functionality with card lookup and inquiry links from the login page and enabling text/email alerts to allow instant access to account information on-the-go.



Our standard ReliaCard and Focus Card cardholder materials are provided in English and Spanish. Currently, the State’s custom materials are in English only. We would be happy to discuss translation into other languages if required. Samples of current State materials are provided in Exhibit E.

d. Contractor must include instructional material for state staff on the use of the online enrollment functionality. Materials must be written in both English and Spanish at a reading level no higher than the 7th grade. Bidder should provide sample documents in English and list any other languages currently available.

U.S. Bank will continue to provide administrator training materials to the State, along with tutorials on the administrative website that explain the tools and functionality available. These materials are offered in English only. A sample of the ReliaCard administrator training guide is provided in Exhibit F.

We will continue to provide the required pre-acquisition disclosure documents to the State including the CFPB Pre-Acquisition Disclosure and Fee Schedule and the applicable Cardholder Agreement in English

and Spanish. In addition, cardholders will continue to receive a welcome packet with their card, which includes their new card and various educational materials. The card package currently includes a How To Use brochure, a privacy pledge, a cardholder agreement and a card carrier that provides key information on ATMs, fee schedules, customer service details and more. All materials are provided in English and Spanish and are designed to be easily read and understood by the new cardholders (at the 7<sup>th</sup> grade reading level).

e. Describe how the bidder will allow the State final approval of marketing materials mailed or used for State programs. The participating State programs understand that the marketing materials may require additional approval by Visa or MasterCard depending on the card brand.

Our marketing team will continue to work with the State to develop any necessary communications needed for claimants/recipients/employees enrolling in the card programs. If your current materials (i.e., announcements on the State's website, CFPB disclosure and other information needed as part of the initial benefits application, FAQs or another documents) require updating during the course of the next contract period, we will work with you to help keep them current. All materials will be submitted to the State for review and approval prior to use. Our marketing team will also ensure any required bank or Visa or Mastercard approvals are also obtained.

## Technical Requirement 10 – Testing, Implementation and Post Implementation

a. Detail the periods of time testing is shut down and not available for new programs/additional programs or changes to existing programs.

Planned system maintenance is typically scheduled for approximately two hours per quarter and occurs during non-peak times (i.e., nights and weekends) to avoid user disruptions. In the event of a scheduled system outage, your relationship manager will notify the State as far in advance as possible, typically via email.

b. Bidder shall provide a detailed conversion plan of the existing programs, including a detailed test plan and implementation schedule. Describe how the conversion and implementation of multiple programs will be handled; all at once or staggered. Details should include, but not be limited to, the transitioning of all active and inactive cardholder data to the new contractor. This could consist of the status of active and inactive accounts, status of funding accounts, and the timeframe and methodology of the disposal of account information.

Since your programs are currently set up and active within our systems, program conversion is not necessary. Although for all new programs the State may add, our onboarding manager and our internal IT implementations team will work with the State to ensure all program communications and file transfers are set up and tested. This team will troubleshoot any issues and ensure a solution is obtained.

For all new programs, our implementation process takes into consideration all the aspects of your program that will help ensure a smooth introduction for your staff and cardholders and incorporates best practices defined by our experience and industry best practices. From the very beginning of the implementation process, we rely on careful documentation to create the core framework and foundation of our implementation process. We use this structure to build out the appropriate action items for all aspects of the implementation: technical integration, communications and training. The steps involved in each of these areas are outlined below.

**Customizing the Implementation Framework and Clear Communication Helps Ensure Success**



**Customizing to Suit Your Program: Defining Integration Needs and Executing on the Plan**

Through our implementation discussions, we establish the framework for program development and allow us to put all the necessary administration pieces into place, including our formal project plan documentation that outlines the logistics and scheduling of each step in the implementation. This project plan will be used as our guide to track progress during the rest of implementation. The project plan provides a big-picture illustration of key project milestones and timeframes, roles and responsibilities for both our team and yours, and the completion status of individual project tasks. As a living document, individual tasks can be adjusted during implementation as mutually agreed upon.

Our implementation process includes all the steps necessary in transitioning your program. As an industry best practice and to support an optimum cardholder experience, we use a cutover process in which all existing active and inactive cardholders are allowed to retain their existing cards and when the new card program is ready, the State begins issuing payment to the new card. This allows the cardholder to use their existing card until it reaches a zero balance and eliminates any “on-hold” period in which their funds are not available to them. Our implementation process includes the timeframe and methodology of the disposal of account information required to support the newly implemented prepaid card program.

### Sample ReliaCard Implementation Plan

**usbank**

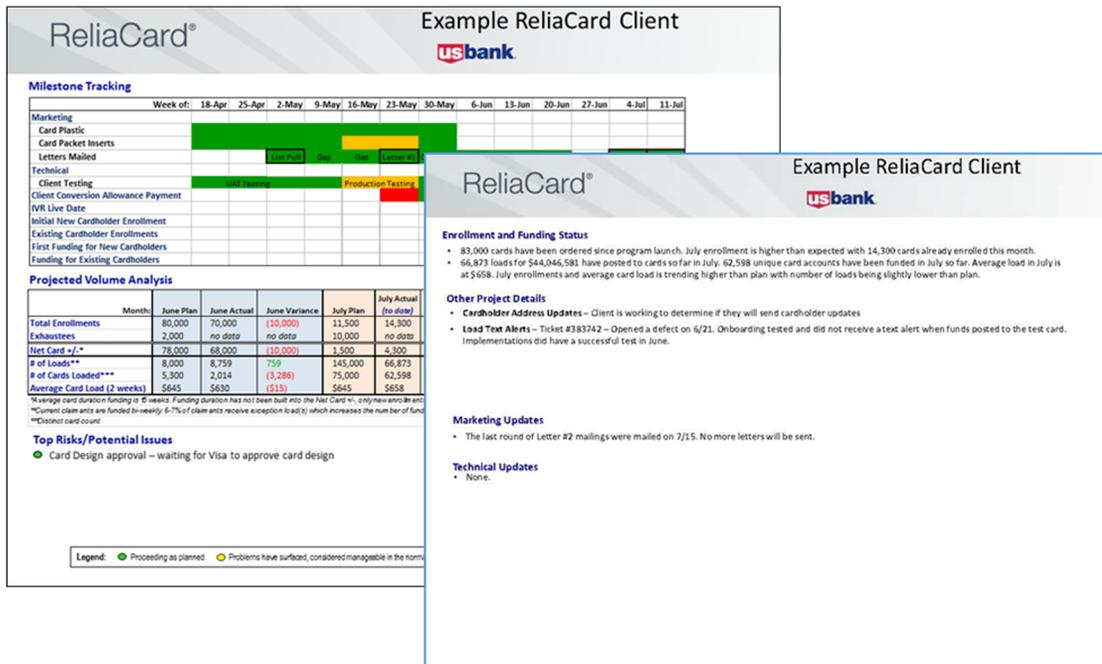
**ReliaCard Project Plan**  
Client Program Name: Launch Utah

Task #	Task Name	Start Date	End Date	Assigned to	% Complete	Comments
<b>1. Pre-Implementation</b>						
1	Send signed Agreement and FSP's Prepaid Know Your Customer (KYC) Form (if applicable) to Request Card Implementation (see attached USF)			USF Sales		KYC KYC Acknowledgment Letter for ReliaCard Client programs
2	Complete Program Implementation Worksheet and Change Order Request (COR) and submit to FSV			USF Product		
3	Final Program Implementation Worksheet and Change Order Request, seek clarification as needed			FSV Tech		
4	Schedule internal kickoff call with Sales, Product, Marketing, PM, and USF/FSV Implementation			USF Sales		
5	Complete KYC and KYC Acknowledgment, if applicable			USF, BI		
<b>2. Client-Related Information</b>						
6	Hold kickoff call with Client to discuss technical specifications, required data elements, and implementation process and roles			USF, BI		
7	Schedule recurring weekly project team meetings			USF, BI		
8	Client User ID Setup					
9	Send Client administrative website User Request Form			USF, BI		User ID and temporary password email form, Multi-Services/Outbound/Inbound/Phone
10	Provide Client email domain to Portal to ensure email is received on an ongoing basis					USF LWF batch file processing and password file as sent from Multi-Services/Outbound/Inbound/Phone
11	Client returns completed Administrative Website User Request Form with individual user information			USF, BI		USF Product email and password file as sent from Multi-Services/Outbound/Inbound/Phone
12	Create User ID system Admin					USF Product email and password file as sent from Multi-Services/Outbound/Inbound/Phone
13	Provide Client email to Portal to ensure email is received on an ongoing basis			USF, BI		USF Product email and password file as sent from Multi-Services/Outbound/Inbound/Phone
14	Schedule administrative training session with Client			USF, Client		USF Product email and password file as sent from Multi-Services/Outbound/Inbound/Phone
15	Send Client link to administrative website URL and training guide			USF, BI		USF Product email and password file as sent from Multi-Services/Outbound/Inbound/Phone
16	Website and application permission to new User IDs immediately per following schedule			USF, BI		USF Product email and password file as sent from Multi-Services/Outbound/Inbound/Phone
17	Send administrative website login name and password to Client			USF, Client		USF Product email and password file as sent from Multi-Services/Outbound/Inbound/Phone
18	Client marketing materials with Client			USF Marketing		USF Product email and password file as sent from Multi-Services/Outbound/Inbound/Phone
19	Client to provide agency name for return address (note on dual/inbound envelope)			Client		USF Product email and password file as sent from Multi-Services/Outbound/Inbound/Phone
20	Marketing on site card case is complete and obtain MVA/ET approval			USF Marketing		USF Product email and password file as sent from Multi-Services/Outbound/Inbound/Phone
21	Approved card case and agency name for return address submitted to FSV Tech			USF, BI		USF Product email and password file as sent from Multi-Services/Outbound/Inbound/Phone
22	Card case and return address submitted to production vendor			FSV Tech		USF Product email and password file as sent from Multi-Services/Outbound/Inbound/Phone
23	Create custom marketing materials, if applicable			USF Marketing		USF Product email and password file as sent from Multi-Services/Outbound/Inbound/Phone
24	Client review of approved marketing materials			Client		USF Product email and password file as sent from Multi-Services/Outbound/Inbound/Phone
25	Send Client electronic final marketing materials			USF Marketing		USF Product email and password file as sent from Multi-Services/Outbound/Inbound/Phone
26	Ship materials to Client			USF Marketing		USF Product email and password file as sent from Multi-Services/Outbound/Inbound/Phone
27	Confirm Client received marketing materials			USF Marketing		USF Product email and password file as sent from Multi-Services/Outbound/Inbound/Phone
28	Client update and validate return address, telephone number, etc., on any of the approved marketing materials			Client		USF Product email and password file as sent from Multi-Services/Outbound/Inbound/Phone
<b>3. Implementation</b>						
29	IT open MailUp & Internal Inbound					
30	Client complete and return ReliaCard SF FSP company one address to email distribution form called a P address & PGP Keys from Client			Client		Only one address for email distribution, form called P address & PGP Keys from Client

Knowing that regular communication is critical to implementation success, we don't stop once the initial project plan is in place. We recommend that you follow our best practice of scheduling regular weekly meetings with your team. These regular touch points help ensure that our teams remain in sync and keep you informed each step of the way. The onboarding project manager will discuss what is occurring each week and who is responsible for completing each upcoming task. We also schedule supplemental meetings with additional working teams from technology, marketing, etc., to ensure all aspects of the program are being addressed and are well prepared for the program launch.

To ensure everyone is kept up-to-date, we distribute a weekly summary document after each core team meeting. This high-level snapshot of the project's status is sent to anyone involved in the implementation, from IT to marketing, so they can see at-a-glance how the project is progressing, even if they are not directly involved in a particular stage of the implementation. Our clients have found that this type of documentation to be highly informative for key stakeholders, as it helps maintain consistency and communication across the project working teams, and it helps identify and address any areas of potential risk more effectively.

## Weekly Communications – Implementation Status Summary



c. Describe the resources that the bidder will provide during conversion and/or implementation, including training (in person, over the phone, user manuals, or web based), technical support, or on-site visits.

As the incumbent prepaid card program provider for the State, there will be no program conversion needed to remain with U.S. Bank. If the State chooses to implement any new programs, we will follow our full program implementation process outlined below in response d.

This change in contract period gives us the opportunity to review your program in-depth with you. We welcome the opportunity to provide any additional training required by your staff, discuss what's working well and where we can make some updates to ensure you have the information and tools you need to continue managing your programs successfully. If needed, your relationship manager will schedule web-based training sessions with our onboarding manager to walk your team through all aspects of the prepaid card operations. We will also provide copies of our onboarding training guides to ensure your staff has the latest documentation on our systems.

If additional training, marketing and educational materials are needed by the State and its cardholders, we will work with the State Agencies and provide as needed. Educational materials including a usage guide to cardholders and other content for cardholders will be updated and point cardholders to the cardholder website.

We will continue to provide cardholder education in several ways including:

- Card welcome packet.
- FAQ document.
- Informational flyers (product flyers, banner ads, etc.).
- Access to Financial IQ website.

d. Detail the implementation process for a new program.

### Full program implementation process

If any additional agencies/programs are added, we will follow our full program implementation process. When initiating a new agency, our number one goal during implementation is to make sure you and your team have the resources needed to successfully transition your program in a streamlined, efficient manner.

During implementation, you will be guided through the onboarding process by an experienced onboarding project manager who will work closely with you to understand the complexities of each program, manage regular project meetings, provide updates to your entire team through calls and email, and manage the end-to-end process internally. We follow industry-leading Project Management Institute (PMI) principals and are vigilant in continually monitoring all aspects of the implementation process such as assigning responsibilities, setting deadlines, tracking task status and identifying risks quickly to help ensure the ultimate success of your implementation.

U.S. Bank works collaboratively with the State to integrate with your prepaid program. We generally allow approximately 12 to 16 weeks to implement the ReliaCard program and 4 to 6 weeks to implement a standard Focus Card program (card customization and technical integration may require additional time). Implementation is divided into five phases designed to individually address the specific components required for successful card program deployment.

### Overview of the implementation process

#### Stage 1: Discovery

During the initial discovery phase, we hold a kickoff call and subsequent planning meetings to allow team members from both sides to get to know each other, share their goals for implementation and gain a thorough understanding of your program. These meetings address all the preliminary necessities involved in transitioning your program, including:

- Contract discussions and negotiations.
- Program discovery/review of requirements and approvals.
- Collaboratively assess and analyze program transition (if needed):
  - Considerations based on any unique state requirements.
  - Explore payment workflows and information exchange for integration.

#### Stage 2: Administration

With the essential data exchange workflows and other key points discussed, we take that information and transfer it to our internal IT implementation team who will develop the necessary interfaces, including establishing a client ID, setting up the administrative portal and developing the file formats and data exchange systems. We will explore the following data points to facilitate the user testing and auditing required, which occurs in the final stages of implementation:

- Connectivity systems.
- Enrollment method.
- Funding method(s).
- Demographic changes file.

At this time, we also develop the formal project plan to use as our guide and tracker during the rest of implementation. The dates and complete task list will be adjusted as we begin discussions with you and determine areas that may require more or less time.

### Stage 3: Training your staff – setting the stage for success

As one of the most critical components of your onboarding process, the State will experience a streamlined approach to training that equips your administrators with the resources they need for effective program management. Our onboarding manager will schedule training sessions where we walk your team through all aspects of the prepaid card operations. This training focuses on:

- Understanding and navigating the administrative portal
  - Establishing system users and defining permissions/roles.
  - Enrollment process.
  - Using the portal on a daily basis.
- Funding process.
- Reporting process.



We also focus on your marketing needs. Our experienced marketing team joins the implementation team to develop and optimize the roll-out and awareness strategy. We will identify and develop the necessary collateral to deliver a successful marketing and educational campaign. We also work with your team to design the informational collateral needed to drive higher adoption rates and ultimately save you money.

### Stage 4: Programming and testing

During this phase we audit and methodically test all fundamental aspects of the program, from system integration and card orders, to production verification and operations preparation. Both enrollment files and account maintenance files are tested in the production environment before a program goes live to help ensure superior program stability. Our procedures include:

- **Client set up and testing** – In this phase of testing, U.S. Bank prepaid specialists provide program administrators with the tools necessary to begin setup of the program.
- **User acceptance testing** – This part of the testing phase incorporates actual admin users to “beta test” the program systems (in a test environment) to make sure they can perform required tasks in real-world scenarios, according to specifications.
- **Production verification testing** – Production verification testing is the end-to-end, final opportunity to determine if the program is ready for launch. It serves as a “dress rehearsal” to simulate the production cutover as closely as possible and for a period of time simulate real business activity.

### Stage 5: Launch

After all testing and integration has been completed, we conduct final checks and balances with client support functions like our customer service package. First enrollment files are sent by the State and the first cards are issued to cardholders. This phase concludes with the official launch of the program.

#### e. Describe any on-going training that will be made available as upgrades or system changes occur.

As one of the most critical components of your onboarding process, the State will continue to experience a streamlined approach to training that equips your administrators with the resources they need for effective program management. Kelli Keller will continue to coordinate training sessions with your administrators as needed for system changes and any additional situations where training is required. In addition, our administrative portal has built-in online “How to” summaries for each major task in the system. These self-service training guides are available on a variety of topics to assist your administrator in understanding how to manage their programs better. Additional training is readily available as needed throughout the relationship.

## Technical Requirement 11 – System, Card and Account Enhancements

a. Detail bidder’s ability to send an email, text message, phone message, or paper notice as communication to cardholders. Information or notifications the State programs are interested in includes, but is not limited to:

- A deposit has been loaded to your card and is now available.
- A transaction on your card has exceeded an established limit (this applies to the contractor preset limits).
- A transaction on your card caused you to exceed an established limit on the number of transactions within a timeframe (this applies to the contractor preset limits).
- A transaction for (\$) has been deducted from your card amount.
- You have overdrawn your card and are being assessed an overdraft fee.
- You are nearing the timeframe when you will be assessed an inactivity fee. You may wish to use your card to avoid an inactivity fee.
- We do not have a current address for you. Your recent statement was returned as non-deliverable. Please contact (program name) or the contractor with your new demographic information.
- The reissued card sent to you has not yet been activated; please call the customer service number on the back of the new card to confirm receipt of the card and to activate it.
- Your monthly statement is available at the following (website link).

The bidder should detail all other notifications or information that can be relayed to the cardholder and include details in the fee schedule for any cost the cardholder would incur for using these services.

Text and email alerts are an extremely popular feature among our current cardholders. Cardholders can enroll in up to 11 different alerts to keep them up-to-date and well-informed of card activity. These options can be made from the IVR, cardholder website or mobile app. **In December 2021, cardholders received more than 6.7 million text alerts and nearly 2.7 million email alerts.**

**On average, 7.5 text and 3 email alerts are sent per active card per month**

Automated Text and Email Alerts			
Alert Type	Description	Text	Email
Welcome Alert	When the cardholder has successfully enrolled in alerts.	✓	✓
Deposit Alert	When funds are loaded to the card (includes the new available balance).	✓	✓
Transaction Alert (any debit)	When a point-of-sale (POS) transaction is posted to their account (includes the new available balance).	✓	✓
Low Balance	When the available balance on the card falls below a set minimum.	✓	✓
Purchase Alert	When each point-of-sale (POS) pre-authorization transaction is posted to the card account (includes the new available balance)	✓	✓

Automated Text and Email Alerts			
Alert Type	Description	Text	Email
Purchase Decline	When the card is declined at ATM or POS (includes the new available balance and any applicable fees).	✓	✓
Pre-Authorized Transaction	When a debit, such as an POS transaction, has occurred that meets the minimum amount entered by cardholder	✓	✓
Card Not Present Purchase	When you make a purchase has been made without physically swiping/ inserting the card.	✓	✓
International Transaction	When the card is used outside the 50 United States.	✓	✓
Card Shipped Alert	When the card has been shipped.	✓	✓
Informational Alerts	Informs cardholders about new features and benefits associated with their card accounts.	✓	✓

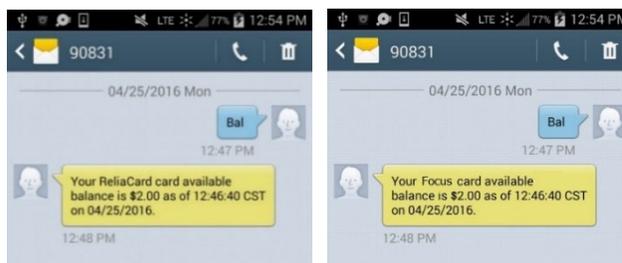
b. Detail how the cardholder would sign up for emails, text messaging or any other communications available.

Cardholders enroll in text and email alerts via the customer service IVR, cardholder website or mobile app. To enroll, the cardholder simply provides their mobile phone number and/or email address, selects their language preference (English or Spanish), then selects the alerts they wish to receive. They can change the settings at any time using the IVR, website or mobile app. To discontinue text alerts, cardholders may text "STOP" to our two-way number (90831).

c. Detail the ability to answer text message inquiries from cardholders seeking their current balance.

We offer two-way text alerts. Cardholders can text a short code to receive the following alerts in real time:

- Card balance.
- Recent transactions.
- Savings account balance (optional feature).
- Customer service number.



d. Detail the process for cardholders to transfer funds between individual State program cards or any other personal bank accounts. Identify fees for the cardholder.

ReliaCard allows funds to be transferred from the card to their own personal bank account via the cardholder web for a fee of \$2.00 per transaction.

The Durbin Amendment prohibits large, high-asset banks from using prepaid cards for ACH transactions (card to bank account) from the Focus Card. However, Peer-to-Peer (P2P) transactions are allowed (e.g., Venmo, Cash App and PayPal) to send money to friends or family, pay rent to a landlord, etc. Cardholders may also transfer funds from their card to another card within the same Focus Card program. There are no fees charged to the cardholder for these services

In addition, cardholders can open an interest-bearing savings account on the cardholder website. This feature allows the cardholder to establish a separate, interest-bearing savings account to manage their assets and make easy, free transfers to and from the account. Transfers can be made online as well as via the mobile app and can be conducted as one-time, manual transfers or automatic, recurring transfers. There is no fee to open a savings account or perform transfers.

## Technical Requirement 12 – Other

a. The State requires the Contractor meet all federal laws and regulations and card association industry standards, rules, and regulations. Cards offered under these programs must be compliant with 12 CFR 205 Regulation E: Electronic Funds Transfers, and as such the Contractor will assume all responsibility for the product. Detail the types of information pertaining to individual accounts bidder will share with authorized State program staff when requested.

All U.S. Bank prepaid card accounts comply with Title 12 (12 CFR Part 1005/205), Federal Regulations issued by the Board of Governors of the Federal Reserve System pursuant to the Electronic Funds Transfer Act, more commonly referred to as Regulation E. Protections provided for consumers under Regulation E and prepaid compliance include:

- **Initial disclosures** – Regulation E information is included as part of the card materials mailed to cardholders with their prepaid card, including all fee schedule disclosures required under the new CFPB regulations.
- **Notice of change of terms** – Provided to cardholders in writing a minimum of 21 days prior to change.
- **Receipts and periodic statements** – Receipts are provided at the point of sale. Monthly statements are provided via the web or mailed to cardholder's home address upon request.
- Limitations on consumer liability for unauthorized transfers – Provided by U.S. Bank at 100%.
- **Error resolution procedures** – Provided by U.S. Bank via customer service or client management, depending upon the type of error.

b. Describe the method(s) the bidder will use to keep the State updated on all rules and regulation changes.

Your relationship manager, Kelli Keller, will continue to keep the State informed of any changes in rules and regulations. Our regular communication efforts (regular meetings, phone and email availability, and our annual review meetings) are aimed at providing open communications about upcoming changes, program performance and industry trends. The State can also reach out to Kelli and the management team at any time with questions about rules and regulations that affect your programs.

c. Participating programs understand that some Federal and State laws, banking regulations and card association requirements are necessary for mailer and instructional materials. Describe how the bidder will work with the program to review, edit, and give final written approval of the card mailer and instructional materials associated with the disbursement of cards.

U.S. Bank will continue to provide the required pre-acquisition disclosure documents to the State for all of your programs, including the CFPB Pre-Acquisition Disclosure and Fee Schedule and the applicable Cardholder Agreement, in English and Spanish. In addition, cardholders will continue to receive a welcome packet with their card, which includes their new card and various educational materials. The U.S. Bank marketing team will ensure that all materials have the required bank and card association approvals. All materials will also be submitted to the State for review and approval prior to use.

d. Describe how account statements and online account access complies with all applicable State and Federal laws, card association rules and regulations as well as banking regulations.

U.S. Bank is fully compliant with all state and federal banking regulations and we have designed all our prepaid cards so implementation and daily operations fully comply with the regulatory requirements by

which we, as a financial institution must abide. They are also set up to enable our clients to be compliant with applicable laws regarding the issuance and use of prepaid cards.

In accordance with Regulation E, monthly statements are available online via the cardholder website or mailed to the cardholder's address upon request. Within the cardholder website, cardholders can view current month activity plus the prior 24 (closed) months, allowing them to access 25 months in total. Cardholders have the option to select a range of dates, up to three months in duration, for sorting and printing special reports. Monthly statements are posted at the beginning of each month, by approximately the third day of each month.

If mailed statements are desired, cardholders can select mailed statements via the cardholder website or IVR. From the Monthly Statement tab/page, the cardholder can scroll down to the "Print Options". They are then asked to confirm request and statement(s) will be produced.

Totals for Statement for Period Ending February 2021	
Credits	\$20.00
Purchases and Withdrawals	-\$54.33
Fees	\$0.00
Total Fees Current Period	\$0.00

Monthly and Year-to-Date Fees	
Total Fees Year to Date:	\$0.00
Total Fees Prior Month:	\$0.00

**Information about your Account Statement**

**Fee Summaries:** Total Fees are based on the end date of the Reporting Period selected and include fees incurred using your current card and all related cards. If your reporting period includes the current month, total fees calculations includes fees posted prior to midnight central 02/28/2021.

**In Case of Errors or Questions About Your Electronic Transfers--** Call us at 877-474-0010 or write us at Cardholder Services, P.O. Box 551617, Jacksonville, FL 32255 as soon as you can, if you think an error has occurred in your prepaid account or if you need more information about your transactions. We must allow you to report an error until 60 days after the earlier of the date you electronically access your account, if the error could be viewed in your electronic history, or the date we sent the FIRST written history on which the error appeared. Alternatively, we may require you to report an unauthorized transaction(s) within 120 days after the transfer or transaction allegedly in error was credited or debited to your account. You will need to tell us:

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

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

[Print Month](#)

**Print Options:**

Go Paperless
Request a Mailed Statement
Print a 3-Month Range

Monthly statements include detailed information about all transactions made during the statement period, including any fees charged to the cardholder. Statements also include the mandatory error resolution statement and instructions on how to report an unauthorized transaction, as shown below.

**In Case of Errors or Questions About Your Electronic Transfers --** Call us at 877-474-0010 or write us at Cardholder Services, P.O. Box 551617, Jacksonville, FL 32255 as soon as you can, if you think an error has occurred in your prepaid account or if you need more information about your transactions. We must allow you to report an error until 60 days after the earlier of the date you electronically access your account, if the error could be viewed in your electronic history, or the date we sent the FIRST written history on which the error appeared. Alternatively, we may require you to report an unauthorized transaction(s) or other error(s) within 120 days after the transfer or transaction allegedly in error was credited or debited to your account. You will need to tell us:

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

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

e. Detail if bidder provides a newsletter or email covering industry issues, rules and regulations updates and how often does the newsletter get distributed/published.

During the pandemic in 2020, we implemented regular "Keeping in Touch" notifications to provide updates on enhancements being made to our systems and processes to keep up with the increase in volume due to high unemployment claims. We will continue to send email notifications to the State

periodically, although communications are now centered more around product features and enhancements.

f. Detail any instance bidder has been fined by any card association for a violation of rules or regulations not caused by a card program or card client.

U.S. Bank has not been fined by Visa or Mastercard for a violation of rules or regulations.

g. Detail how contractor maintains a mechanism to track requested changes by source/reason and any modifications made to its system during the life of the contract. Change management procedures shall include, but not be limited to, proper testing of all changes prior to being introduced into the production environment and provision of documentation of such upon request. The contractor shall, within ten (10) business days of the date of the receipt of the change order, notify the program whether any such change can be completed and if there will be a charge for the change order. The State may then withdraw the change order, authorize work under the change order, or negotiate a contract amendment if necessary.

U.S. Bank has a well-documented change control process for all client requested changes. Your relationship manager, Kelli Keller, will continue to work with the State to submit and manage all change requests and ensure they are scoped, approved, prioritized, and implemented according to the change control procedure, including proper testing prior to production.

h. Detail how fees charged to the cardholder for services under the contract are following applicable laws, regulations, and standards.

U.S. Bank is fully compliant with all state and federal banking regulations. We have designed all our prepaid cards so implementation and daily operations fully comply with the regulatory requirements by which we, as a financial institution must abide, including how fees are charged to the cardholder.

i. Detail methods and timeliness for notification of Visa or MasterCard changes affecting cardholders.

U.S. Bank communicates changes in policy or terms falling under Regulation E requirements to the cardholder in writing within a minimum of 21 days in advance of the change. We also utilize the cardholder website, text and email alerts to notify cardholders of product enhancements or upgrades that do not fall under Regulation E and do not negatively impact the cardholder.

j. Detail how monthly calls to address issues and questions will be handled.

### **Regular touchpoints ensure high-quality service**

We take an active role in daily communication to ensure your program is operating as expected. In addition to day-to-day conversations, your relationship manager, Kelli Keller, will continue to meet with the State monthly to review the program.

We will also continue to hold annual business review meetings, where we come together with the State to specifically discuss your satisfaction and the direction of your program. The information presented at these meetings will provide insight into ongoing cardholder activity and will help to identify trends in each program. We will continue to address the State's issues and concerns and present program updates and review upcoming changes. These discussions will be tailored to the State's needs and scheduled to meet your timing requirements.

The State can also reach out to your relationship manager and management team at any time other than these scheduled touchpoints to provide feedback to us.

# Agency-Specific Technical Requirements Nebraska Child Support Payment Center (NCSPC)

## **Current Process for NCSPC:**

Program Description: The NCSPC working with the Nebraska Department of Health and Human Services (DHHS) disburses child support and spousal support payments for the State of Nebraska. Payments are received in from employers, paying parents, other State Disbursement Units, financial institutions, government agencies to include the IRS, Nebraska Department of Labor, Nebraska Unclaimed Property, Nebraska Lottery, and others. Federal guidelines require allocation and disbursement of these monies within two business days. Disbursements are made Monday through Friday excluding holidays.

## **Provider enrollment process:**

The parent receiving payments is requested to enroll for direct deposit or an electronic payment card. The NCSPC has a web application which reviews the daily disbursements to see if there are items which can be converted to an electronic disbursement. The parents receiving payments can at any time voluntarily enroll via mail-in form or online at the NCSPC website. The NCSPC is working on a text message enrollment process along with an IVR automated enrollment without the need of a live representative.

## **State to Contractor enrollment process:**

An electronic file of the cardholder information is sent daily to the contractor. The NCSPC also has access to a contractor operated website where enrollment can be made manually in case there are file transmission problems.

Once the enrollment file is received by the contractor, a card package is mailed to the parent receiving payments (Custodial Parent (CP)). The CP receiving payments activates the card by dialing the contractor's toll-free customer service number. Upon card activation, an acceptance file is sent from the contractor to the NCSPC, and payments begin being loaded to the card.

## **Bidder must respond in a detailed manner to the following agency-specific requirements for NCSPC.**

- a. Describe bidder's ability to provide enrollment details based on information provided.

Enrollment in the NCSPC program will continue to be achieved with our simple file transfer system. By using daily enrollment files sent via SFTP or manual enrollments via the administrative portal, we are able to issue cards to new enrollees promptly. This allows the State to continue to distribute payments with ease.

A new cardholder account will continue to be set up for each recipient in the enrollment file that is sent by the State via SFTP. Using this enrollment file transfer process allows the State to compile new account information for as many cards as necessary and to transmit the information automatically. Once the enrollment file is received and processed, a new card account is created for each record and that information is sent back via the enrollment acknowledgment file. Within the acknowledgement file, we denote if the record was successful or rejected. For all reject records, a code is included that indicates the issue encountered.

Processing of the enrollment file automatically triggers card production. We will produce and ship a personalized ReliaCard to each recipient the next business day after receiving the enrollment data file, provided we received the file by 5:00 a.m. CT with the relevant information on the first business day.

Cards are shipped first-class mail via the U.S. Postal Service. Our card fulfillment provider is a USPS hub, which helps to ensure prompt delivery of cards. Cardholders are instructed to activate their cards upon receipt.

U.S. Bank sends a daily activation report to notify NCSPC which cards have been activated by the PC and can begin receiving funds.

b. The NCSPC sends an outgoing demographic file to the contractor to update address changes received from Child Support Enforcement (CSE) or the NCSPC. The NCSPC requires the contractor to supply an incoming demographic file to update CSE and the NCSPC of any demographic changes received by the contractor from the CP. Provide details on how bidder will provide an acceptance file to NCSPC.

We will continue to provide reporting to the State via SFTP featuring information on all demographic changes received via the daily Indicative Change report. This report enables the State to keep accurate records by incorporating any demographic changes which are directed to U.S. Bank.

For all new addresses received by customer service or by the State, our systems will be updated via an automated nightly synchronization file (the daily Indicative Change report). Demographic changes are also reported on the next day's Card Account Detail report, which is available on the administrative portal for administrators to view at their convenience.

c. Describe how the bidder can accept the file formats that are documented on Exhibit 6.

As the incumbent prepaid card provider for the NCSPC program, U.S. Bank currently accepts the file formats described in Exhibit 6.

d. Describe payment technology the card is compatible with. (i.e., Google Pay, Apple Pay, Samsung pay etc.)

Provision card to wallet (mobile wallet) is on our short-term roadmap. It will enable the cardholder to use an electronic device or mobile application for making purchases digitally without presenting a physical payment card. This is expected to be supported using applications like Apple® Wallet, Samsung® Pay and/or Google® Wallet. We are in the process of adding enhanced security features and controls for the protection of cardholders and anticipate launching mobile wallet in Q4 2022.

e. Detail funding options: for example: Venmo, SquareCash, Zelle and/or other push to card payment methods.

The State's current ReliaCard programs are non-portable, so funds may not be deposited to the card through person to person (P2P) channels. However, the cardholder may use P2P merchants such as Venmo, PayPal, Cash App and others to initiate a movement of funds from their card to another person. Should NCSPC wish to pursue portability, that would enable the cardholder to receive funds via P2P services.

# Agency-Specific Technical Requirements Department of Health & Human Services (DHHS)

## **Current Process for Providers:**

**Program Description:** Individual providers have the option to receive payments by direct deposit or Prepaid cards. Providers may provide childcare, escort service, chore service, respite care, transportations, etc. for qualifying DHHS clients.

## **Enrollment process for Providers:**

There are two scenarios:

1. A local DHHS employee offers the payment options to provider as they are enrolled. The provider completes an authorization form and submits it to DHHS. A DHHS employee enters the information in the contractor's website which then generates an enrollment file with the Contractor.
2. If the provider does not select direct deposit or the Prepaid card by the time they are scheduled to receive their first payment, NFOCUS defaults to the Prepaid card as the payment method. A file is sent to the Contractor with the appropriate demographic information and the Contractor mails a Prepaid card to the payee. A second file provides payment information. Payee will have to activate the Prepaid card once received.

## **State to Contractor enrollment process:**

DHHS sends a daily electronic file to the Contractor. Contractor creates an account and mails a Prepaid card to the enrollee, who must call the toll-free number to activate the card. The Contractor sends DHHS a daily electronic file containing information on cards activated. Any payments DHHS generates for that recipient will be applied to the Prepaid card regardless if the card is activated or not.

## **Current Process for Grant Recipients:**

**Program Description:** The purpose of Aid to Dependent Children (ADC) program is to maintain dependent children in their own homes if possible and to assist parents to provide care essential to healthy growth and development of their children. Assistance through ADC provides financial aid to needy dependent children and to needy parents or relatives who the children are living with. The purpose of this assistance is to strengthen family life and help parents to reach and maintain self-sufficiency and independence.

The Aid to the Aged, Blind, or Disabled (AABD) program was established to provide financial aid and medical assistance to persons in need who are age 65 and older, or who are age 64 and younger and blind or disabled according to the Retirement, Survivors, and Disabled Insurance (RSDI) Supplemental Security Income (SSI) Program definition of blindness or disability (see 469 NAC 2-007.02).

The State Disability Program was established to provide financial aid and medical assistance to persons who are blind or disabled and who meet the program definition of blindness or disability (see 469 NAC 2-007.02) but do not meet the durational requirements.

The purpose of the Child Welfare Payment and Medical Services Program is to provide payments and/or medical assistance for wards, former wards, children who are being adopted with subsidies, families of wards or children at risk of becoming wards, foster parents, and families receiving guardianship subsidies.

Independent Living provides payment for a DHHS ward age 16 or older. A DHHS employee and the ward develop a plan involving education or a training program.

The Low-Income Energy Assistance Program (LIHEAP) helps people with limited incomes offset the cost of heating and cooling their homes. In most instances the LIHEAP payment is sent to the utility providers however in certain situations, the payment is made directly to the client. Some of these payments are made to the EPC.

**Program Client enrollment process:**

Local office DHHS caseworkers of ACCESSNebraska staff will determine eligibility for one or more of the programs listed above. Cash grant recipients have the option of receiving payments via direct deposit or EPC. DHHS staff updates NFOCUS with requests for the EPC and retains a record of the request in the cash file. Payments are then generated to the recipient.

If the client does not select direct deposit or Prepaid card before the first payment, NFOCUS defaults to Prepaid card as the payment method. A file is sent to the contractor with the appropriate demographic information and the contractor mails a Prepaid card to the recipient. An additional file provides payment information. Payee will need to activate the EPC once received.

**State to Contractor enrollment process:**

DHHS sends a daily electronic file to the contractor. Contractor creates an account and mails a card to the enrollee, who must call the toll-free number to activate the card. The contractor sends DHHS an electronic file notifying of the card activation.

**Bidder must respond in a detailed manner to the following agency-specific requirements for DHHS.**

- a. Detail bidder's ability to provide enrollment details for DHHS based on the above information.

Enrollment in the DHHS program will continue to be achieved using our simple file transfer system. By using daily enrollment files sent via SFTP, we are able to issue cards to new enrollees promptly. This allows the State to continue to distribute payments with ease.

A new cardholder account will continue to be set up for each recipient in the enrollment file that is sent by the State via SFTP. Using this enrollment file transfer process allows the State to compile new account information for as many cards as necessary and to transmit the information automatically. Once the enrollment file is received and processed, a new card account is created for each record and that information is sent back via the enrollment acknowledgment file. Within the acknowledgement file, we denote if the record was successful or rejected. For all reject records, a code is included that indicates the issue encountered. As soon as the enrollment file is processed, the cards can be funded.

Processing of the enrollment file automatically triggers card production. We will produce and ship a personalized ReliaCard to each recipient the next business day after receiving the enrollment data file, provided we received the file by 5:00 a.m. CT with the relevant information on the first business day. Cards are shipped first-class mail via the U.S. Postal Service. Our card fulfillment provider is a USPS hub, which helps to ensure prompt delivery of cards.

b. Cardholder is responsible to notify contractor and DHHS of address changes. DHHS and the contractor will not exchange computer files containing any demographic updates. Detail bidder's method of processing address changes.

Cardholders will continue to have the ability to update their address via the ReliaCard website or by calling customer service and speaking with a representative.

c. Describe the procedures to change the process to exchange information noted in question b if the program decides they want the demographic information shared.

We have the ability to provide reporting to DHHS via SFTP featuring information on all demographic changes received via the daily Indicative Change report. This report enables DHHS to keep accurate records by incorporating any demographic changes which are directed to U.S. Bank.

For all new addresses received by customer service or by DHHS, our systems will be updated via an automated nightly synchronization file (the daily Indicative Change report). Demographic changes are also reported on the next day's Card Account Detail report, which is available on the administrative portal for administrators to view at their convenience.

Your relationship manager, Kelli Keller, will work with DHHS to set up the automatic file transfer if DHHS decides to implement this process.

d. Describe the level of detail the bidder can provide in response to queries by DHHS staff regarding debits to the cardholder's account, cancellations and other card-related actions taken by the contractor.

Cardholder account usage information is provided in aggregate reports available from this portal. Due to cardholder privacy laws, we cannot provide information about individual cardholder transactions. U.S. Bank will provide details about DHHS loads to cards, card status and card accounts that are closed, either by the cardholder or by U.S. Bank. Authorized DHHS staff will continue to have access to pertinent information via the administrative portal.

e. The Middle Class Tax Relief and Job Creation Act of 2012 (P.L. 112-96) enacted on February 22, 2012 requires states receiving Federal TANF funds "to prevent assistance provided under the State program funded under this part from being used in any electronic benefit transaction in any liquor store; any casino, gambling casino or gaming establishment; or any retail establishment which provides adult-oriented entertainment in which performers disrobe or perform in an unclothed state for entertainment." The bidder shall describe actions it will take, upon approval by DHHS, to assist in complying with this law. These actions may include, but are not limited to, blocking the Prepaid card's MCCat certain types of merchants and/or ATMs, producing and mailing notices to EPC cardholders and other actions.

The existing DHHS ReliaCard program with U.S. Bank is already restricted from transactions at several MCCs, including liquor stores, casinos, bars, lounges and gambling transactions. We would be happy to work with DHHS should any additional MCC blocks be required.

f. Describe bidder's ability to accept file formats as established in Exhibit 7.

As the incumbent prepaid card provider for the DHHS program, U.S. Bank currently accepts the file formats described in Exhibit 7.

# Agency-Specific Technical Requirements NE Department of Labor (DOL) – Unemployment Insurance

## **Current Process for DOL:**

**Program Description:** Unemployment Insurance pays benefits to those unemployed and underemployed individuals who meet monetary and other eligibility criteria. Nebraska pays benefits on a weekly basis. Payments are currently about 35% debit cards and 65% direct deposits. Payments increase in the winter months when seasonal companies experience layoffs.

## **Provider enrollment process:**

Claimant files a claim and selects a method of payment through an automated phone system or a website. Claimant can change method of payment while the claim is active unlimited times. If a claimant selects a prepaid card at any time for payment, and switches between payment types in the same claim year, the original prepaid card will be used as opposed to reissuing a new card. If the claimant does not have their card, they will be told to contact the contractor directly to obtain a replacement card.

## **State to Contractor enrollment process:**

An electronic file is sent daily with cardholder information. A new claim means a new card enrollment and a new card will be sent to the claimant. An enrollment for a prepaid card is sent when the claimant meets the first week of eligibility or is in a pay status. DOL will only send one enrollment per the life of a claim (no more than a 52-week period). There may be exceptions with Trade and Extended Unemployment Compensation (EUC) claims which may allow payments to be made on a claim beyond a 52-week period.

## **Bidder must respond in a detailed manner to the following agency-specific requirements for NE Department of Labor (DOL).**

a. Detail ability to receive the electronic files with enrollment data from DOL based on the above information.

Enrollment in the Unemployment Insurance (UI) program will continue to be achieved using our simple file transfer system. By using daily enrollment files sent via SFTP, we are able to issue cards to new enrollees promptly. This allows the State to continue to distribute payments with ease.

A new cardholder account will continue to be set up for each recipient in the enrollment file that is sent by the State via SFTP. Using this enrollment file transfer process allows the State to compile new account information for as many cards as necessary and to transmit the information automatically. Once the enrollment file is received and processed, a new card account is created for each record and that information is sent back via the enrollment acknowledgment file. Within the acknowledgement file, we denote if the record was successful or rejected. For all reject records, a code is included that indicates the issue encountered. As soon as the enrollment file is processed, the cards can be funded.

Processing of the enrollment file automatically triggers card production. We will produce and ship a personalized ReliaCard to each recipient the next business day after receiving the enrollment data file, provided we received the file by 5:00 a.m. CT with the relevant information on the first business day. Cards are shipped first-class mail via the U.S. Postal Service. Our card fulfillment provider is a USPS hub, which helps to ensure prompt delivery of cards.

b. Cardholder must provide address changes directly to the contractor and DOL. DOL will not send address updates to the contractor and DOL does not request address changes from the contractor. Describe bidder's methods of processing address changes.

Cardholders will continue to have the ability to update their address via the ReliaCard website or by calling customer service and speaking with a representative.

c. Describe bidder's ability to accept file formats as established in Exhibit 8.

As the incumbent prepaid card provider for the Unemployment Insurance program, U.S. Bank currently accepts the file formats described in Exhibit 8.

# Agency-Specific Technical Requirements University of Nebraska - Stipends

## Current Process for University of Nebraska - Stipends:

**Program Description:** The Athletic Department began using the Card program in August 2010 to load payments to student athletes on a debit card. The program was used to eliminate the need for State warrants. The program is mandatory for all University student athletes. Scholarship monthly stipends for international student athletes, reimbursement for books and supplies, team travel money and any other payments/reimbursements are all “loaded” on their card.

## Provider enrollment process:

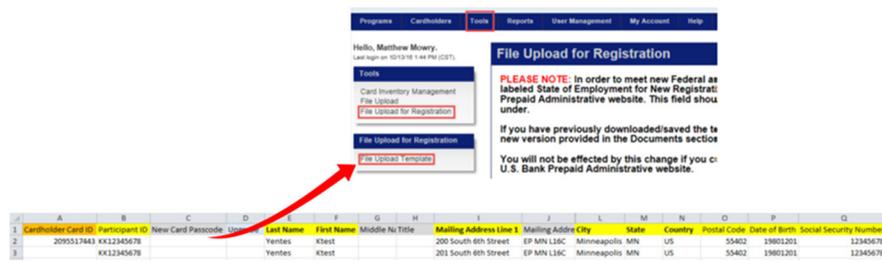
The Athletic Compliance Office gathers the information required to enroll each athlete in the card program. The information is submitted to the contractor via a spreadsheet for high volume periods and entered on the contractor’s website for individual enrollments. Due to students changing addresses frequently, the contractor must mail all cards to the Athletic Compliance Office. Student athletes are responsible to update the Athletic Compliance Office with their permanent address.

## Bidder must respond in a detailed manner to the following agency-specific requirements for University of Nebraska - Stipends.

a. Detail bidder’s ability to accept enrollment details from the University – Stipends program based on the above information.

U.S. Bank will continue to accept enrollment details for the University of Nebraska – Stipends (Lincoln Athletics) Focus Card program using the established methods. Once the enrollment information is collected, your team can easily enroll all card program participants using one of the following options:

- **Administrative portal**
  - **Manual data entry** – Athletes can be individually enrolled directly on the administrative portal, allowing for near real-time enrollments.
  - **Batch file upload** – Multiple athletes can be enrolled at one time by uploading a CSV file containing all required information. Once the file is processed, the card account is created, allowing cards to be funded immediately.



Once a new account enrollment file is received from Lincoln Athletics, a new card account is created for each record immediately upon processing the file. Individual funding account numbers are created and provided back to Lincoln Athletics in the enrollment acknowledgment file that is sent to Lincoln Athletics within two hours or less of processing the file. Lincoln Athletics can begin funding the card accounts immediately upon receipt of the acknowledgement file, even the same day on newly established accounts.

b. Student Athletes must provide address changes directly to the contractor and Athletic Compliance Office. The Athletic Compliance Office will not send address updates to the contractor and does not request address changes from the contractor. Describe bidder's methods of processing address changes.

Student athletes will continue to have the ability to update their address via the Focus Card website or by calling customer service and speaking with a representative.

# Agency-Specific Technical Requirements NE Department of Correctional Services (NDCS) – Community Correctional

## **Centers Current Process for NDCS – Community Correctional Centers:**

**Location of Program Recipients:** Community Correctional Center Omaha, – average population 174 including furloughs Community Correctional Center Lincoln, – average population 602 including furloughs

**Program Description:** NDCS provides inmates housed in two Community Correctional Centers a branded prepaid card to help them transition back to living in society. A prepaid card is used for making purchases or obtaining cash via an ATM. The Community Correctional Centers allow inmates a limited amount of cash via ATM at the facility or ATMs in the community.

NDCS will load cards once per week in amounts ranging from \$5 - \$1500 per inmate. At times circumstances will exist that require an emergency load of funds for immediate need, so a method must be provided for this to occur. A load file will be transferred from NDCS to the contractor. The load file will be sent via email along with a request to transfer the file balance from the NDCS bank account.

NDCS will require the cards issued under this program to have certain MCC blocked to restrict access to purchases that inmates are not allowed to make while living in Community Correctional Centers.

Inmates living in Community Correctional Centers are responsible to manage their cash/purchases within NDCS rules and regulations. To regulate these purchases, NDCS requires certain staff to be able to access online, real time transaction information. Available information must include vendor, transaction amount, and date of transaction. Both staff and inmates must have access to account balances. NDCS staff track inmate purchases to ensure transactions purchased are within NDCS guidelines. NDCS also requires a limit to daily withdrawals and daily point of sale transactions. The bidder should provide information on the possible type of account restrictions available.

Following are current restrictions:

- One (1) ATM withdrawal per day based on NDCS's limit, currently set at \$80 with the ability to request to change that amount by NDCS
- Five (5) PIN-Based Point of Sale (POS) transactions per day not to exceed \$300 in total, with the ability to request a change to the amount by NDCS
- Five (5) Signature Based POS transactions per day not to exceed \$300 in total requests, with the ability to request a change to the amount by NDCS
- No cash withdrawals at any bank via a teller
- No pay-at-the-pump use
- No website access.

## **Provider enrollment process:**

NDCS employee enters inmate information and an electronic file from the NDCS mainframe is sent to the contractor to enroll new cardholders.

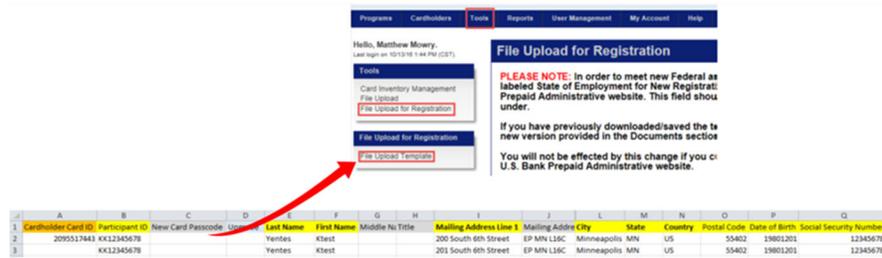
**Bidder must respond in a detailed manner to the following agency-specific requirements for NDCS.**

a. Detail the bidder’s ability to accept enrollment details from NDCS based on the above information.

U.S. Bank will continue to accept enrollment details for the NDCS Elan Prepaid Card program using the established methods. Once the enrollment information is collected, your team can easily enroll all card program participants using one of the following options:

▪ **Administrative portal**

- **Manual data entry** – Inmates can be individually enrolled directly on the administrative portal, allowing for near real-time enrollments.
- **Batch file upload** – Multiple inmates can be enrolled at one time by uploading a CSV file containing all required information. Once the file is processed, the card account is created, allowing cards to be funded immediately.



Once a new account enrollment file is received from NDCS, a new card account is created for each record immediately upon processing the file. Individual funding account numbers are created and provided back to NDCS in the enrollment acknowledgment file that is send to NDCS within two hours or less of processing the file. NDCS can begin funding the card accounts immediately upon receipt of the acknowledgement file, even the same day on newly established accounts.

b. NDCS has circumstances where an emergency load of funds needs to occur. Detail the process(es) to load the cards. After the file is received, how quickly can funds be loaded to a card?

By continuing to maintain a balance in the virtual adjustment account, NDCS can ensure funds are available for emergency card funding in real time via the administrative portal.

c. Describe the bidder’s ability to allow NDCS staff to be able to access real-time transaction information on the cards issued under this program online, this is a requirement. Information must include vendor, transaction amount, and date of transaction.

NDCS staff will continue to have the ability to view individual card transaction details via the administrative portal, including vendor, transaction amount and date of transaction.

d. Detail all methods available for NDCS staff and inmates to obtain card balances.

NDCS staff will continue to have the ability to view card balances via the administrative portal. Additionally, NDCS staff can be given access to our new card balance and transaction reports available via the administrative portal.

Cardholders can call the toll-free customer service number to obtain card balance information via the IVR or by speaking to a customer service representative.

e. NDSC has restrictions for inmate cards. Describe how the bidder can set limitations including, but not limited to the following:

- One (1) ATM withdrawal per day ranging from \$80 to \$150
- Five (5) PIN Based Point of Sale (POS) transactions per day not to exceed \$300 in total
- Five (5) Signature Based POS transactions per day not to exceed \$300 in total
- No withdrawals of cash at a bank via a teller
- No pay at the pump use
- No website access for inmates

The transaction limits currently in place on the NCDS Elan Prepaid Card program are noted in the chart below. The program is also restricted from cash withdrawals at a bank teller, automated fuel dispenser transactions and website access for inmates. If additional restrictions or changes to transaction limits are required, U.S. Bank will work with NCDS to ensure the necessary settings are implemented.

Elan Prepaid Card Transaction Limits – Community Correctional Center	
For security reasons, there are limitations on the number and amount of transactions that you may perform with your Card. There may be additional limits on the amount, number or types of transactions you can make using your Card and for security reasons we do not disclose these limits. Daily limits are based on a rolling 24-hour period. Limits are subject to change from time to time. You will receive prior notice of such changes to the extent required by applicable law.	
<b>Maximum Card Balance at any time</b>	\$5,000
<b>Maximum Daily Debits</b>	5 transactions and \$640 per day
<b>ATM Withdrawals</b>	1 transaction and \$85 per day
<b>Purchases at the Point of Sale (including cash over the amount of purchase)</b>	5 transactions and \$300 per transaction/\$600 per day
<b>Maximum Daily Credits</b>	10 transactions and \$5,000 per day
<b>Returns and Refunds</b>	May not exceed 4 transactions per day

f. Describe options available to restrict cash back with a vendor purchase.

The existing NCDS Elan Prepaid Card program is restricted to five PIN-based point-of-sale transactions per day not to exceed \$300 per transaction and \$600 per day, including any cash back with purchase.

g. Inmates are not always incarcerated under their legal name or sometimes change their legal name while in prison. Describe how the bidder can print both the incarcerated and legal name and the inmate identification number on the card.

Due to space limitations on the front of the card, we are only able to emboss a single name and the inmate identification number on the card. It is our preference to use the legal name for the recipient. If the individual changes their name legally while they are using the card, we can reissue the card in the new name using the standard change of name process. For other situations, we need to consider cardholder identification protocol and banking requirements/implications and will work with the State on a go forward basis to explore the available options.

h. NDCS accounting staff will need the ability to place debit cards in a hold status, update SSN, update mailing address, reset PIN lockout, and print statements. Detail the process NDCS staff will use to perform each of the requirements listed.

NDCS staff will continue to have the ability to place cards in a hold status, update Social Security number (SSN), update mailing address, reset PIN lockout, and print statements via the U.S. Bank administrative portal.

i. If an inmate is transferred out of the Community Correctional Center and returned to a secure institution, the contractor is required upon notification from NDCS to cancel the card and return the funds to NDCS. Detail the process NDCS should follow. Bidder must include the time frame for returning these funds.

NDCS staff will continue to contact our client support team via email when a card needs to be canceled and funds returned to the agency. Funds are returned to the State within one to two days after processing the card account closure.

j. Describe how all statements must be sent to NDCS accounting for distribution to the inmates with inmate identification number printed on the statement.

The current NDCS program is set up to automatically send recurring monthly statements to NDCS accounting for distribution to inmates. Monthly statements currently display inmate name and NDCS address, however, we would be happy to discuss options for displaying inmate identification number on the monthly statement if required by the State.

k. Describe options available for the bidder to provide an ATM in the facilities for inmate use.

U.S. Bank does not currently have the ability to provide an ATM in the facilities for inmates to use.

l. The bidder must reference Exhibit 9 and detail bidder's ability or inability to accept file formats in Exhibit 9.

U.S. Bank will continue to accept files in the formats provided in Exhibit 9.

# Agency-Specific Technical Requirements NE Public Employees Retirement System (NPERS)

## Current Process for NPERS:

**Program Description:** NPERS, under the direction of the Public Employees Retirement Board (PERB), administers five mandatory and one voluntary, statewide retirement systems for the State of Nebraska.

All retirement plans administered by NPERS are governmental plans as defined under Internal Revenue Code § 414(d), § 401(a), § 457 and 29 U.S.C. § 1002(32). The five mandatory plans NPERS administers are for State, County, School, Judges and Patrol employees. The sixth plan is the voluntary Deferred Compensation Plan (DCP). All plans are eligible to participate in the card program.

NPERS makes approximately 367,000 annuity payments annually, totaling \$764,357,000 to retirees.

NPERS offers a card program to retirees as an additional payment option for receiving retirement benefits. In 2020, there were approximately 1,865 new retirees enrolled between the five plans. The average monthly retiree payment is \$2,069. Retirees eligible for benefit payments under multiple programs currently receive separate payments. NPERS would be interested in having multiple retirement program payments loaded to the same card for individual retirees.

## Provider enrollment process:

If a member elects a refund, a lump sum payout, a systematic withdrawal, or a benefit election, and they request payment via the prepaid card, information is entered on the Contractor’s administrative website.

## Bidder must respond in a detailed manner to the following agency-specific requirements for NPERS.

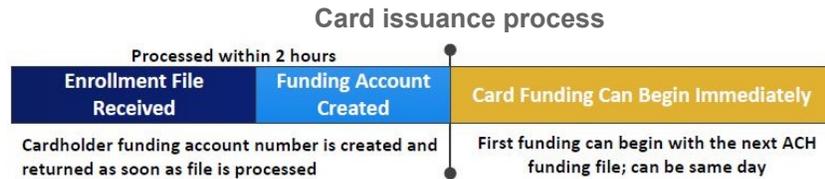
a. Detail bidder’s ability to accept enrollment details for NPERS based on the above information.

U.S. Bank will continue to accept enrollment details for the NPERS ReliaCard program using the established methods. Once the enrollment information is collected, your team can easily enroll all card program participants using one of the following options:

- **Administrative portal**
  - **Manual data entry** – Retirees can be individually enrolled directly on the administrative portal, allowing for near real-time enrollments.
  - **Batch file upload** – Multiple retirees can be enrolled at one time by uploading a CSV file containing all required information. Once the file is processed, the card account is created, allowing cards to be funded immediately.

A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q
Cardholder Card ID	Participant ID	New Card Passcode	Use	Last Name	First Name	Middle N	Title	Mailing Address Line 1	Mailing Address City	State	Country	Postal Code	Date of Birth	Social Security Number		
1	2095517443	KK12345678		Yentes	Ktest			200 South 6th Street	EP MN L16C	Minneapolis MN	US	55402	19801201	123456789		
2		KK12345678		Yentes	Ktest			201 South 6th Street	EP MN L16C	Minneapolis MN	US	55402	19801201	123456789		

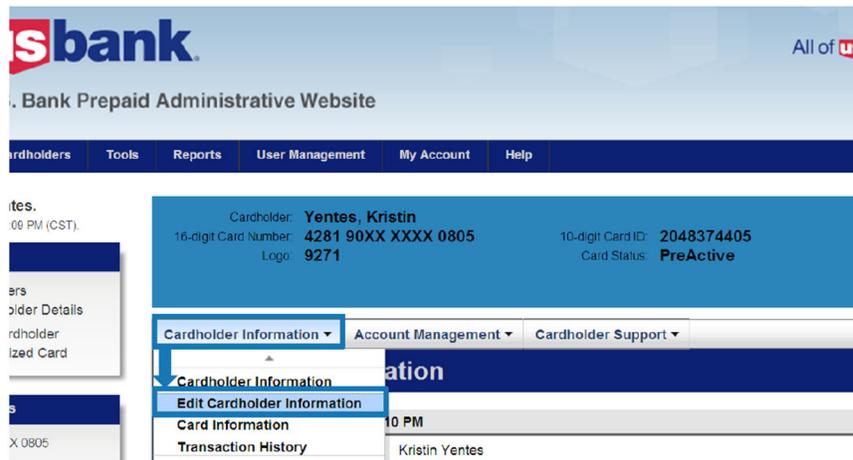
Once a new account enrollment file is received from NPERS, a new card account is created for each record immediately upon processing the file. Individual funding account numbers are created and provided back to NPERS in the enrollment acknowledgment file that is sent to NPERS within two hours or less of processing the file. NPERS can begin funding the ReliaCard accounts immediately upon receipt of the acknowledgement file, even the same day on newly established accounts. Payments from multiple programs may be loaded by NPERS to the same card.



The card order is then sent to our card provider who will produce and ship personalized cards the next business day after receiving the enrollment data file (provided we received the file by 5:00 a.m. CT with the relevant information on the first business day). Cards are shipped first-class mail via the U.S. Postal Service. This process allows for us to process enrollments and mail completed card the next business day.

b. The cardholder is required to contact NPERS of any address changes. NPERS will use the bidder’s online solution to make the change. Describe the bidder’s process for address changes.

Authorized NPERS administrators will continue to use the U.S. Bank administrative portal to update cardholders' addresses. The administrator simply logs in, searches for the cardholder by name and/or unique identifier (i.e., 10-digit card ID, Social Security number), then selects "Edit Cardholder Information" (shown below ) to update the address.



# Agency-Specific Technical Requirements NE Workers' Compensation Court (NWCC)

## **Current Process for NWCC:**

**Program Description:** The mission of the NWCC is to administer and enforce all provision of the Nebraska Workers' Compensation Act, except those provisions that are committed to the courts of appellate jurisdiction or as otherwise provided by law.

The Vocational Rehabilitation Section is responsible for reviewing and approving proposed vocational rehabilitation plans, certifying vocational rehabilitation counselors and job placement specialists, and appointing a vocational rehabilitation counselor if the parties cannot agree on the selection. The progress of injured workers in an approved plan is monitored, and all payments from the Workers' Compensation Trust Fund for plan expenses must be approved by the vocation rehabilitation section.

Claimants eligible to participate in the Prepaid Card program are injured workers participating in approved vocational rehabilitation plans who are eligible for reimbursement of mileage, supplies, books, and other expenses. Payments are made upon request by claimants. Claimants participate in approved vocational rehabilitation plans that vary in length from 90 days up to four (4) years or more.

## **Provider enrollment process:**

Two days after a vocational rehabilitation plan is approved, a letter with a direct deposit enrollment form and a Prepaid Card payment authorization form is sent to the claimant. The claimant has 30 days to return either the direct deposit form or the stored value card payment authorization form. If the NWCC does not receive either form, the claimant is automatically enrolled in the Prepaid Card program.

## **State to Contractor enrollment process:**

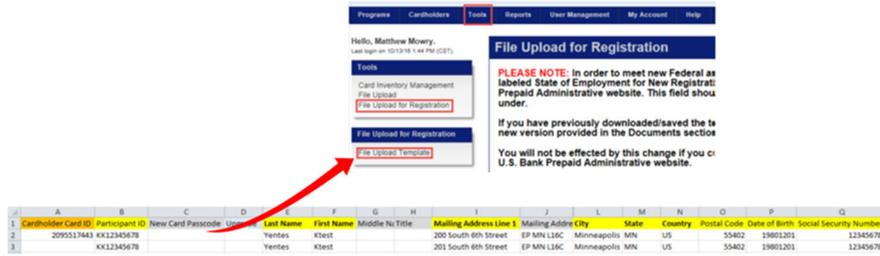
Once a payment authorization form is received by the NWCC accounting section, the information is logged into the contractor's Admin Site to enroll the claimant. This enrollment creates a cardholder account in the contractor's program. Once the account is created the vendor sends a Prepaid Card directly to the cardholder, who must activate the card.

## **Bidder must respond in a detailed manner to the following agency-specific requirements for NE WCC.**

a. Detail the bidder's ability to accept enrollment details from NWCC based on the above information.

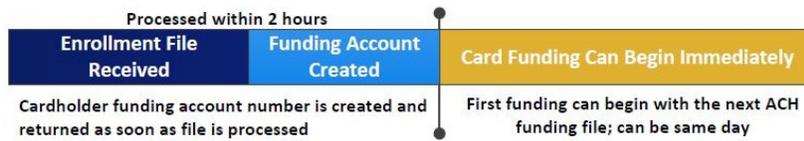
U.S. Bank will continue to accept enrollment details for the NWCC ReliaCard program using the established methods. Once the enrollment information is collected, your team can easily enroll all card program participants using one of the following options:

- **Administrative portal**
  - **Manual data entry** – Claimants can be individually enrolled directly on the administrative portal, allowing for near real-time enrollments.
  - **Batch file upload** – Multiple claimants can be enrolled at one time by uploading a CSV file containing all required information. Once the file is processed, the card account is created, allowing cards to be funded immediately.



Once a new account enrollment file is received from NWCC, a new card account is created for each record immediately upon processing the file. Individual funding account numbers are created and provided back to NWCC in the enrollment acknowledgment file that is sent to NWCC within two hours or less of processing the file. NWCC can begin funding the ReliaCard accounts immediately upon receipt of the acknowledgement file, even the same day on newly established accounts.

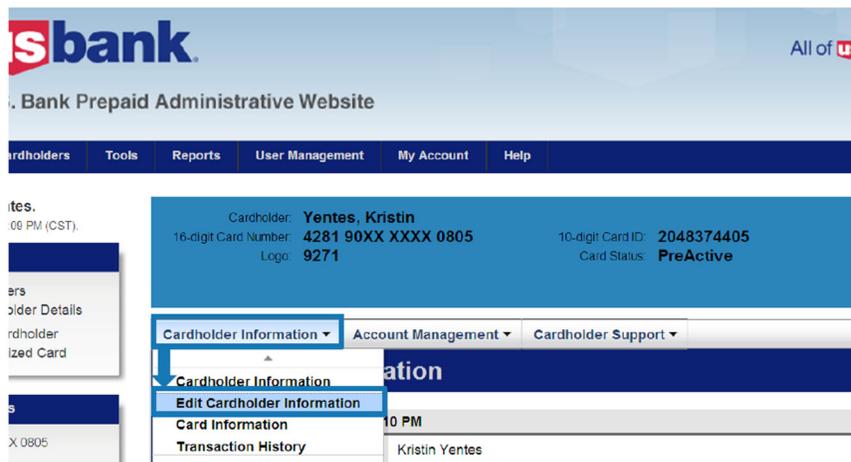
### Card issuance process



The card order is then sent to our card provider who will produce and ship personalized cards the next business day after receiving the enrollment data file (provided we received the file by 5:00 a.m. CT with the relevant information on the first business day). Cards are shipped first-class mail via the U.S. Postal Service. This process allows for us to process enrollments and mail completed card the next business day. Cardholders are instructed to activate their card upon receipt.

b. The cardholder is required to contact NWCC of any address change. The NWCC is responsible for changing the claimant’s address using the bidder’s online solution. Describe the bidder’s process for address changes.

NWCC administrators can use the Indicative Data Change report to synchronize cardholder records with updated addresses. They can also continue to use the U.S. Bank administrative portal to update cardholders' addresses. To update a cardholder address, the administrator simply logs in, searches for the cardholder by name and/or unique identifier (i.e., 10-digit card ID, Social Security number), then selects "Edit Cardholder Information" (shown below ) to update the address.



c. Pay-at-the-pump is not allowed for fuel purchases; however, the cardholder may go inside to purchase fuel. Describe the bidder's ability to restrict pay at the pump purchases.

The existing NWCC ReliaCard program with U.S. Bank is already restricted from automated fuel dispenser (AFD) transactions. Cardholders may pre-pay for fuel using their card inside the merchant location. We would be happy to work with NWCC should any additional MCC blocks be required.

# Agency-Specific Technical Requirements Office of Public Guardianship (OPG)

## **Current Process for OPG:**

**Program Description:** The Prepaid Card Program enables the OPG to provide forward expenditures in a safe and accountable manner. Wards who have the capability to manage some of their finances are assigned a Prepaid Card for specific expenditures. Individuals without capacity to engage in financial transactions for themselves can benefit from the guardian's use of a ward's Prepaid Card to order, track and deliver ward purchases across Nebraska. The card allows for monitoring and documentation of ward finances, including monthly receipts of ward expenditures.

The OPG as fiduciary of ward funds provides unique services through the Prepaid Card in comparison to other state entities. The funds managed through the OPG Prepaid Card program are not state funds but are ward funds entrusted to the OPG as fiduciary to manage for the benefit of each ward. The OPG uses Prepaid Cards to provide funds and services to individual wards, from ward specific accounts. The OPG assigns the unique client number for ward cards. Individual ward funds are loaded by ACH transactions to specific ward Prepaid Cards that are available for ward purchases and services. The program provides centralized management of ward finances but is used at a multitude of vendors for purchases throughout the state.

The fiduciary role of the OPG requires additional administrative controls regarding the issuance and replacement of cards as compared to other programs. Separation of duties, by OPG staff, ensures the protection of ward funds through functional checks and balances unique to staff members. One staff member requisitions ward funds for expenditures within the OPG, a different OPG staff member loads ward funds from the ward account onto the Prepaid Card. The ward, or first staff member, can complete the purchase or expenditure. Receipts for deposits and disbursements with the Prepaid Card is recorded, saved, and the ward account is reconciled monthly.

The unique function of the Prepaid Card for OPG wards means the cards are loaded and utilized multiple times throughout a month for each ward. Depending on the level of fiduciary control required by the ward's incapacity, some wards have additional cards for tracking specific funds. Additionally, due to the chaos some wards experience, it is paramount OPG be able to expediently load Prepaid Cards for emergency housing, medical and food and be able to transfer funds between the wards' cards. The Prepaid Cards are an invaluable tool in the management of ward finances by the OPG.

**Provider enrollment process:** Once an enrollment form is received, OPG staff logs into the contractor's Admin Site and enrolls the ward. Enrollment creates a cardholder account in the contractor's program and a Prepaid Card is sent to the cardholder, who must activate the card.

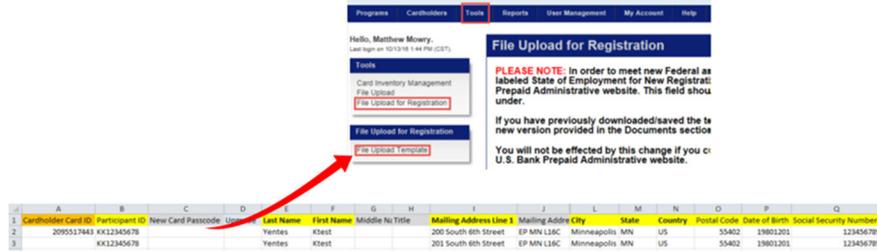
## **Bidder must respond in a detailed manner to the following agency-specific requirements for OPG**

a. Detail bidder's ability to accept enrollment information from OPG based on the above information.

U.S. Bank will continue to accept enrollment details for the OPG ReliaCard program using the established methods. Once the enrollment information is collected, your team can easily enroll all card program participants using one of the following options:

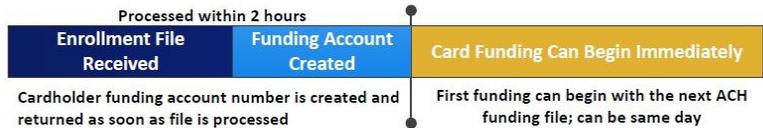
- **Administrative portal**
  - **Manual data entry** – Wards can be individually enrolled directly on the administrative portal, allowing for near real-time enrollments.

- **Batch file upload** – Multiple wards can be enrolled at one time by uploading a CSV file containing all required information. Once the file is processed, the card account is created, allowing cards to be funded immediately.



Once a new account enrollment file is received from OPG, a new card account is created for each record immediately upon processing the file. Individual funding account numbers are created and provided back to OPG in the enrollment acknowledgment file that is sent to OPG within two hours or less of processing the file. OPG can begin funding the ReliaCard accounts immediately upon receipt of the acknowledgement file, even the same day on newly established accounts.

### Card issuance process



The card order is then sent to our card provider who will produce and ship personalized cards the next business day after receiving the enrollment data file (provided we received the file by 5:00 a.m. CT with the relevant information on the first business day). Cards are shipped first-class mail via the U.S. Postal Service. This process allows for us to process enrollments and mail completed card the next business day. Cardholders are instructed to activate their card upon receipt.

# Agency-Specific Technical Requirements NE Department of Administrative Services (DAS) – Payroll

## **Current Process for DAS - Payroll:**

**Program Description:** This program is designed to allow state employees an alternative to the other two methods of receiving pay - receiving a direct deposit into their checking account or receiving a warrant (check) for their pay.

Currently over 95% of state employees receive their pay as a direct deposit. Our long-term goal is to eliminate warrants and the Prepaid card is a great boost to reaching that goal. One of the drawbacks to direct deposits is that the employee must establish a banking relationship, and some employees do not have a bank account. The payroll card eliminates this requirement. In addition, the payroll card offers much more security than the cash received from a cashed warrant. It also provides the ability to have the funds available to the employee the first thing on payday, so the employee does not have to wait until the warrant arrives in the mail the day after payday, or even later, depending on mail delivery times. Lost or undelivered warrants will become a thing of the past. Many employees who have direct deposit also have a payroll card as it allows them to have some of their pay deposited directly onto their payroll card to take advantage of the debit card feature.

## **Provider enrollment process:**

DAS Payroll employees enter the application information for the Prepaid card directly into the account setup program supplied by the vendor. Account numbers generated for this payroll card use a static prefix supplied by the vendor to which DAS Payroll adds the employee's address book (or employee) number. The static prefix was prescribed by the vendor to denote a payroll account in Nebraska, thus the ending of the prefix is NE. (Any numbering system can be used if it includes the address book (employee number) to identify the employee). All other information required to create the account is supplied by the employee or gleaned from the State Accounting payroll system.

The contractor must provide DAS Payroll with the security to access the account setup process, directions, the ability to establish a new account, and the ability to review and change demographic information for the cardholder when required to do so. State Accounting needs to have access to employee accounts online to ensure direct deposit amounts were credited to employees. Contractor must provide DAS Payroll with a supply of cards. Once information is entered into the system; the card is mailed to the employee by DAS Payroll.

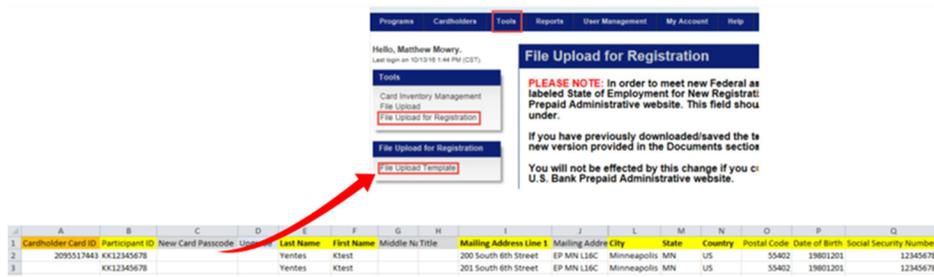
The supply of cards will also be used to reissue lost or stolen cards immediately to the employee by DAS Payroll. This process must include automatically loading the balance on a lost or stolen card onto the replacement card.

Bidder must respond in a detailed manner to the following agency-specific requirements for DAS.

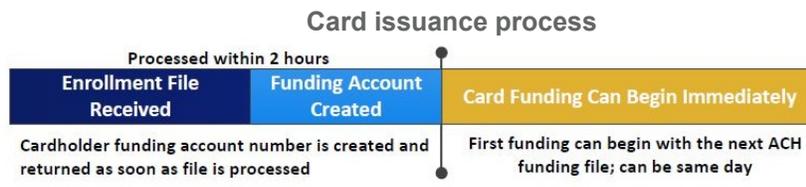
a. Detail the Bidder’s ability to accept enrollment information from DAS Payroll based on the above information.

U.S. Bank will continue to accept enrollment details for the DAS Focus Card program using the established methods. Once the enrollment information is collected, your team can easily enroll all card program participants using one of the following options:

- **Administrative portal**
  - **Manual data entry** – Employees can be individually enrolled directly on the administrative portal, allowing for near real-time enrollments.
  - **Batch file upload** – Multiple employees can be enrolled at one time by uploading a CSV file containing all required information. Once the file is processed, the card account is created, allowing cards to be funded immediately.



Once a new account enrollment file is received from DAS a new card account is created for each record immediately upon processing the file. Individual funding account numbers are created and provided back to DAS in the enrollment acknowledgment file that is send to DAS within two hours or less of processing the file. DAS can begin funding the Focus Card accounts immediately upon receipt of the acknowledgement file, even the same day on newly established accounts.



The card order is then sent to our card provider who will produce and ship personalized cards the next business day after receiving the enrollment data file (provided we received the file by 5:00 a.m. CT with the relevant information on the first business day). Cards are shipped first-class mail via the U.S. Postal Service. This process allows for us to process enrollments and mail completed card the next business day. Cardholders are instructed to activate their card upon receipt.

b. Account numbers generated for the payroll card use a static prefix supplied by the vendor to which DAS Payroll adds the employee’s address book (or employee) number. Detail the bidders account number generation process.

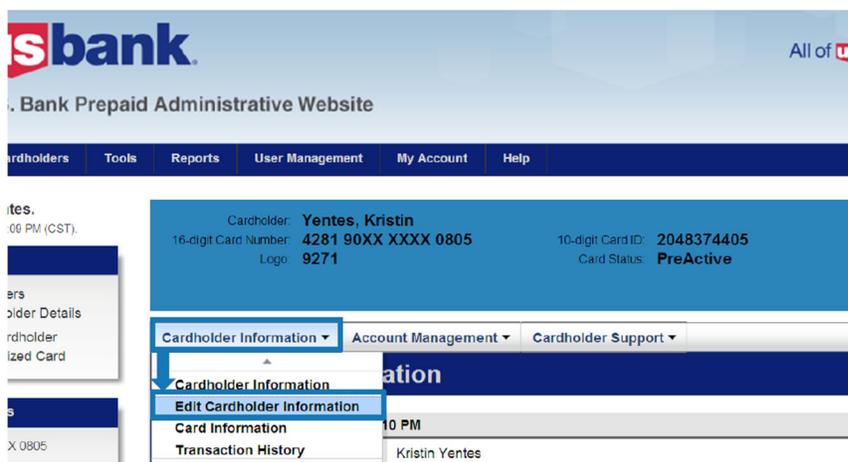
The funding account number for each employee will continue to consist of a 3-digit program leader code (defined by U.S. Bank) and a unique 10-digit card ID provided by DAS Payroll. The employee’s account information is returned to the State in the acknowledgement file via the same method as it was received, SFTP or administrative portal reporting.

The card number and the account number are linked but not identical. The cardholder’s 13-digit account number will be used by the State to fund the card and allows us to easily replace the card (if lost, stolen or expiring) without affecting the funding workflow. With the use of a funding account number, we

eliminate the need for account maintenance to support continuous funding by the State. Funds will automatically be loaded to the employee's most recent card in our system.

c. The cardholder is required to contact DAS payroll with any address changes. DAS Payroll will use the bidder's online solution to make the change. Describe bidder's online address change process.

Authorized DAS administrators will continue to use the U.S. Bank administrative portal to update cardholders' addresses. DAS administrators can access the Card Account Detail report to verify current cardholder addresses. Then, the administrator simply logs in, searches for the cardholder by name and/or unique identifier (i.e., 10-digit card ID, Social Security number), then selects "Edit Cardholder Information" (shown below ) to update the address.



d. DAS payroll must have an inventory of prepaid cards available for initial enrollment and replacement cards. Describe bidder's ability to provide an inventory of blank cards to DAS payroll.

Instant issue cards can be kept at your locations for immediate issuance including distribution to first day employees. This will allow for the first paycheck to be placed on the card. The administrative portal allows for real-time access to new account enrollments and funding. Instant issue cards may also be issued as replacements for lost or stolen cards.

e. Describe the process to transfer funds from a lost or stolen card to a replacement card.

If a card is lost, stolen or damaged, cardholders report it at any time by calling the 24/7 customer service line. After the representative verifies the cardholder's identity, the missing card is deactivated, and the new card initiated. Reissued personalized cards are typically mailed within two business days. Upon receipt of the reissued card, the cardholder will be instructed activate the new card via IVR or the website.

Alternatively, if instant issue cards are used, an employee may obtain a replacement card from your administrator and then call our customer service center to link the new card to their existing account. The new instant issue card can be used permanently by the employee or they may request a personalized card be sent to them, at no cost, as a replacement.

Upon card activation, our platform will link the new card number to the existing card's funding account number. Funds are automatically transferred from the old card to the new card upon activation and are available for immediate use.

# Agency-Specific Technical Requirements Nebraska University (NU) & Nebraska State College System (NSCS)- Payrolls

## **Current Process for NU and NSCS – Payrolls:**

**Program Description:** The Payroll prepaid card program allows NU and NSCS to offer employees an alternative option for receiving pay should they not have an established checking or savings account for direct deposit.

Currently, NU has many employees receiving pay as direct deposit(s) and NSCS has 100% of employees receiving pay as direct deposit(s). On average NU has approximately 15 warrants per month. The payroll card has been an asset in reducing some of these recurring warrants. In addition, the payroll card offers the cardholders more personal control and security than a warrant.

## **Current Enrollment process:**

Participating employee completes a single paper form at their campus/college payroll department. The enrollment/setup form is required to input information into payroll system and establish the payroll card with the contractor. Completed forms are remitted to centralized offices at NU & NSCS. Identified staff then utilize the contractor's website to request a card and build a profile. Once an employee is set up, the contractor sends the payroll card and applicable information directly to the employee.

## **Future enrollment process:**

NU & NSCS is interested in an electronic method which would enable the enrollment data to flow to the contractor as well as properly set the employee up in the contractor's system. Once the payroll card is set-up, all communication relevant to the activation of the card and any other information regarding card usage, replacement, etc. would be the responsibility of the contractor. Employees must have access to update personal card information with the contractor.

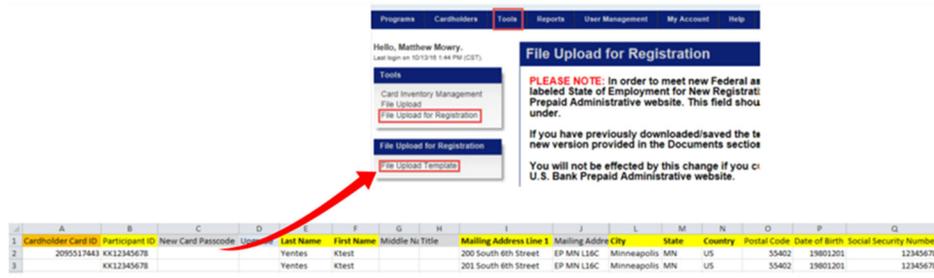
## **Bidder must respond in a detailed manner to the following agency-specific requirements for University of Nebraska.**

a. Detail the bidder's ability to accept enrollment information from NU & NSCS based on the above information.

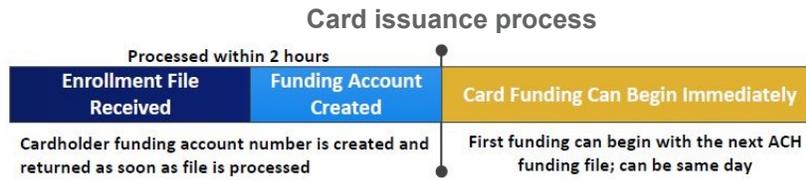
U.S. Bank will continue to accept enrollment details for the NU Focus Card program using the established methods, and for the NSCS program once it goes live. Once the enrollment information is collected, your team can easily enroll all card program participants using one of the following options:

- **Administrative portal**
  - **Manual data entry** – Employees can be individually enrolled directly on the administrative portal, allowing for near real-time enrollments.

- **Batch file upload** – Multiple employees can be enrolled at one time by uploading a CSV file containing all required information. Once the file is processed, the card account is created, allowing cards to be funded immediately.



Once a new account enrollment file is received from NU or NSCS, a new card account is created for each record immediately upon processing the file. Individual funding account numbers are created and provided back to NU or NSCS in the enrollment acknowledgment file that is sent to NU or NSCS within two hours or less of processing the file. NU or NSCS can begin funding the Focus Card accounts immediately upon receipt of the acknowledgement file, even the same day on newly established accounts.



The card order is then sent to our card provider who will produce and ship personalized cards the next business day after receiving the enrollment data file (provided we received the file by 5:00 a.m. CT with the relevant information on the first business day). Cards are shipped first-class mail via the U.S. Postal Service. This process allows for us to process enrollments and mail completed card the next business day. Cardholders are instructed to activate their card upon receipt.

We welcome the opportunity to discuss options for future enrollments and how we can help NU and NSCS automate the enrollment process.

b. NU and NSCS employees are responsible to update their card information with the contractor. Describe bidder's process to update card information.

NU and NSCS employees will continue to have the ability to update their card information such as address, phone number and email address via the Focus Card website or by calling customer service and speaking with a representative.

c. NU and NSCS requires a monthly demographic report electronically. Describe available reports and ad hoc reporting available.

NU and NSCS administrators will continue to have access to our full suite of standard reports via the administrative portal, along with our monthly metric report via email and ad reporting as needed. Demographic information is included in the Card Account Detail report.

Below is a list of our standard Focus Card reports:

Reporting Overview	
Report Name	Description
<b>Card Order</b>	Lists card IDs for Instant Issue card orders to allow you to verify that the card numbers assigned to cardholders are valid.
<b>Card Load</b>	Provides information regarding the loads and reversals made to/from cardholder accounts including ACH, batch and funding/adjustment, and account transfers.
<b>Card Activity Summary</b>	Provides a summary count of card registrations, activations, loads and the dollar amount of loads.
<b>Card Activity Detailed</b>	Provides a summary count of card loads, ATM, POS, card-to-card transactions and product enrollments, along with the dollar amounts for applicable transactions.
<b>Card Status</b>	Provides a summary of the card count, card status, upgrades, downgrades and replacement requests for a program.
<b>Funding Reject</b>	Lists cardholder accounts where loads have been rejected.
<b>Card Account Detail</b>	Provides a summary of location(s), inventory points and cardholder information such as account and routing numbers, card ID, name, address, card status, mail date, fulfillment date, registration date, activation date and last load date.
<b>Cardholder Information Exception</b>	Lists cardholder accounts with incomplete or incorrect cardholder data, such as cardholder accounts with P.O. boxes as the legal/physical addresses, or invalid Social Security numbers, dates of birth or ZIP codes.
<b>Cardholder ID Verification Status</b>	Lists cardholder accounts requiring additional information for the ID verification process.
<b>Account Reconciliation</b>	Provides the beginning and ending balances for your funding and adjustment accounts and all debits and credits within the period for batch and online manual payments.

# Agency-Specific Technical Requirements University OF Nebraska Medical Center (UNMC)

UNMC uses reward cards for clinical trials and research participants. An email is sent to the contractor to request cards in specific denominations.

a. Contractor must provide reward cards requested by UNMC in the correct denomination. Describe bidder's process for requesting cards.

U.S. Bank will continue to accept orders for Rewards Cards from UNMC using the established process. The UNMC administrator will fill out the Rewards Card Corporate Order Form and send it via email to your relationship manager, Kelli Keller. Upon receipt of the order form, U.S. Bank will process the order and send the requested cards to UNMC at the designated address.



b. Detail the timeline from when the contractor receives the request to when cards are shipped.

Rewards Cards are shipped within six business days of receipt of the card order; however, we typically process and mail cards to UNMC in less than six days.

c. Describe the activation process for the reward cards.

Recipients can begin using their Rewards Card immediately. They simply call our toll-free number or go online to activate the card and select a PIN (a security feature specifically designed to protect the card during shipment). The toll-free number and website address are printed on the card carrier included with the card.

d. Detail how the cardholder can request the card balance.

Cardholders can obtain the card balance by calling the toll-free customer service number or visiting the website, both of which are printed on the back of the card.

e. Detail how the cardholder can withdraw the balance off their card.

The Rewards Card can be used for signature-based and PIN-based point of sale (POS) purchases, including grocery stores, convenience stores and big box stores, and anywhere else Visa is accepted in the United States. For complete flexibility, cardholders can also use their cards to make online and mail order purchases. Rewards Card cannot be used to withdraw cash at an ATM or bank branch location.

Most POS systems will allow a specific amount to be tendered for credit/debit transactions, including "to the penny." In such a transaction, the Rewards Card is tendered first with the cashier entering the exact amount the cardholder specifies, up to the full card balance. The remaining balance of the sale is then finalized with another form of payment – cash, check or credit card.

# Request for Proposal for Contractual Services

## REQUEST FOR PROPOSAL FOR CONTRACTUAL SERVICES FORM

### BIDDER MUST COMPLETE THE FOLLOWING

By signing this Request for Proposal for Contractual Services form, the bidder guarantees compliance with the procedures stated in this Solicitation and agrees to the terms and conditions unless otherwise indicated in writing and certifies that bidder maintains a drug free workplace.

Per Nebraska’s Transparency in Government Procurement Act, Neb. Rev Stat § 73-603 DAS is required to collect statistical information regarding the number of contracts awarded to Nebraska Contractors. This information is for statistical purposes only and will not be considered for contract award purposes.

**NEBRASKA CONTRACTOR AFFIDAVIT:** Bidder hereby attests that bidder is a Nebraska Contractor. “Nebraska Contractor” shall mean any bidder who has maintained a bona fide place of business and at least one employee within this state for at least the six (6) months immediately preceding the posting date of this Solicitation.

\_\_\_\_\_ I hereby certify that I am a Resident disabled veteran or business located in a designated enterprise zone in accordance with Neb. Rev. Stat. § 73-107 and wish to have preference, if applicable, considered in the award of this contract.

\_\_\_\_\_ I hereby certify that I am a blind person licensed by the Commission for the Blind & Visually Impaired in accordance with Neb. Rev. Stat. §71-8611 and wish to have preference considered in the award of this contract.

### FORM MUST BE SIGNED USING INK OR VIA DOCUSIGN

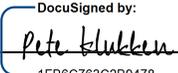
FIRM:	U.S. Bank National Association
COMPLETE ADDRESS:	200 South 6th Street, Minneapolis, MN 55402
TELEPHONE NUMBER:	904.470.1990
FAX NUMBER:	612.973.2918
DATE:	April 8, 2022
SIGNATURE:	<small>DocuSigned by:</small> 
TYPED NAME & TITLE OF SIGNER:	<small>1FB8C763C2B0478</small> Peter Klukken, Senior Vice President, General Manager

Exhibit A

# Terms and Conditions Sections II - IV

**II. TERMS AND CONDITIONS**

**Bidders should complete Sections II through VI as part of their proposal.** Bidder is expected to read the Terms and Conditions and should initial either accept, reject, or reject and provide alternative language for each clause. The bidder should also provide an explanation of why the bidder rejected the clause or rejected the clause and provided alternate language. By signing the solicitation, bidder is agreeing to be legally bound by all the accepted terms and conditions, and any proposed alternative terms and conditions submitted with the proposal. The State reserves the right to negotiate rejected or proposed alternative language. If the State and bidder fail to agree on the final Terms and Conditions, the State reserves the right to reject the proposal. The State of Nebraska is soliciting proposals in response to this solicitation. The State of Nebraska reserves the right to reject proposals that attempt to substitute the bidder’s commercial contracts and/or documents for this solicitation.

The bidder should submit with their proposal any license, user agreement, service level agreement, or similar documents that the bidder wants incorporated in the Contract. The State will not consider incorporation of any document not submitted with the bidder’s proposal as the document will not have been included in the evaluation process. These documents shall be subject to negotiation and will be incorporated as addendums if agreed to by the Parties.

If a conflict or ambiguity arises after the Addendum to Contract Award have been negotiated and agreed to, the Addendum to Contract Award shall be interpreted as follows:

1. If only one Party has a particular clause, then that clause shall control;
2. If both Parties have a similar clause, but the clauses do not conflict, the clauses shall be read together;
3. If both Parties have a similar clause, but the clauses conflict, the State’s clause shall control.

**A. GENERAL**

Accept (Initial)	Reject (Initial)	Reject & Provide Alternative within Solicitation Response (Initial)	NOTES/COMMENTS:
JCJ			

The contract resulting from this solicitation shall incorporate the following documents:

1. Request for Proposal and Addenda;
2. Amendments to the solicitation;
3. Questions and Answers;
4. Bidder’s proposal (Solicitation and properly submitted documents);
5. The executed Contract and Addendum One to Contract, if applicable; and,
6. Amendments/Addendums to the Contract.

These documents constitute the entirety of the contract.

Unless otherwise specifically stated in a future contract amendment or addenda, in case of any conflict between the incorporated documents, the documents shall govern in the following order of preference with number one (1) receiving preference over all other documents and with each lower numbered document having preference over any higher numbered document: 1) Amendment to the executed Contract with the most recent dated amendment having the highest priority, 2) executed Contract and any attached Addenda, 3) Amendments to solicitation and any Questions and Answers, 4) the original solicitation document and any Addenda, and 5) the Contractor’s submitted Proposal.

Any ambiguity or conflict in the contract discovered after its execution, not otherwise addressed herein, shall be resolved in accordance with the rules of contract interpretation as established in the State of Nebraska.

**B. NOTIFICATION**

Accept (Initial)	Reject (Initial)	Reject & Provide Alternative within Solicitation Response (Initial)	NOTES/COMMENTS:
JCJ			

Contractor and State shall identify the contract manager who shall serve as the point of contact for the executed contract.

Communications regarding the executed contract shall be in writing and shall be deemed to have been given if delivered personally, electronically or mailed, by U.S. Mail, postage prepaid, return receipt requested, to the parties at their respective addresses set forth below, or at such other addresses as may be specified in writing by either of the parties. All notices, requests, or communications shall be deemed effective upon personal delivery or five (5) calendar days following deposit in the mail.

Either party may change its address for notification purposes by giving notice of the change and setting forth the new address and an effective date.

**C. PROCUREMENT CONTRACTS OFFICER'S (PCO) REPRESENTATIVE**

The State reserves the right to appoint a PCO's Representative to manage [or assist the PCO in managing] the contract on behalf of the State. The PCO's Representative will be appointed in writing, and the appointment document will specify the extent of the PCO's Representative authority and responsibilities. If a PCO's Representative is appointed, the Contractor will be provided a copy of the appointment document and is expected to cooperate accordingly with the PCO's Representative. The PCO's Representative has no authority to bind the State to a contract, amendment, addendum, or other change or addition to the contract.

**D. GOVERNING LAW (Statutory)**

Notwithstanding any other provision of this contract, or any amendment or addendum(s) entered into contemporaneously or at a later time, the parties understand and agree that, (1) the State of Nebraska is a sovereign state and its authority to contract is therefore subject to limitation by the State's Constitution, statutes, common law, and regulation; (2) this contract will be interpreted and enforced under the laws of the State of Nebraska; (3) any action to enforce the provisions of this agreement must be brought in the State of Nebraska per state law; (4) the person signing this contract on behalf of the State of Nebraska does not have the authority to waive the State's sovereign immunity, statutes, common law, or regulations; (5) the indemnity, limitation of liability, remedy, and other similar provisions of the final contract, if any, are entered into subject to the State's Constitution, statutes, common law, regulations, and sovereign immunity; and, (6) all terms and conditions of the final contract, including but not limited to the clauses concerning third party use, licenses, warranties, limitations of liability, governing law and venue, usage verification, indemnity, liability, remedy or other similar provisions of the final contract are entered into specifically subject to the State's Constitution, statutes, common law, regulations, and sovereign immunity.

The Parties must comply with all applicable local, state, and federal laws, ordinances, rules, orders, and regulations.

**E. BEGINNING OF WORK**

The awarded bidder shall not commence any billable work until a valid contract has been fully executed by the State. The awarded bidder will be notified in writing when work may begin.

**F. AMENDMENT**

This Contract may be amended only in writing, within scope, upon the agreement of both parties.

**G. CHANGE ORDERS OR SUBSTITUTIONS**

Accept (Initial)	Reject (Initial)	Reject & Provide Alternative within Solicitation Response (Initial)	NOTES/COMMENTS:
JCJ			

The State and the Contractor, upon the written agreement, may make changes to the contract within the general scope of the solicitation. Changes may involve specifications, the quantity of work, or such other items as the State may find necessary or desirable. Corrections of any deliverable, service, or work required pursuant to the contract shall not be deemed a change. The Contractor may not claim forfeiture of the contract by reasons of such changes.

The Contractor shall prepare a written description of the work required due to the change and an itemized cost sheet for the change. Changes in work and the amount of compensation to be paid to the Contractor shall be determined in accordance with applicable unit prices if any, a pro-rated value, or through negotiations. The State shall not incur a price increase for changes that should have been included in the Contractor's proposal, were foreseeable, or result from difficulties with or failure of the Contractor's proposal or performance.

No change shall be implemented by the Contractor until approved by the State, and the Contract is amended to reflect the change and associated costs, if any. If there is a dispute regarding the cost, but both parties agree that immediate implementation is necessary, the change may be implemented, and cost negotiations may continue with both Parties retaining all remedies under the contract and law.

In the event any product is discontinued or replaced upon mutual consent during the contract period or prior to delivery, the State reserves the right to amend the contract or purchase order to include the alternate product at the same price.

**\*\*\*Contractor will not substitute any item that has been awarded without prior written approval of SPB\*\*\***

**H. VENDOR PERFORMANCE REPORT(S)**

Accept (Initial)	Reject (Initial)	Reject & Provide Alternative within Solicitation Response (Initial)	NOTES/COMMENTS:
JCJ			

The State may document any instance(s) of products or services delivered or performed which exceed or fail to meet the terms of the purchase order, contract, and/or solicitation specifications. The State Purchasing Bureau may contact the Vendor regarding any such report. Vendor performance report(s) will become a part of the permanent record of the Vendor.

**I. NOTICE OF POTENTIAL CONTRACTOR BREACH**

Accept (Initial)	Reject (Initial)	Reject & Provide Alternative within Solicitation Response (Initial)	NOTES/COMMENTS:
		JCJ	Request revision to replace 'immediate' with 'prompt' to allow Contractor a reasonable amount of time to assemble written notice.

If Contractor breaches the contract or anticipates breaching the contract, the Contractor shall immediatepromptly give written notice to the State. The notice shall explain the breach or potential breach, a proposed cure, and may include a request for a waiver of the breach if so desired. The State may, in its discretion, temporarily or permanently waive the breach. By granting a waiver, the State does not forfeit any rights or remedies to which the

State is entitled by law or equity, or pursuant to the provisions of the contract. Failure to give immediate prompt notice, however, may be grounds for denial of any request for a waiver of a breach.

**J. BREACH**

Accept (Initial)	Reject (Initial)	Reject & Provide Alternative within Solicitation Response (Initial)	NOTES/COMMENTS:
		JCJ	Request discussion around this section to address a reasonable limitation on potential damages.

Either Party may terminate the contract, in whole or in part, if the other Party breaches its duty to perform its obligations under the contract in a timely and proper manner. Termination requires written notice of default and a thirty (30) calendar day (or longer at the non-breaching Party's discretion considering the gravity and nature of the default) cure period. Said notice shall be delivered by Certified Mail, Return Receipt Requested, or in person with proof of delivery. ~~In case of default of the Contractor, the State may contract the service from other sources and hold the Contractor responsible for any excess cost occasioned thereby. The State may recover from the Contractor as damages the difference between the costs of covering the breach.~~ Notwithstanding any clause to the contrary, the State may also recover the contract price together with any incidental or consequential damages defined in UCC Section 2-715, but less expenses saved in consequence of Contractor's breach.

The State's failure to make payment shall not be a breach, and the Contractor shall retain all available statutory remedies and protections.

**K. NON-WAIVER OF BREACH**

Accept (Initial)	Reject (Initial)	Reject & Provide Alternative within Solicitation Response (Initial)	NOTES/COMMENTS:
JCJ			

Allowing time to cure or the acceptance of late performance with or without objection or reservation by a Party shall not waive any rights of the Party including, but not limited to the right to immediately terminate the contract for the same or a different breach or constitute a waiver of the requirement of timely performance of any obligations remaining to be performed.

**L. SEVERABILITY**

Accept (Initial)	Reject (Initial)	Reject & Provide Alternative within Solicitation Response (Initial)	NOTES/COMMENTS:
JCJ			

If any term or condition of the contract is declared by a court of competent jurisdiction to be illegal or in conflict with any law, the validity of the remaining terms and conditions shall not be affected, and the rights and obligations of the parties shall be construed and enforced as if the contract did not contain the provision held to be invalid or illegal.

**M. INDEMNIFICATION**

Accept (Initial)	Reject (Initial)	Reject & Provide Alternative within Solicitation Response (Initial)	NOTES/COMMENTS:
		JCJ	A gross negligence standard is more appropriate for this type of relationship.

**1. GENERAL**

The Contractor agrees to defend, indemnify, and hold harmless the State and its employees, volunteers, agents, and its elected and appointed officials (“the indemnified parties”) from and against any and all third party claims, liens, demands, damages, liability, actions, causes of action, losses, judgments, costs, and expenses of every nature, including investigation costs and expenses, settlement costs, and attorney fees and expenses (“the claims”), sustained or asserted against the State for personal injury, death, or property loss or damage, arising out of, resulting from, or attributable to the willful misconduct or gross, negligence, ~~error, or omission~~ of the Contractor, its employees, subcontractors, consultants, representatives, and agents, resulting from this contract, except to the extent such Contractor liability is attenuated by any action of the State which directly and proximately contributed to the claims.

**2. INTELLECTUAL PROPERTY**

The Contractor agrees it will, at its sole cost and expense, defend, indemnify, and hold harmless the indemnified parties from and against any and all claims, to the extent such claims arise out of, result from, or are attributable to, the actual or alleged infringement or misappropriation of any patent, copyright, trade secret, trademark, or confidential information of any third party by the Contractor or its employees, subcontractors, consultants, representatives, and agents; provided, however, the State gives the Contractor prompt notice in writing of the claim. The Contractor may not settle any infringement claim that will affect the State’s use of the Licensed Software without the State’s prior written consent, which consent may be withheld for any reason.

If a judgment or settlement is obtained or reasonably anticipated against the State’s use of any intellectual property for which the Contractor has indemnified the State, the Contractor shall, at the Contractor’s sole cost and expense, promptly modify the item or items which were determined to be infringing, acquire a license or licenses on the State’s behalf to provide the necessary rights to the State to eliminate the infringement, or provide the State with a non-infringing substitute that provides the State the same functionality. At the State’s election, the actual or anticipated judgment may be treated as a breach of warranty by the Contractor, and the State may receive the remedies provided under this solicitation.

**3. PERSONNEL**

The Contractor shall, at its expense, indemnify and hold harmless the indemnified parties from and against any claim with respect to withholding taxes, worker’s compensation, employee benefits, or any other claim, demand, liability, damage, or loss of any nature relating to any of the personnel, including subcontractor’s and employees, provided by the Contractor.

**4. SELF-INSURANCE**

The State of Nebraska is self-insured for any loss and purchases excess insurance coverage pursuant to Neb. Rev. Stat. § 81-8,239.01 (Reissue 2008). If there is a presumed loss under the provisions of this agreement, Contractor may file a claim with the Office of Risk Management pursuant to Neb. Rev. Stat. §§ 81-8,829 – 81-8,306 for review by the State Claims Board. The State retains all rights and immunities under the State Miscellaneous (§81-8,294), Tort (§81-8,209), and Contract Claim Acts (§81-8,302), as outlined in Neb. Rev. Stat. § 81-8,209 et seq. and under any other provisions of law and accepts liability under this agreement to the extent provided by law.

**5.** The Parties acknowledge that Attorney General for the State of Nebraska is required by statute to represent the legal interests of the State, and that any provision of this indemnity clause is subject to the statutory authority of the Attorney General.

**N. ATTORNEY'S FEES**

Accept (Initial)	Reject (Initial)	Reject & Provide Alternative within Solicitation Response (Initial)	NOTES/COMMENTS:
JCJ			

In the event of any litigation, appeal, or other legal action to enforce any provision of the contract, the Parties agree to pay all expenses of such action, as permitted by law and if ordered by the court, including attorney's fees and costs, if the other Party prevails.

**O. PERFORMANCE BOND**

Accept (Initial)	Reject (Initial)	Reject & Provide Alternative within Solicitation Response (Initial)	NOTES/COMMENTS:
JCJ			

The Contractor will be required to supply a bond executed by a corporation authorized to contract surety in the State of Nebraska, payable to the State of Nebraska, which shall be valid for the life of the contract to include any renewal and/or extension periods. The amount of the bond must be for \$250,000. The bond will guarantee that the Contractor will faithfully perform all requirements, terms and conditions of the contract. Failure to comply shall be grounds for forfeiture of the bond as liquidated damages. Amount of forfeiture will be determined by the agency based on loss to the State. The bond will be returned when the contract has been satisfactorily completed as solely determined by the State, after termination or expiration of the contract.

**P. LIQUIDATED DAMAGES**

Accept (Initial)	Reject (Initial)	Reject & Provide Alternative within Solicitation Response (Initial)	NOTES/COMMENTS:
	JCJ		USB is open to negotiating liquidated damages and performance criteria related thereto. An in-depth conversation is anticipated regarding this section P.

The State and the contractor agree that actual damages from failure to perform certain requirements in any contract executed pursuant to this RFP are difficult to accurately estimate, there has been a reasonable effort by parties to fix the amount of compensation that is due under the contract, and that it is possible to identify an amount of liquidated damages for the failure to perform those requirements that is proportionate to the actual damages that the State would anticipate as a result of the failure.

In lieu of actual damages, the State and the contractor shall agree to a schedule of fees for failure to perform certain requirements in any contract executed pursuant to this RFP.

**The following is the required schedule of liquated damages in the form of fees for failure to perform certain requirements.**

These fees are categorized as follows:

- Standard**      \$ 1,000 per ~~24 hours~~month
- High**            \$ 2,500 per ~~24 hours~~month
- Critical**        \$ 5,000 per ~~24 hours~~month

1. **Unresolved Requirements:**
  - a. All Standard and High category requirements will move to Critical level of liquidated damages if not resolved within ~~48 hours~~promptly after notification to the contractor.
  - b. All Critical category requirements will double in liquidated damages payment if not resolved within ~~24 hours~~promptly after notification to the contractor.

2. **File Transmission:**

A file for batch enrollment is typically returned to the sender between 30 and 90 minutes of receipt of the file. The file will include identical information that was sent by the State, a card enrollment report, and a rejected card report. Upon being notified by the Program Lead or the State Treasurer's Office that a file has not been received within two hours of transmission of the file, contractor will resolve the situation within one business day by transmitting the file or pay liquidated damages to the affected programs.

**Category: Standard**

3. **Monthly/Annual Reporting**

~~Within three business days of~~If contractor ~~being~~is notified by the State that a monthly/annual report has not been provided as required under Business Requirements of the RFP, contractor will promptly resolve the situation by providing the required reporting or pay the liquidated damages to the State.

**Category: Standard**

4. **"Go Live" Date:**

Contractor will be ready to issue cards on behalf of the State by the close of the business day mutually agreed upon as the go live date of services under this RFP, unless either party provides at least a three working day notice that "go live" date shall be delayed.

For existing card programs, outlined in this RFP, the contractor will implement the card programs and deliver services at transition time on or before the "go live" date or pay liquidated damages to the program(s).

For new programs implemented under this RFP, the contractor will only be entitled to one extension per program before liquidated damages may be imposed.

If the State requests any changes to the scope of work, service offering, or functionality of the card program during the implementation process, contractor will notify the program lead and the State Treasurer's Office if the requested changes will delay the "go live" date.

**Category: Standard**

5. **Card Issuance:**

Upon being notified by the Program Lead or the State Treasurer's Office that a card or batch of cards was not issued within two business days of the program submitting an enrollment file to the contractor no later than 5:00 PM prevailing Central Time, contractor will pay to have the affected cards expedited to the cardholders. If the cards are not expedited to the cardholders within two business days after the initial notice by the State that the cards were not issued, contractor will pay liquidated damages for each ~~day~~month one or more cards remains unissued to the affected program(s).

**Category: Standard**

6. **Customer Service – Availability:**

Customer service availability will be 99% each month as measured by a mutually agreed upon Contractor Performance Monitoring Tool. Availability is defined as the network infrastructure at the Contractor Data Center for ARU and IVR services. Monthly availability is calculated for 24x7 x the number of days in the month less scheduled hours of maintenance.

Scheduled hours of availability shall exclude (1) scheduled outages for which the Contractor needs to perform, regular technical maintenance, other planned outages up to one (1) per month, or if equipment maintenance meets pre-arranged agreement or during upgrades.

In the event the Contractor provides customer service under the contract through a different provide, comparable availability will be maintained. Any change in the scheduled hours of availability needs to be approved by the State, approval will not be unreasonably withheld.

Contractor will pay liquidated damages to the State for each month that the monthly Customer Service availability (with exceptions provided above) was not met.

**Category: High**

**7. Customer Service – Average Speed of Answer**

85% of inbound calls for participating program cardholders shall be answered within 30 seconds. Average speed of answer will be calculated based on total calls for the month, less cards that abandon before 15 seconds. Contractor will pay liquidated damage to the State Treasurer's Office for each month that the Average Speed of Answer threshold was not met.

**Category: High**

**8. Daily Reporting:**

Report of new cards issued or rejected, newly activated accounts, name and address changes made by contractor, reconciliation, and rejection reports for ACH transactions, and undeliverable cards, are due daily on a business day basis not later than one business day after the day of the activity reported. ~~Within one business day of being~~ notified by the State that a daily report was not provided when it was due, contractor will promptly resolve the situation by making the report available or pay liquidated damages.

**Category: High**

**9. Acceptance of File Transmissions/Acceptance of Web Enrollment:**

If the contractor's system was not available to accept file transmissions or enrollment via the contractor run website, contractor will promptly resolve the situation ~~within one business day~~ after notification by the State or pay liquidated damages to the affected program(s).

**Category: Critical**

**10. ACH Posting:**

Contractor will post funds to cards prior to 8:00 AM prevailing in Central Time on the ACH effective date. If the contractor has received a file originated by the State and delivered through the banking network and notified that funds were not posted to the cards by 8:00 AM on the ACH effective date, contractor will promptly make funds available ~~by the close of business day on the ACH effective date (6:00 PM prevailing Central Time)~~ or pay liquidated damages to the affected program(s).

**Category: Critical**

**11. Turnover File:**

A file of active cardholders for each program will be made available to the State, by a secure website, in Microsoft Excel spreadsheet format by the close of the fifteenth business day after the contractor receives a written request from State to provide the report to the State.

Information to be included in the file includes cardholder name, SSN, address, unique cardholder identifier, mother's maiden name (if any), and current card status. If a file is not provided to the State within 15 business days of written request from the State, and provided the State notified contractor of intent to terminate the contract in accordance with language in the Agreement between the parties, contractor will pay liquidated damages.

**Category: Critical**

As to any liquidated damages owing hereunder, contractor will pay liquidated damages to the State by the tenth (10<sup>th</sup>) business day of the month following the month that they damages were reported to the contractor. The State has 60 days after the incident to contact the contractor to pay liquidated damages.

The State Treasurer, at his/her discretion, may waive a liquidated damage payment.

**Q. ASSIGNMENT, SALE, OR MERGER**

Accept (Initial)	Reject (Initial)	Reject & Provide Alternative within Solicitation Response (Initial)	NOTES/COMMENTS:
JCJ			

Either Party may assign the contract upon mutual written agreement of the other Party. Such agreement shall not be unreasonably withheld.

The Contractor retains the right to enter into a sale, merger, acquisition, internal reorganization, or similar transaction involving Contractor's business. Contractor agrees to cooperate with the State in executing amendments to the contract to allow for the transaction. If a third party or entity is involved in the transaction, the Contractor will remain responsible for performance of the contract until such time as the person or entity involved in the transaction agrees in writing to be contractually bound by this contract and perform all obligations of the contract.

**R. CONTRACTING WITH OTHER NEBRASKA POLITICAL SUB-DIVISIONS OF THE STATE OR ANOTHER STATE**

Accept (Initial)	Reject (Initial)	Reject & Provide Alternative within Solicitation Response (Initial)	NOTES/COMMENTS:
JCJ			

The Contractor may, but shall not be required to, allow any state agency, board, commission, the University of Nebraska, the Nebraska State colleges, the courts, the Legislature, or any other office or agency established by the Constitution of Nebraska to use this contract. The terms and conditions, including price, of the contract may not be amended. The State shall not be contractually obligated or liable for any contract entered into pursuant to this clause. A listing of Nebraska political subdivisions may be found at the website of the Nebraska Auditor of Public Accounts.

The Contractor may, but shall not be required to, allow other states, agencies or divisions of other states, or political subdivisions of other states to use this contract. The terms and conditions, including price, of this contract shall apply to any such contract, but may be amended upon mutual consent of the Parties. The State of Nebraska shall not be contractually or otherwise obligated or liable under any contract entered into pursuant to this clause. The State shall be notified if a contract is executed based upon this contract.

**S. FORCE MAJEURE**

Accept (Initial)	Reject (Initial)	Reject & Provide Alternative within Solicitation Response (Initial)	NOTES/COMMENTS:
		JCJ	Request revision to replace 'immediate' with 'prompt' to allow Contractor a reasonable amount of time to assemble written notice.

Neither Party shall be liable for any costs or damages, or for default resulting from its inability to perform any of its obligations under the contract due to a natural or manmade event outside the control and not the fault of the affected Party ("Force Majeure Event"). The Party so affected shall ~~immediately~~ promptly make a written request for relief to the other Party and shall have the burden of proof to justify the request. The other Party may grant the relief requested; relief may not be unreasonably withheld. Labor disputes with the impacted Party's own employees will not be considered a Force Majeure Event.

**T. CONFIDENTIALITY**

Accept (Initial)	Reject (Initial)	Reject & Provide Alternative within Solicitation Response (Initial)	NOTES/COMMENTS:
		JCJ	Request revision to replace 'immediately' with 'prompt' to allow Contractor a reasonable amount of time to assemble written notice.

All materials and information provided by the Parties or acquired by a Party on behalf of the other Party shall be regarded as confidential information. All materials and information provided or acquired shall be handled in accordance with federal and state law, and ethical standards. Should said confidentiality be breached by a Party, the Party shall notify the other Party immediately-promptly of said breach and take immediate-prompt corrective action.

It is incumbent upon the Parties to inform their officers and employees of the penalties for improper disclosure imposed by the Privacy Act of 1974, 5 U.S.C. 552a. Specifically, 5 U.S.C. 552a (i)(1), which is made applicable by 5 U.S.C. 552a (m)(1), provides that any officer or employee, who by virtue of his/her employment or official position has possession of or access to agency records which contain individually identifiable information, the disclosure of which is prohibited by the Privacy Act or regulations established thereunder, and who knowing that disclosure of the specific material is prohibited, willfully discloses the material in any manner to any person or agency not entitled to receive it, shall be guilty of a misdemeanor and fined not more than \$5,000.

**U. EARLY TERMINATION**

Accept (Initial)	Reject (Initial)	Reject & Provide Alternative within Solicitation Response (Initial)	NOTES/COMMENTS:
JCJ			

The contract may be terminated as follows:

1. The State and the Contractor, by mutual written agreement, may terminate the contract at any time.
2. The State, in its sole discretion, may terminate the contract for any reason upon thirty (30) calendar day's written notice to the Contractor. Such termination shall not relieve the Contractor of warranty or other service obligations incurred under the terms of the contract. In the event of termination, the Contractor shall be entitled to payment, determined on a pro rata basis, for products or services satisfactorily performed or provided.
3. The State may terminate the contract immediately for the following reasons:
  - a. if directed to do so by statute;
  - b. Contractor has made an assignment for the benefit of creditors, has admitted in writing its inability to pay debts as they mature, or has ceased operating in the normal course of business;
  - c. a trustee or receiver of the Contractor or of any substantial part of the Contractor's assets has been appointed by a court;
  - d. fraud, misappropriation, embezzlement, malfeasance, misfeasance, or illegal conduct pertaining to performance under the contract by its Contractor, its employees, officers, directors, or shareholders;
  - e. an involuntary proceeding has been commenced by any Party against the Contractor under any one of the chapters of Title 11 of the United States Code and (i) the proceeding has been pending for at least sixty (60) calendar days; or (ii) the Contractor has consented, either expressly or by operation of law, to the entry of an order for relief; or (iii) the Contractor has been decreed or adjudged a debtor;
  - f. a voluntary petition has been filed by the Contractor under any of the chapters of Title 11 of the United States Code;
  - g. Contractor intentionally discloses confidential information;
  - h. Contractor has or announces it will discontinue support of the deliverable; and,
  - i. In the event funding is no longer available.

**V. CONTRACT CLOSEOUT**

Accept (Initial)	Reject (Initial)	Reject & Provide Alternative within Solicitation Response (Initial)	NOTES/COMMENTS:
JCJ			

Upon contract closeout for any reason the Contractor shall within 30 days, unless stated otherwise herein:

1. Transfer all completed or partially completed deliverables to the State;
2. Transfer ownership and title to all completed or partially completed deliverables to the State;
3. Return to the State all information and data unless the Contractor is permitted to keep the information or data by contract or rule of law. Contractor may retain one copy of any information or data as required to comply with applicable work product documentation standards or as are automatically retained in the course of Contractor's routine back up procedures;
4. Cooperate with any successor Contractor, person or entity in the assumption of any or all of the obligations of this contract;
5. Cooperate with any successor Contractor, person or entity with the transfer of information or data related to this contract;
6. Return or vacate any state owned real or personal property; and,
7. Return all data in a mutually acceptable format and manner.

Nothing in this Section should be construed to require the Contractor to surrender intellectual property, real or personal property, or information or data owned by the Contractor for which the State has no legal claim.

**III. CONTRACTOR DUTIES**

**A. INDEPENDENT CONTRACTOR / OBLIGATIONS**

Accept (Initial)	Reject (Initial)	Reject & Provide Alternative within Solicitation Response (Initial)	NOTES/COMMENTS:
JCJ			

It is agreed that the Contractor is an independent contractor and that nothing contained herein is intended or should be construed as creating or establishing a relationship of employment, agency, or a partnership.

The Contractor is solely responsible for fulfilling the contract. The Contractor or the Contractor's representative shall be the sole point of contact regarding all contractual matters.

The Contractor shall secure, at its own expense, all personnel required to perform the services under the contract. The personnel the Contractor uses to fulfill the contract shall have no contractual or other legal relationship with the State; they shall not be considered employees of the State and shall not be entitled to any compensation, rights, or benefits from the State, including but not limited to, tenure rights, medical and hospital care, sick and vacation leave, severance pay, or retirement benefits.

By-name personnel commitments made in the Contractor's proposal shall not be changed without the prior written approval of the State. Replacement of these personnel, if approved by the State, shall be with personnel of equal or greater ability and qualifications.

All personnel assigned by the Contractor to the contract shall be employees of the Contractor or a subcontractor and shall be fully qualified to perform the work required herein. Personnel employed by the Contractor or a subcontractor to fulfill the terms of the contract shall remain under the sole direction and control of the Contractor or the subcontractor respectively.

With respect to its employees, the Contractor agrees to be solely responsible for the following:

1. Any and all pay, benefits, and employment taxes and/or other payroll withholding;
2. Any and all vehicles used by the Contractor's employees, including all insurance required by state law;
3. Damages incurred by Contractor's employees within the scope of duties under the contract;
4. Maintaining Workers' Compensation and health insurance that complies with state and federal law and submitting any reports on such insurance to the extent required by governing law;
5. Determining the hours to be worked and the duties to be performed by the Contractor's employees; and,
6. All claims on behalf of any person arising out of employment or alleged employment (including without limit claims of discrimination alleged against the Contractor, its officers, agents, or subcontractors or subcontractor's employees)

If the Contractor intends to utilize any subcontractor, the subcontractor's level of effort, tasks, and time allocation should be clearly defined in the bidder's proposal. The Contractor shall agree that it will not utilize any subcontractors not specifically included in its proposal in the performance of the contract without the prior written authorization of the State.

The State reserves the right to require the Contractor to reassign or remove from the project any Contractor or subcontractor's employees.

Contractor shall insure that the terms and conditions contained in any contract with a subcontractor does not conflict with the terms and conditions of this contract.

The Contractor shall include a similar provision, for the protection of the State, in the contract with any subcontractor engaged to perform work on this contract.

**B. EMPLOYEE WORK ELIGIBILITY STATUS**

Accept (Initial)	Reject (Initial)	Reject & Provide Alternative within Solicitation Response (Initial)	NOTES/COMMENTS:
JCJ			

The Contractor is required and hereby agrees to use a federal immigration verification system to determine the work eligibility status of employees physically performing services within the State of Nebraska. A federal immigration verification system means the electronic verification of the work authorization program authorized by the Illegal Immigration Reform and Immigrant Responsibility Act of 1996, 8 U.S.C. 1324a, known as the E-Verify Program, or an equivalent federal program designated by the United States Department of Homeland Security or other federal agency authorized to verify the work eligibility status of an employee.

If the Contractor is an individual or sole proprietorship, the following applies:

1. The Contractor must complete the United States Citizenship Attestation Form, available on the Department of Administrative Services website at <http://das.nebraska.gov/materiel/purchasing.html>
2. The completed United States Attestation Form should be submitted with the solicitation response.
3. If the Contractor indicates on such attestation form that he or she is a qualified alien, the Contractor agrees to provide the US Citizenship and Immigration Services documentation required to verify the Contractor's lawful presence in the United States using the Systematic Alien Verification for Entitlements (SAVE) Program.
4. The Contractor understands and agrees that lawful presence in the United States is required, and the Contractor may be disqualified, or the contract terminated if such lawful presence cannot be verified as required by Neb. Rev. Stat. §4-108.

**C. COMPLIANCE WITH CIVIL RIGHTS LAWS AND EQUAL OPPORTUNITY EMPLOYMENT / NONDISCRIMINATION (Statutory)**

The Contractor shall comply with all applicable local, state, and federal statutes and regulations regarding civil rights laws and equal opportunity employment. The Nebraska Fair Employment Practice Act prohibits Contractors of the State of Nebraska, and their subcontractors, from discriminating against any employee or applicant for employment, with respect to hire, tenure, terms, conditions, compensation, or privileges of employment because of race, color, religion, sex, disability, marital status, or national origin (Neb. Rev. Stat. §§48-1101 to 48-1125). The Contractor guarantees compliance with the Nebraska Fair Employment Practice Act, and breach of this provision shall be regarded as a material breach of contract. The Contractor shall insert a similar provision in all Subcontracts for goods and services to be covered by any contract resulting from this solicitation.

**D. COOPERATION WITH OTHER CONTRACTORS**

Accept (Initial)	Reject (Initial)	Reject & Provide Alternative within Solicitation Response (Initial)	NOTES/COMMENTS:
	JCJ		Not Applicable

~~Contractor may be required to work with or in close proximity to other contractors or individuals that may be working on same or different projects. The Contractor shall agree to cooperate with such other contractors or individuals and shall not commit or permit any act which may interfere with the performance of work by any other contractor or individual. Contractor is not required to compromise Contractor's intellectual property or proprietary information unless expressly required to do so by this contract.~~

**E. PERMITS, REGULATIONS, LAWS**

Accept (Initial)	Reject (Initial)	Reject & Provide Alternative within Solicitation Response (Initial)	NOTES/COMMENTS:
JCJ			

The contract price shall include the cost of all royalties, licenses, permits, and approvals, whether arising from patents, trademarks, copyrights or otherwise, that are in any way involved in the contract. The Contractor shall obtain and pay for all royalties, licenses, and permits, and approvals necessary for the execution of the contract. The Contractor must guarantee that it has the full legal right to the materials, supplies, equipment, software, and other items used to execute this contract.

**F. OWNERSHIP OF INFORMATION AND DATA / DELIVERABLES**

Accept (Initial)	Reject (Initial)	Reject & Provide Alternative within Solicitation Response (Initial)	NOTES/COMMENTS:
		JCJ	Provides clarification that certain information becomes bank records.

The State shall have the unlimited right to publish, duplicate, use, and disclose all information and data developed or obtained by the Contractor on behalf of the State pursuant to this contract.

The State shall own and hold exclusive title to any deliverable developed as a result of this contract. Contractor shall have no ownership interest or title, and shall not patent, license, or copyright, duplicate, transfer, sell, or exchange, the design, specifications, concept, or deliverable. Notwithstanding the foregoing, the parties understand and agree that records pertaining to the ownership, transactions, and activity relating to an individual's prepaid card accounts represent bank records belonging to Contractor, and Contractor retains all right, title and interest related thereto.

**G. INSURANCE REQUIREMENTS**

Accept (Initial)	Reject (Initial)	Reject & Provide Alternative within Solicitation Response (Initial)	NOTES/COMMENTS:
		JCJ	Clarification edits.

The Contractor shall throughout the term of the contract maintain insurance as specified herein and provide the State a current Certificate of Insurance/Acord Form (COI) verifying the coverage. The Contractor shall not commence work on the contract until the insurance is in place. If Contractor subcontracts any portion of the Contract the Contractor must, throughout the term of the contract, either:

1. Provide equivalent insurance for each subcontractor and provide a COI verifying the coverage for the subcontractor;
2. Require each subcontractor to have equivalent insurance and provide written notice to the State that the Contractor has verified that each subcontractor has the required coverage; or,
3. Provide the State with copies of each subcontractor's Certificate of Insurance evidencing the required coverage.

The Contractor shall not allow any Subcontractor to commence work until the Subcontractor has equivalent insurance. The failure of the State to require a COI, or the failure of the Contractor to provide a COI or require subcontractor insurance shall not limit, relieve, or decrease the liability of the Contractor hereunder.

In the event that any policy written on a claims-made basis terminates or is canceled during the term of the contract

or within ninety (90) days of termination or expiration of the contract, the contractor shall obtain an extended discovery or reporting period, or a new insurance policy, providing coverage required by this contract for the term of the contract and ninety (90) days following termination or expiration of the contract.

If by the terms of any insurance a mandatory deductible is required, or if the Contractor elects to increase the mandatory deductible amount, the Contractor shall be responsible for payment of the amount of the deductible in the event of a paid claim.

Notwithstanding any other clause in this Contract, the State may recover up to the liability limits of the insurance policies required herein.

**1. WORKERS' COMPENSATION INSURANCE**

The Contractor shall take out and maintain during the life of this contract the statutory Workers' Compensation and Employer's Liability Insurance for all of the contractors' employees to be engaged in work on the project under this contract and, in case any such work is sublet, the Contractor shall require the subcontractor similarly to provide Worker's Compensation and Employer's Liability Insurance for all of the subcontractor's employees to be engaged in such work. This policy shall be written to meet the statutory requirements for the state in which the work is to be performed, including Occupational Disease. **The policy shall include a waiver of subrogation in favor of the State. The COI shall contain the mandatory COI subrogation waiver language found hereinafter.** The amounts of such insurance shall not be less than the limits stated hereinafter. For employees working in the State of Nebraska, the policy must be written by an entity authorized by the State of Nebraska Department of Insurance to write Workers' Compensation and Employer's Liability Insurance for Nebraska employees.

**2. COMMERCIAL GENERAL LIABILITY INSURANCE AND COMMERCIAL AUTOMOBILE LIABILITY INSURANCE**

The Contractor shall ~~take out and~~ maintain during the life of this contract such Commercial General Liability Insurance and Commercial Automobile Liability Insurance as shall protect Contractor and any subcontractor performing work covered by this contract from claims for damages for bodily injury, including death, as well as from claims for property damage, which may arise from operations under this contract, whether such operation be by the Contractor or by any subcontractor or by anyone directly or indirectly employed by either of them, and the amounts of such insurance shall not be less than limits stated hereinafter.

The Commercial General Liability Insurance shall be written on an **occurrence basis**, and provide Premises/Operations, Products/Completed Operations, Independent Contractors, Personal Injury, and Contractual Liability coverage. **The policy shall include the State, and others as required by the contract documents, as Additional Insured(s). This policy shall be primary, and any insurance or self-insurance carried by the State shall be considered secondary and non-contributory. The COI shall contain the mandatory COI liability waiver language found hereinafter.** The Commercial Automobile Liability Insurance shall be written to cover all Owned, Non-owned, and Hired vehicles.

<b>REQUIRED INSURANCE COVERAGE</b>		
<b>COMMERCIAL GENERAL LIABILITY</b>		
General Aggregate		\$2,000,000
Products/Completed Operations Aggregate		\$2,000,000
Personal/Advertising Injury		\$1,000,000 per occurrence
Bodily Injury/Property Damage		\$1,000,000 per occurrence
Damage to Rented Premises (Fire)		\$300,000 each occurrence
Contractual		Included
Independent Contractors		Included
<i>If higher limits are required, the Umbrella/Excess Liability limits are allowed to satisfy the higher limit.</i>		
<b>WORKER'S COMPENSATION</b>		
Employers Liability Limits		\$500K/\$500K/\$500K
Statutory Limits- All States		Statutory - State of Nebraska
Voluntary Compensation		Statutory
<b>COMMERCIAL AUTOMOBILE LIABILITY</b>		
Bodily Injury/Property Damage		\$1,000,000 combined single limit
Include All Owned, Hired & Non-Owned Automobile liability		Included
<b>UMBRELLA/EXCESS LIABILITY</b>		
Over Primary Insurance		\$5,000,000 per occurrence
<b>PROFESSIONAL LIABILITY</b>		
All Other Professional Liability (Errors & Omissions)		\$1,000,000 Per Claim / Aggregate
<b>COMMERCIAL CRIME</b>		
Crime/Employee Dishonesty Including 3rd Party Fidelity		\$1,000,000 Aggregate
<b>CYBER LIABILITY</b>		
Breach of Privacy, Security Breach, Denial of Service, Remediation, Fines and Penalties		\$10,000,000 Aggregate
<b>MANDATORY COI SUBROGATION WAIVER LANGUAGE</b>		
"Workers' Compensation policy shall include a waiver of subrogation in favor of the State of Nebraska."		
<b>MANDATORY COI LIABILITY WAIVER LANGUAGE</b>		
"Commercial General Liability & Commercial Automobile Liability policies shall name the State of Nebraska as an Additional Insured and the policies shall be primary and any insurance or self-insurance carried by the State shall be considered secondary and non-contributory as additionally insured."		

**3. EVIDENCE OF COVERAGE**

The Contractor shall furnish the Contract Manager, with a certificate of insurance coverage complying with the above requirements prior to beginning work at:

Agency Nebraska State Purchasing Bureau  
 Attn: Annette Walton  
 Solicitation Number 6660 Z1 / Contract #  
 Email address: annette.walton@nebraska.gov

These certificates or the cover sheet shall reference the RFP number, and the certificates shall include the name of the company, policy numbers, effective dates, dates of expiration, and amounts and types of coverage afforded. If the State is damaged by the failure of the Contractor to maintain such insurance, then the Contractor shall be responsible for all reasonable costs properly attributable thereto.

Reasonable notice of cancellation of any required [General Liability, Automobile Liability, or Workers Compensation](#) insurance policy must be submitted to the contract manager as listed above when issued and a new coverage binder shall be submitted immediately to ensure no break in coverage.

**4. DEVIATIONS**

The insurance requirements are subject to limited negotiation. Negotiation typically includes, but is not necessarily limited to, the correct type of coverage, necessity for Workers' Compensation, and the type of automobile coverage carried by the Contractor.

**H. ANTITRUST**

Accept (Initial)	Reject (Initial)	Reject & Provide Alternative within Solicitation Response (Initial)	NOTES/COMMENTS:
JCJ			

The Contractor hereby assigns to the State any and all claims for overcharges as to goods and/or services provided in connection with this contract resulting from antitrust violations which arise under antitrust laws of the United States and the antitrust laws of the State.

**I. CONFLICT OF INTEREST**

Accept (Initial)	Reject (Initial)	Reject & Provide Alternative within Solicitation Response (Initial)	NOTES/COMMENTS:
JCJ			

By submitting a proposal, bidder certifies that no relationship exists between the bidder and any person or entity which either is, or gives the appearance of, a conflict of interest related to this RFP or project.

Bidder further certifies that bidder will not employ any individual known by bidder to have a conflict of interest nor shall bidder take any action or acquire any interest, either directly or indirectly, which will conflict in any manner or degree with the performance of its contractual obligations hereunder or which creates an actual or appearance of conflict of interest.

If there is an actual or perceived conflict of interest, bidder shall provide with its proposal a full disclosure of the facts describing such actual or perceived conflict of interest and a proposed mitigation plan for consideration. The State will then consider such disclosure and proposed mitigation plan and either approve or reject as part of the overall bid evaluation.

**J. ADVERTISING**

Accept (Initial)	Reject (Initial)	Reject & Provide Alternative within Solicitation Response (Initial)	NOTES/COMMENTS:
JCJ			

The Contractor agrees not to refer to the contract award in advertising in such a manner as to state or imply that the company or its goods or services are endorsed or preferred by the State. Any publicity releases pertaining to the project shall not be issued without prior written approval from the State.

**K. NEBRASKA TECHNOLOGY ACCESS STANDARDS (Statutory)**

Contractor shall review the Nebraska Technology Access Standards, found at [https://das.nebraska.gov/materiel/purchase\\_bureau/vendor-info.html](https://das.nebraska.gov/materiel/purchase_bureau/vendor-info.html) and ensure that products and/or services provided under the contract are in compliance or will comply with the applicable standards to the greatest degree possible. In the event such standards change during the Contractor's performance, the State may create an amendment to the contract to request the contract comply with the changed standard at a cost mutually acceptable to the parties.

**L. DISASTER RECOVERY/BACK UP PLAN**

Accept (Initial)	Reject (Initial)	Reject & Provide Alternative within Solicitation Response (Initial)	NOTES/COMMENTS:
JCJ			

The Contractor shall have a disaster recovery and back-up plan, which includes, but is not limited to equipment, personnel, facilities, and transportation, in order to continue delivery of goods and services as specified under the specifications in the contract in the event of a disaster. The Contractor shall provide an ISO 22301 providing additional disaster recovery information.

**M. DRUG POLICY**

Accept (Initial)	Reject (Initial)	Reject & Provide Alternative within Solicitation Response (Initial)	NOTES/COMMENTS:
JCJ			

Contractor certifies it maintains a drug free workplace environment to ensure worker safety and workplace integrity. Contractor agrees to provide a copy of its drug free workplace policy at any time upon request by the State.

**N. WARRANTY**

Accept (Initial)	Reject (Initial)	Reject & Provide Alternative within Solicitation Response (Initial)	NOTES/COMMENTS:
JCJ			

Despite any clause to the contrary, the Contractor represents and warrants that its services hereunder shall be performed by competent personnel and shall be of professional quality consistent with generally accepted industry standards for the performance of such services and shall comply in all respects with the requirements of this Agreement. For any breach of this warranty, the Contractor shall, for a period of ninety (90) days from performance of the service, perform the services again, at no cost to the State, or if Contractor is unable to perform the services as warranted, Contractor shall reimburse the State all the fees paid to Contractor for the unsatisfactory services. The rights and remedies of the parties under this warranty are in addition to any other rights and remedies of the parties provided by law or equity, including, without limitation actual damages, and, as applicable and awarded under the law, to a prevailing party, reasonable attorneys' fees and costs.

**IV. PAYMENT**

**A. PROHIBITION AGAINST ADVANCE PAYMENT (Statutory)**

Neb. Rev. Stat. §§81-2403 states, “[n]o goods or services shall be deemed to be received by an agency until all such goods or services are completely delivered and finally accepted by the agency.”

**B. TAXES (Statutory)**

The State is not required to pay taxes and assumes no such liability as a result of this solicitation. The Contractor may request a copy of the Nebraska Department of Revenue, Nebraska Resale or Exempt Sale Certificate for Sales Tax Exemption, Form 13 for their records. Any property tax payable on the Contractor’s equipment which may be installed in a state-owned facility is the responsibility of the Contractor

**C. INSPECTION AND APPROVAL**

Accept (Initial)	Reject (Initial)	Reject & Provide Alternative within Solicitation Response (Initial)	NOTES/COMMENTS:
		JCJ	Edited to align with Contractor’s record retention policy.

Final inspection and approval of all work required under the contract shall be performed by the designated State officials.

**D. PAYMENT (Statutory)**

Payment will be made by the responsible agency in compliance with the State of Nebraska Prompt Payment Act (See Neb. Rev. Stat. §81-2403). The State may require the Contractor to accept payment by electronic means such as ACH deposit. In no event shall the State be responsible or liable to pay for any goods and services provided by the Contractor prior to the Effective Date of the contract, and the Contractor hereby waives any claim or cause of action for any such services.

**E. LATE PAYMENT (Statutory)**

The Contractor may charge the responsible agency interest for late payment in compliance with the State of Nebraska Prompt Payment Act (See Neb. Rev. Stat. §81-2401 through 81-2408).

**F. SUBJECT TO FUNDING / FUNDING OUT CLAUSE FOR LOSS OF APPROPRIATIONS (Statutory)**

The State’s obligation to pay amounts due on the Contract for a fiscal years following the current fiscal year is contingent upon legislative appropriation of funds. Should said funds not be appropriated, the State may terminate the contract with respect to those payments for the fiscal year(s) for which such funds are not appropriated. The State will give the Contractor written notice 30 calendar days prior to the effective date of termination. All obligations of the State to make payments after the termination date will cease. The Contractor shall be entitled to receive just and equitable compensation for any authorized work which has been satisfactorily completed as of the termination date. In no event shall the Contractor be paid for a loss of anticipated profit.

**G. RIGHT TO AUDIT (First Paragraph is Statutory)**

The State shall have the right to audit the Contractor’s performance of this contract upon a 30 days’ written notice. Contractor shall utilize generally accepted accounting principles, and shall maintain the accounting records, and other records and information relevant to the contract to enable the State to audit the contract. (Neb. Rev. Stat. §84- 304 et seq.) The State may audit, and the Contractor shall maintain, the Information during the term of the contract and for a period of ~~five (5) years after the completion of this contract or until all issues or litigation are resolved, whichever is later~~ seven years from the date of origination. The Contractor shall make the Information available to the State at Contractor’s place of business or a location acceptable to both Parties during normal business hours. If this is not practical or the Contractor so elects, the Contractor may provide electronic or paper copies of the Information. The State reserves the right to examine, make copies of, and take notes on any Information relevant to this contract, regardless of the form or the Information, how it is stored, or who possesses the Information. Under no circumstance will the Contractor be required to create or maintain documents not kept in the ordinary course of contractor’s business operations, nor will contractor be required to disclose any information, including but not limited to product cost data, which is confidential or proprietary to contractor.

Accept (Initial)	Reject (Initial)	Reject & Provide Alternative within Solicitation Response (Initial)	NOTES/COMMENTS:
		JCJ	<u>Timeframe edit for annual report and subcontractor definition.</u>

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

Exhibit B

# Key Personnel Resumes

# Kelli Keller, Assistant Vice President Prepaid Relationship Manager

## Professional Experience

### U.S. Bank N.A. 2011 – Present

#### Assistant Vice President, Relationship Manager, U.S. Bank, January 2016 – Present

- Responsible for overseeing program development and ongoing management of assigned portfolio.
- Serves as the primary contact, escalation channel for clients, and client advocate responsible for prompt resolution of issues.
- Provides program support, training and partners with clients on growth opportunities.
- Recipient of the 2020 Legends of Possible award.

#### Project Manager 2, U.S. Bank, February 2014 – January 2016

- Responsible for implementing prepaid card programs for numerous clients.
- Created training manuals and procedures that can be utilized by internal and external partners.
- Conducted training for new clients to ensure they had a thorough understanding of our product features and functionalities.
- Developed detailed project plans to monitor major milestones and keep projects on track.
- Easily adapted to dynamic client requirements and project timelines.
- Provided answers to client questions to ensure a smooth rollout and assisted the Relationship Management team in maintaining the overall relationship between the client and U.S. Bank.
- Successfully converted several large government agencies to an in-house platform.

#### Project Manager 1, U.S. Bank, February 2011 – February 2014

- Specialized in project management implementing prepaid card programs.
- Coordinated with clients on a day-to-day basis to address questions, concerns and training needs.

## EDUCATION

- University of Wisconsin, River Falls, Bachelor's degree in Psychology

The following U.S. Bank prepaid card clients have agreed to be references who will attest to Kelli's abilities:

	Reference 1	Reference 2	Reference 3
<b>Client name</b>	Washington Office of the State Treasurer	Delaware Office of the State Treasurer	Idaho Department of Health and Welfare
<b>Contact name and title</b>	Lesa Williams ACH and Deposits Manager	Fiah Kwesseu Director of Operations and Fund Management	Eileen Emory EBT/ePayment Operations Supervisor
<b>Address</b>	DSHS 712 Pear Street SE PO Box 9162 Olympia, WA 98504	820 Silver Lake Blvd. Suite 100 Dover, DE 19904	317 W. Main Street Boise, ID 83735
<b>Contact email address</b>	Lesa.Williams@tre.wa.gov	fiah.kwesseu@delaware.gov	Eileen.Emory@dhw.idaho.gov
<b>Contact phone number</b>	360.902.8911	302.672.6708	208.334.5820

# Anna Milbach, MBA, MMGT

## Government Banking Relationship Manager

### Professional Experience

#### U.S. Bank N.A., 2013 – Present

##### Vice President, Government Banking Relationship Manager (2021-present)

- Serve as Relationship Manager for exclusively large government clients in the Midwest.
- Work closely with internal partners to expand market share and provide an exceptional client experience.
- Proactively utilize industry-specific information as well as our talented team with diverse backgrounds to deliver a compelling value proposition.
- Receive and respond to customer and prospect RFP's, with a winning track record on clients with a calling history.

##### Vice President, Relationship Manager (2013-2021)

- Serve as primary contact for clients in multiple industries including government clients, education, healthcare, nonprofit and commercial clients.
- Effectively listen and anticipate clients' needs.
- Regularly represent U.S. Bank at community events.
- Co-facilitate a region-wide Women's Leadership Experience program.
- Helped hire and provide programming and direction for commercial summer interns.
- Foster strong, trusting relationships with internal and external partners.
- Serve as Government Champion for the Eastern Iowa Region, providing education and support to grow this business for U.S. Bank.
- Significantly grew existing state-wide CPS Consortium program and successfully assisted with attaining a second state-wide contract for merchant processing.
- Significantly grew overall portfolio revenue by expanding relationships and adding new ones.

#### Wells Fargo Business Banking, 2010 – 2013

##### Business Relationship Manager

- Maintained and grew a portfolio of business clients.
- Understood and anticipated client needs to recommend services to improve efficiencies, reduce expenses and grow client revenue.
- Created a network of internal and external advisors, partners and referral sources to help service existing clients and identify new opportunities.
- Grew loan and deposit portfolio 21% in 2012 alone by growing relationships and adding several new clients.

#### Wells Fargo Financial, 2006 – 2010

##### Store Manager

- Effectively recruited and transformed new hires into experts on cold calling, consumer lending, mortgage lending, complex credit, negotiation and finance.
- Continually promoted to roles with increased responsibility.
- Transformed an underperforming branch location to a top producer.

- 2006 Rookie of the Year, 2007 Top Five District Sales Producer, 2008 Top Manager Sales Producer Nationwide, 2009 Branch Top Three Finisher (six-state area).
- Consistently achieved top compliance ratings from internal reviews as well as state and federal regulators.

## Education

University of Mary, Bismarck, ND  
 Bachelor of Arts in Accounting and Business Administration  
 Master of Business Administration and Master of Management

## Awards and Recognition

- Actively involved in the community with roles including Women Lead Change (WLC) Board Member and Executive Board Member as Treasurer, Women United Steering Committee member, former Waypoint Board Member and Executive Board Member as Secretary, and two-year U.S. Bank United Way Company Coordinator
- Adjunct professor at Mt. Mercy University
- 2020 Iowa Women’s Foundation Ovation Honoree
- 2016 Leadership for Five Seasons Graduate
- 2015 Waypoint Tribute to Women Honoree

The following U.S. Bank clients have agreed to be references who will attest to Anna’s abilities

	Reference 1	Reference 2	Reference 3
<b>Client name</b>	Linn County	Douglas County School District (Omaha Schools)	City of Lincoln, NE
<b>Contact name and title</b>	Sharon Gonzalez Linn County Treasurer	Shane Rhian Controller	Tammy Wissing, City Treasurer
<b>Address</b>	935 2nd Street SW Cedar Rapids, IA 52404	3215 Cuming Street Omaha, NE 68131	233 S 10th St Fl 2 Lincoln, Nebraska 68508
<b>Contact email address</b>	sharon.gonzalez@linncounty.org	shane.rhian@ops.org	twissing@lincoln.ne.gov
<b>Contact phone number</b>	319.892.5515	531.299.9430	402.441.8304

# **Gretchen Anderson, Vice President Senior Relationship Manager, Government Prepaid Products**

## **Professional Experience**

### **U.S. Bank N.A., 2007 – present**

#### **Vice President – Senior Relationship Manager, Government Prepaid Products**

- Leads relationship management team dedicated to supporting U.S. Bank prepaid customers in the Government space utilizing ReliaCard to replace checks in disbursing funds to their constituents.
- Supports business development / sales initiatives to successfully onboard new clients and expand program offering to meet client needs.
- Provides ongoing program management support to customers.
- Supports U.S. Bank's prepaid team dedicated to providing a best in class product and customer service to our clients.
- Received the 2014 Pinnacle Award for Performance Excellence.

#### **Vice President, Sales Manager, Business Development Manager**

- Responsible for external and organic growth within all Prepaid Payments products.
- Successfully formed strong internal and external partnerships within the bank and payment industry partners.
- Instrumental in launching and managing a broad portfolio of government prepaid programs for federal, state, and local clients across a portfolio for 27 states with more than \$500 million in annual revenue.
- Implemented, launched and managed more than 60 prepaid card programs. Helping states and local agencies save millions in check printing and operation costs.
- In 2013 and 2014, successfully secured year-to-date government prepaid RFPs awards and contract renewals extension for 10 state programs, resulting in more than \$70 million in revenue.
- Interfaces directly with program administrators and functions as the single point of contact for specific assigned agencies.
- Daily responsibilities include new sales growth, program implementation for new government agencies, maintaining smooth operations for existing clients, and providing liaison support for agencies regarding any issues relative to Operations, Customer Service, IT and Marketing.

#### **Assistant Vice President, Prepaid Products, U. S. Bank (2012 – 2019)**

#### **Relationship Manager, Prepaid Products, U.S. Bank (2007 – 2012)**

#### **Account Executive – Personal PayDay, TCF Bank (2001 – 2007)**

#### **Branch Manager – Retail Banking, TCF Bank (1998 – 2001)**

#### **Marketing Executive – Direct Marketing Group, TCF Bank (1996 – 1998)**

## **Education:**

North Dakota State University, Bachelor's degree in Business Administration  
Metropolitan State University, Bachelor of Arts in Marketing

The following U.S. Bank prepaid card clients have agreed to be references who will attest to Gretchen's abilities:

	Reference 1	Reference 2	Reference 3
<b>Client name</b>	Delaware Office of the State Treasurer	Winnebago Tribe of Nebraska	Washington Office of the State Treasurer
<b>Contact name and title</b>	Fiah Kwesseu Director of Operations and Fund Management	Alan Post CPA/CFO	Lesa Williams ACH and Deposits Manager
<b>Address</b>	820 Silver Lake Blvd. Suite 100 Dover, DE 19904	100 Bluff Ave PO Box 687 Winnebago, NE 68071	DSHS 712 Pear Street SE PO Box 9162 Olympia, WA 98504
<b>Contact email address</b>	fiah.kwesseu@delaware.gov	Alan.post@winnebagotribe.com	Lesa.Williams@tre.wa.gov
<b>Contact phone number</b>	302.672.6708	402.878.3144	360.902.8911

# Abby Kutschied, Assistant Vice President Head of Onboarding

## Professional Experience

### U.S. Bank N.A., 2011 – Present

#### Assistant Vice President, Head of Onboarding (2020 – Present)

- Manage the team who implements government, payroll, and other prepaid card clients. In 2021, the onboarding team implemented almost 400 prepaid programs, including 21 ReliaCard programs.
- The team has a strong track record of implementing programs on time by identifying and mitigating risks early. As manager of the team, I serve as an escalation point, removing obstacles to ensure client timelines and expectations are met.

#### Assistant Vice President, Senior Onboarding Manager (2016 – 2020)

- Partnered with government agencies and corporate payroll clients to implement prepaid card programs.
- Developed detailed project plans to monitor milestones and identify risks to keep projects on track.
- Helped clients develop and implement communication strategies to increase card adoption.
- Led internal projects to ensure compliance with state and federal regulations, updated procedures, and assisted in implementing oversight processes.

#### Client Onboarding Manager (2014 – 2016)

- Implemented over 150 prepaid card client programs.
- Created training manuals used by internal and external partners.
- Conducted training for new clients to ensure they had a thorough understanding of our product features and functionality.

#### Administrative Assistant (2011 – 2014)

- Assisted the Senior Vice President and Business Line Leadership with reporting, presentations, scheduling, and special projects.

## Education

Art Institute International Minnesota, Bachelor of Science, Interior Design  
North Iowa Area Community College, Associate of Science in Business  
North Iowa Area Community College, Associate of Arts

The following U.S. Bank prepaid card clients have agreed to be references who will attest to Abby's abilities:

	Reference 1	Reference 2	Reference 3
<b>Client name</b>	Delaware Office of the State Treasurer	FedEx Corporation	Target Corporation
<b>Contact name and title</b>	Fiah Kwesseu Director of Operations and Fund Management	Shawn Cipa Senior Payroll Analyst, Special Projects	Jacob Kaisershot Senior Business Partner, Finance Operations, Payroll
<b>Address</b>	820 Silver Lake Blvd. Suite 100 Dover, DE 19904	3610 Hacks Cross Road Memphis, TN 38125	1000 Nicollet Mall Minneapolis, MN 55403
<b>Contact email address</b>	fiah.kwesseu@delaware.gov	shawn.cipa@fedex.com	Jacob.Kaisershot@target.com
<b>Contact phone number</b>	302.672.6708	412.813.6814	763.405.0717

Exhibit C

# Standard Reports

# U.S. Bank ReliaCard® Standard Online Reports

## Feature overview

Conveniently manage card programs online with our robust collection of client reports providing you the tools you need to successfully implement and maintain your card program with ease.

All reports are available through the U.S. Bank Prepaid Administrative Website and access to specific reports is defined by your level of access. Reports are executed in real time and can be exported into Excel or Word for easy recording and analysis. “Current” data is defined as through the end of the previous day and you can customize your reports by daily, monthly or date range. Please note, the date range for any report is limited to 31 days.

Report Name	Description
Card Activation	Lists the cardholder account and date the cardholder activated their card.
Card Load	Provides information regarding the loads and reversals made to/from cardholder accounts including ACH, batch and funding/adjustment account transfers.
Card Activity Summary	Provides a summary count of card registrations, activations, loads and the dollar amount of loads.
Card Activity Detailed	Provides a summary count of card registrations, activations, loads, ATM, POS, card-to-card transactions and product enrollments, along with the dollar amounts for applicable transactions.
Card Status	Provides a summary of the card count, card statuses, upgrades, downgrades and replacement requests for a program.
Funding Reject	Lists cardholder accounts where loads have been rejected.
Card Account Detail	Provides a summary of location(s), inventory points and cardholder information such as account & routing numbers, card ID, name, address, card status, mail date, fulfillment date, registration date, activation date and last load date.
Cardholder Information Exception	Lists cardholder accounts with incomplete or incorrect cardholder data, such as cardholder accounts with P.O. boxes as the legal/physical addresses, or invalid Social Security Numbers, dates of birth or ZIP codes.
Indicative Data Change Report	Provides a list of name and address change updates made to cardholder accounts.
Account Reconciliation Report	Lists transactions made to/from the funding/adjustment account.

## Card Activation

Reporting Period: 01/01/2021 to 01/25/2021

ProgramName	ProgramID	subcompanyname	ClientProgram	LocationName	LocationID	LastName	FirstName	CardID	PTAN	ParticipantID	RegistrationDate	ActivationDate	NewEnrollment
123456789	123456789	123456789	123456789	123456789	123456789	SMITH	JOE	111111111		111111111	1/1/21	1/15/21	N
	123456789				123459999	DOE	JANE	222222222		222222222	1/1/21	1/15/21	N
	123456789				123458888	JONES	MICHAEL	333333333		333333333	1/1/21	1/15/21	N

## Card Load

Reporting Period: 01/01/2021 to 01/25/2021

Report Totals:

Total Number of Loads 3  
Total Value of Loads \$1,500.00

Client Program	Location	Card ID	Last Name	First Name	Employee ID	Registration Date	Load Date	Load Amount	Trans Type	Trans Desc
<b>Program Name:</b>										
123456789	123456789	123456789	SMITH	JOE		03/12/2020	01/01/2021	\$500.00	2163	U.S. Bank: ACH from Known Remitter
		123459999	DOE	JANE		10/01/2020	01/01/2021	\$500.00	2163	U.S. Bank: ACH from Known Remitter
		123458888	JONES	MICHAEL		03/12/2020	01/01/2021	\$500.00	2163	U.S. Bank: ACH from Known Remitter

## Card Activity Summary

Reporting Period: 01/01/2021 to 01/25/2021

Client Program	Location	Date	# Registrations	# Activations	# ACH Loads	ACH Loads	# Client Loads	Client Loads	# Client Portal Funds Transfers	Client Portal Funds Transfers
<b>Program Name</b>										
123456789	123456789	Friday, January 01, 2021	0	0	61	\$58,200.00	0	\$0.00	0	\$0.00
123456789	123456789	Saturday, January 02, 2021	0	1	0	\$0.00	0	\$0.00	0	\$0.00
123456789	123456789	Monday, January 04, 2021	19	11	4	\$766.19	0	\$0.00	0	\$0.00

## Card Activity Detailed

Reporting Period 01/01/2021 to 01/25/2021

	Calendar Date: 1/25/2021			
	Count	Base Amount	Fees	Total
<b>Program</b>				
ACH Withdrawal	0	\$0.00	\$0.00	\$0.00
ATM Balance Inquiry	13	\$0.00	(\$3.00)	(\$3.00)
ATM Withdrawal - Allpoint	0	\$0.00	\$0.00	\$0.00
ATM Declines	4	\$0.00	\$0.00	\$0.00
ATM Withdrawal - MoneyPass	9	(\$800.00)	\$0.00	(\$800.00)
ATM Withdrawal - Other	70	(\$6,242.96)	(\$105.00)	(\$6,347.96)
Bill Pay	0	\$0.00	\$0.00	\$0.00
ChekToday Authorization	0	\$0.00	\$0.00	\$0.00
Load - ACH Known Remitter	0	\$0.00	\$0.00	\$0.00
Load - ACH Unknown Remitter	0	\$0.00	\$0.00	\$0.00
Load - Card-to-Card	0	\$0.00	\$0.00	\$0.00
Load - Client	0	\$0.00	\$0.00	\$0.00
Load - Client Portal	0	\$0.00	\$0.00	\$0.00
Load - Third Party	0	\$0.00	\$0.00	\$0.00
Load - Client (TIPS)	0	\$0.00	\$0.00	\$0.00
Money Order	0	\$0.00	\$0.00	\$0.00
Over-The-Counter Withdrawal	0	\$0.00	\$0.00	\$0.00
POS PIN Purchase - Domestic	476	(\$9,560.66)	\$0.00	(\$9,560.66)
POS PIN Purchase - International	0	\$0.00	\$0.00	\$0.00
POS Purchase - Decline	237	\$0.00	\$0.00	\$0.00
POS SIG Purchase - Domestic	730	(\$16,063.59)	\$0.00	(\$16,063.59)
POS SIG Purchase - International	2	(\$5.94)	(\$0.18)	(\$6.12)
Savings Deposit	0	\$0.00	\$0.00	\$0.00
Savings Enrollment	0	\$0.00	\$0.00	\$0.00
	1,541	(\$32,673.15)	(\$108.18)	(\$32,781.33)

## Card Status

Reporting Period: 01/01/2021 to 01/25/2021

Program	Client Program	Report Date	# of Registrations	# of Client/Other Activations	# of IVR Activations	# of Web Activations	# of Card Upgrade/Replacement Requests	# of Card Downgrade Requests
123456789	123456789	01/01/2021	0	0	0	0	4	0
		01/02/2021	0	1	0	0	2	0
		01/04/2021	19	8	0	3	5	1
		<b>Total</b>	<b>19</b>	<b>9</b>	<b>0</b>	<b>3</b>	<b>11</b>	<b>1</b>

## Funding Reject

Reporting Period: 01/01/2021 to 01/25/2021

Client Program Name	Client Program ID	Account Number	Card ID	Last Name	First Name	Load Date/Time	Load Amount	Reject Reason	Employee ID
U.S. Bank	55555555	123456*****0000	123456789	SMITH	JOE	1/20/21 2:23 AM	\$500.00	ACH Load Amount exceeds the limit.	

## Card Account Detail

Reporting Period: from 1/1/2021 to 1/25/2021

Client Program Name	Client Program ID	Location Name	Location ID	Inventory Point	Routing Number	Account Number	Current Card ID	ATTMID	Last Name	First Name	Mailing Address	City	State	Zip Code	Card Status	Fulfillment Date	Mail Date
COMPANY NAME	123456789	Company Name	123456789	TEST	555555555	60088888888	88888888888	123456789	SMITH	JOE	1234 S. Bank Street	Minneapolis	MN	55402	AC	09/25/2019	09/30/2019

## Cardholder Information Exception

Program:

Account Last Name	Mailing Address	Permanent Address	City	State	Zip Code	Card ID	Status	Employee ID	Last 4 - SSN	Tracking Number	Registration Date	KYC Status	PO Box	SSN	ZipCode	DOB	Exception Type
Client Program ID	123456789	Location ID	123456789														
SMITH	1234 S. Bank Street		Minneapolis	MN	55402	123456789	AC		1111		20200629			X			

# Indicative Data Change Report

Program Name: ReliaCard - State Agency  
 Program Number: 756161720  
 Sub Program Name: ReliaCard - State Agency  
 Sub Program Number: 756161720

Program Name	Program ID	Client Program Name	Client Program ID	Client Location Name	Client Location ID	Customer ID	Card ID	Account Number	PTAN	Change Code	Change Type	Old Value	New Value	Change Date	User ID
ReliaCard - State Agency	756161720	ReliaCard - State Agency	756161720	ReliaCard - State Agency	486161721	581938107	9123456789	6019123456789		0013	Mailing Address 2		APT 1	01/31/2022	Soap
ReliaCard - State Agency	756161720	ReliaCard - State Agency	756161720	ReliaCard - State Agency	486161721	581938189	9876546780	6019876546780		0014	Mailing City	CEDAR RAPIDS	CEDAR FALLS	01/31/2022	Soap
ReliaCard - State Agency	756161720	ReliaCard - State Agency	756161720	ReliaCard - State Agency	486161721	581305773	9123456789	6019123456789		0017	Mailing Postal Code	515445074	51573	01/13/2022	Soap
ReliaCard - State Agency	756161720	ReliaCard - State Agency	756161720	ReliaCard - State Agency	486161721	581305442	9133556788	6019193356788		0017	Mailing Postal Code	515445074	51573	01/13/2022	Soap
ReliaCard - State Agency	756161720	ReliaCard - State Agency	756161720	ReliaCard - State Agency	486161721	581308914	91334454799	60191334454799		0017	Mailing Postal Code	528062927	52806	01/22/2022	Soap
ReliaCard - State Agency	756161720	ReliaCard - State Agency	756161720	ReliaCard - State Agency	486161721	581841033	9123152729	6019123152729		0014	Mailing City	WEST DES MOINES	DES MOINES	01/22/2022	Soap
ReliaCard - State Agency	756161720	ReliaCard - State Agency	756161720	ReliaCard - State Agency	486161721	606673992	9876536781	6019876536781		0008	Date of Birth	19910101	19910102	01/21/2022	Soap
ReliaCard - State Agency	756161720	ReliaCard - State Agency	756161720	ReliaCard - State Agency	486161721	581304291	9123477783	6019123477783		0027	Physical Postal Code	501302045	502302045	01/12/2022	Soap
ReliaCard - State Agency	756161720	ReliaCard - State Agency	756161720	ReliaCard - State Agency	486161721	581305295	8123356739	6018123356739		0027	Physical Postal Code	501302045	502302045	01/12/2022	Soap
ReliaCard - State Agency	756161720	ReliaCard - State Agency	756161720	ReliaCard - State Agency	486161721	581303271	9123256724	6019123256724		0027	Physical Postal Code	501302045	502302045	01/12/2022	Soap
ReliaCard - State Agency	756161720	ReliaCard - State Agency	756161720	ReliaCard - State Agency	486161721	581841943	8123798711	6018123798711		0012	Mailing Address 1	1800 PASTURE RD APT	6110 Hwy Ave	01/22/2022	Soap

# Account Reconciliation Report

Program: ReliaCard - Government Agency (123456789)  
 Funding Card: xxxxxxxxxx  
 Reporting Period: 01/28/2023 to 01/28/2023  
 Report Totals:  
 Total Debits: (\$3,275.00)

Total Credits: \$0.00

Funding Card	Program	Client Program	Location	Funding Trans Date	Debit \$ Transaction	Credit \$ Transaction	Acct Ending	Trans Code	Trans Code Desc	Transaction Detail	User ID	To Cust ID	To Emp ID	To Cardholder Last Name
987654321	123456789	123456789	123456789			Beginning Balance	\$10,000.00							
				01/28/2023 14:00:17	(\$500.00)	\$0.00		2836	Payroll Load: Funds Transfer by CardNumber or CardID.	Credit cardholder: xxxxx		123456789	11111111	SMITH
				01/28/2023 14:00:20	(\$500.00)	\$0.00		2836	Payroll Load: Funds Transfer by CardNumber or CardID.	Credit cardholder: yyyy		234567891	22222222	JONES
				01/28/2023 14:00:21	(\$500.00)	\$0.00		2836	Payroll Load: Funds Transfer by CardNumber or CardID.	Credit cardholder: zzzzz		345678912	33333333	RODGERS
				01/28/2023 14:00:25	(\$250.00)	\$0.00		2836	Payroll Load: Funds Transfer by CardNumber or CardID.	Credit cardholder: aaaaa		456789123	44444444	BLACK
				01/28/2023 14:00:58	(\$500.00)	\$0.00		2836	Payroll Load: Funds Transfer by CardNumber or CardID.	Credit cardholder: bbbbb		567891234	55555555	WHITE
				01/28/2023 14:00:58	(\$25.00)	\$0.00		2836	Payroll Load: Funds Transfer by CardNumber or CardID.	Credit cardholder: ccccc		678912345	66666666	BROWN
				01/28/2023 14:00:58	(\$1000.00)	\$0.00		2836	Payroll Load: Funds Transfer by CardNumber or CardID.	Credit cardholder: ddddd		789123456	77777777	GREEN
				<b>Total</b>	<b>(\$3,275.00)</b>	<b>\$0.00</b>								
						<b>Ending Balance</b>	<b>\$13,275.00</b>							



# U.S. Bank Focus Card Standard Online Reports

## Feature overview

Conveniently manage payroll card programs online with our robust collection of client reports providing you the tools you need to successfully implement and maintain your payroll card program with ease.

All reports are available through the U.S. Bank Prepaid Administrative Website and access to specific reports is defined by your level of access. Reports are executed in real time and can be exported into Excel or Word for easy recording and analysis. “Current” data is defined as through the end of the previous day and you can customize your reports by daily, monthly or date range. Please note, the date range for any report is limited to 31 days.

Report Name	Description
Card Order	Lists card IDs for Instant Issue card orders to allow you to verify that the card numbers assigned to cardholders are valid.
Card Load	Provides information regarding the loads and reversals made to/from cardholder accounts including ACH, batch and funding/adjustment account transfers.
Card Activity Summary	Provides a summary count of card registrations, activations, loads and the dollar amount of loads.
Card Activity Detailed	Provides a summary count of card registrations, activations, loads, ATM, POS, card-to-card transactions and product enrollments, along with the dollar amounts for applicable transactions.
Card Status	Provides a summary of the card count, card statuses, upgrades, downgrades and replacement requests for a program.
Funding Reject	Lists cardholder accounts where loads have been rejected.
Card Account Detail	Provides a summary of location(s), inventory points and cardholder information such as account & routing numbers, card ID, name, address, card status, mail date, fulfillment date, registration date, activation date and last load date.
Inventory Point Level	Lists location(s), inventory points and number of registrations.
Cardholder Information Exception	Lists cardholder accounts with incomplete or incorrect cardholder data, such as cardholder accounts with P.O. boxes as the legal/physical addresses, or invalid Social Security Numbers, dates of birth or ZIP codes.
Cardholder ID Verification Status	Lists cardholder accounts requiring additional information for the ID verification process.

## Card Order

Reporting Period: 01/01/2021 to 01/25/2021

Program ID	Client Program	Location	Inventory Point	Card ID	Order Date/Time
<b>Program Name</b>	<b>USB Focus</b>				
123456789	123456789	123456789	Test Cards	1234567890	1/4/2021 10:34:17 PM
				9876543210	1/4/2021 10:34:17 PM
				5555544444	1/4/2021 10:34:17 PM

## Card Load

Reporting Period: 01/01/2021 to 01/25/2021

Report Totals:

Total Number of Loads 3  
Total Value of Loads \$1,500.00

Client Program	Location	Card ID	Last Name	First Name	Employee ID	Registration Date	Load Date	Load Amount	Trans Type	Trans Desc
<b>Program Name:</b>	<b>USB Focus</b>									
123456789	123456789	1234567890	SMITH	JOE		03/12/2020	01/01/2021	\$500.00	2163	U.S. Bank: ACH from Known Remitter
		1234599999	DOE	JANE		10/01/2020	01/01/2021	\$500.00	2163	U.S. Bank: ACH from Known Remitter
		1234588888	JONES	MICHAEL		03/12/2020	01/01/2021	\$500.00	2163	U.S. Bank: ACH from Known Remitter

## Card Activity Summary

Reporting Period: 01/01/2021 to 01/25/2021

Client Program	Location	Date	# Registrations	# Activations	# ACH Loads	ACH Loads	# Client Loads	Client Loads	# Client Portal Funds Transfers	Client Portal Funds Transfers
<b>Program Name</b>	<b>USB Focus</b>									
123456789	123456789	Friday, January 01, 2021	0	0	61	\$58,200.00	0	\$0.00	0	\$0.00
123456789	123456789	Saturday, January 02, 2021	0	1	0	\$0.00	0	\$0.00	0	\$0.00
123456789	123456789	Monday, January 04, 2021	19	11	4	\$766.19	0	\$0.00	0	\$0.00

## Card Activity Detailed

Reporting Period 01/01/2021 to 01/25/2021

Calendar Date: 1/25/2021				
	Count	Base Amount	Fees	Total
<b>Program 123456789 USB Focus</b>				
ACH Withdrawal	0	\$0.00	\$0.00	\$0.00
ATM Balance Inquiry	13	\$0.00	(\$3.00)	(\$3.00)
ATM Withdrawal - Allpoint	0	\$0.00	\$0.00	\$0.00
ATM Declines	4	\$0.00	\$0.00	\$0.00
ATM Withdrawal - MoneyPass	9	(\$800.00)	\$0.00	(\$800.00)
ATM Withdrawal - Other	70	(\$6,242.96)	(\$105.00)	(\$6,347.96)
Bill Pay	0	\$0.00	\$0.00	\$0.00
ChekToday Authorization	0	\$0.00	\$0.00	\$0.00
Load - ACH Known Remitter	0	\$0.00	\$0.00	\$0.00
Load - ACH Unknown Remitter	0	\$0.00	\$0.00	\$0.00
Load - Card-to-Card	0	\$0.00	\$0.00	\$0.00
Load - Client	0	\$0.00	\$0.00	\$0.00
Load - Client Portal	0	\$0.00	\$0.00	\$0.00
Load - Third Party	0	\$0.00	\$0.00	\$0.00
Load - Client (TIPS)	0	\$0.00	\$0.00	\$0.00
Money Order	0	\$0.00	\$0.00	\$0.00
Over-The-Counter Withdrawal	0	\$0.00	\$0.00	\$0.00
POS PIN Purchase - Domestic	476	(\$9,560.66)	\$0.00	(\$9,560.66)
POS PIN Purchase - International	0	\$0.00	\$0.00	\$0.00
POS Purchase - Decline	237	\$0.00	\$0.00	\$0.00
POS SIG Purchase - Domestic	730	(\$16,063.59)	\$0.00	(\$16,063.59)
POS SIG Purchase - International	2	(\$5.94)	(\$0.18)	(\$6.12)
Savings Deposit	0	\$0.00	\$0.00	\$0.00
Savings Enrollment	0	\$0.00	\$0.00	\$0.00
	1,541	(\$32,673.15)	(\$108.18)	(\$32,781.33)

## Card Status

Reporting Period: 01/01/2021 to 01/25/2021

Program	Client Program	Report Date	# of Registrations	# of Client/Other Activations	# of IVR Activations	# of Web Activations	# of Card Upgrade/Replacement Requests	# of Card Downgrade Requests
123456789	123456789	01/01/2021	0	0	0	0	4	0
		01/02/2021	0	1	0	0	2	0
		01/04/2021	19	8	0	3	5	1
		<b>Total</b>	<b>19</b>	<b>9</b>	<b>0</b>	<b>3</b>	<b>11</b>	<b>1</b>

## Funding Reject

Reporting Period: 01/01/2021 to 01/25/2021

Client Program Name	Client Program ID	Account Number	Card ID	Last Name	First Name	Load Date/Time	Load Amount	Reject Reason	Employee ID
USB Focus									
U.S. Bank	55555555	123456*****0000	123456789	SMITH	JOE	1/20/21 2:23 AM	\$500.00	ACH Load Amount exceeds the limit.	

## Card Account Detail

Reporting Period: from 1/1/2021 to 1/25/2021

Client Program Name	Client Program ID	Location Name	Location ID	Inventory Point	Routing Number	Account Number	Current Card ID	ATTMID	Last Name	First Name	Mailing Address	City	State	Zip Code	Card Status	Fulfilment Date	Mail Date
Program Name: USB Focus COMPANY NAME	123456789	Company Name	123456789	TEST	555555555	60088888888	88888888888	123456789	SMITH	JOE	1234 S. Bank Street	Minneapolis	MN	55402	AC	09/25/2019	09/30/2019

## Inventory Point Level

Reporting Period: from 1/1/2021 to 1/25/2021

Client Program Name	Client Program ID	Location Name	Location ID	Inventory Point	# of 1st Time Registrations	# of 1st Time Activations	# of Loads	Load Amount
Program Name: USB Focus COMPANY NAME	123456789	Company Name	123456789	TEST ONE	3	3	63	\$27,858.41
				TEST TWO	0	1	5	\$2,549.84
				<b>Loc ID Subtotal</b>	<b>3</b>	<b>4</b>	<b>68</b>	<b>\$30,408.25</b>
				<b>TOTAL</b>	<b>3</b>	<b>4</b>	<b>68</b>	<b>\$30,408.25</b>

## Cardholder Information Exception

Program: USB Focus

Account Last Name	Mailing Address	Permanent Address	City	State	Zip Code	Card ID	Status	Employee ID	Last 4 - SSN	Tracking Number	Registration Date	KYC Status	PO Box	SSN	ZipCode	DOB	Exception Type	
Client Program ID	123456789	Location ID	123456789															
SMITH	1234 S. Bank Street		Minneapolis	MN	55402	123456789	AC		1111		20200629			X				

## Cardholder ID Verification Status

Program USB Focus

Client Program	Client Program Name	CIP Status	Num of Days Pending	Cust ID	Card ID	Tracking Number	First Name	Last Name	City	State	Zip	Phone	DOB	SSN	Card Status	Date ID Checked	Registration Date	KYC Status	IDV Notes
123456789	Company Name	ID Verification Pending	35	444444444	1234567890		SMITH	JOE	Minneapolis	MN	55402	1235551234	1/1/1980		AC	12/11/2020	12/13/2019	Complete	ID Verification Pending - 1 - Docs Needed SSN

Exhibit D

# In-network ATM Locations

## Nebraska ATM List

BRANDING	LOCATION NAME	ADDRESS	CITY	STATE	ZIP CODE
MoneyPass	ADAMS STATE BANK	633 MAIN STREET	ADAMS	NE	68301
MoneyPass	ADAMS STATE BANK	649 MAIN STREET	ADAMS	NE	68301
MoneyPass	UNION BANK AND TRUST 10	822 EAST 4TH STREET	AINSWORTH	NE	69210
MoneyPass	CORNERSTONE BANK 10	240 S 3RD AVE	ALBION	NE	68620
MoneyPass	SECURITY BANK 10	101 N NE-9	ALLEN	NE	68710
MoneyPass	GREAT WESTERN BANK	423 W 3RD ST	ALLIANCE	NE	69301
MoneyPass	PLATTE VALLEY BANK	304 BOX BUTTE	ALLIANCE	NE	69301
MoneyPass	FIRST CENTRAL BANK	641 CHESTNUT	ARAPAHOE	NE	68922
MoneyPass	UNION BANK AND TRUST 10	502 HIGHWAY 6	ASHLAND	NE	68003
MoneyPass	TRI-COUNTY BANK	807 E. ASH STREET	ATKINSON	NE	68713
MoneyPass	GREAT WESTERN BANK	118 E STATE ST	ATKINSON	NE	68713
MoneyPass	UNION BANK AND TRUST 10	1301 J STREET	AUBURN	NE	68305
MoneyPass	HERITAGE BANK	1110 L STREET	AURORA	NE	68818
MoneyPass	CORNERSTONE BANK 10	1609 Q ST	AURORA	NE	68818
MoneyPass	HEARTLAND BANK	901 Q ST	AURORA	NE	68818
MoneyPass	CORNERSTONE BANK 10	1206 13TH ST	AURORA	NE	68818
MoneyPass	FIRST BANK AND TRUST COMPANY	101 1ST AVENUE	AXTELL	NE	68924
MoneyPass	FIRST BANK OF BANCROFT	1988 HIGHWAY 16	BANCROFT	NE	68004
MoneyPass	CORNERSTONE BANK 10	RANDOLPH AND HWY 281	BARTLETT	NE	68622
MoneyPass	TRI-COUNTY BANK	103 W. HWY 20	BASSETT	NE	68714
MoneyPass	SANDHILLS STATE BANK 84	202 CLARK ST	BASSETT	NE	68714
MoneyPass	WESTERN STATES BANK	302 MAIN STREET	BAYARD	NE	69334
MoneyPass	MEMBERSOWN CREDIT UNION	2600 EASTSIDE BLVD	BEATRICE	NE	68310
MoneyPass	GREAT WESTERN BANK	1000 COURT ST	BEATRICE	NE	68310
MoneyPass	GREAT WESTERN BK	1000 COURT ST	BEATRICE	NE	68310
MoneyPass	UNION BANK AND TRUST 10	1300 COURT ST	BEATRICE	NE	68310
MoneyPass	FIRST STATE BANK NEBRASKA 10	560 SARGENT ST	BEATRICE	NE	68310
U.S. Bank Branded	U.S. Bank Beatrice	202 North 6th Street	Beatrice	NE	68310
MoneyPass	Farmers & Merchants Bank	900 Dimery Street	Beaver Crossing	NE	68313
MoneyPass	FIRST COMMUNITY BANK 84	201 MAIN ST	BEEMER	NE	68716
MoneyPass	FIRST COMMUNITY BANK 84	1128 COUNTY RIVER RD	BEEMER	NE	68716
MoneyPass	FIRST COMMUNITY BANK 84	111 S BLAINE ST	BEEMER	NE	68716
MoneyPass	FIRST COMMUNITY BANK 84	310 FRONT ST	BEEMER	NE	68716
U.S. Bank Branded	U.S. Bank Twin Creek - Baker's	3614 Twin Creek Drive	Bellevue	NE	68123
U.S. Bank Branded	U.S. Bank Bellevue Southroads	1001 Fort Crook Road North	Bellevue	NE	68005
U.S. Bank Branded	American Plaza Bakers	801 Galvin Road South	Bellevue	NE	68005
MoneyPass	GREAT WESTERN BANK	3705 TWINCREEK	BELLEVUE	NE	68123
MoneyPass	GREAT WESTERN BANK	919 GALVIN RD #100	BELLEVUE	NE	68005
MoneyPass	BANK OF THE VALLEY	404 STATE STREET	BELLWOOD	NE	68624
MoneyPass	BANK OF THE VALLEY	107 ESPLANDE/HWY 64	BELLWOOD	NE	68632
MoneyPass	CORNERSTONE BANK 10	222 SHERMAN ST	BENEDICT	NE	68319
MoneyPass	I3 BANK	12212 N 156TH STREET	BENNINGTON	NE	68007
U.S. Bank Branded	U.S. Bank Blair	1865 Washington Street	Blair	NE	68008
MoneyPass	BANK OF HARTINGTON	120 N BROADWAY	BLOOMFIELD	NE	68718
MoneyPass	BANK OF HARTINGTON	120 N BROADWAY	BLOOMFIELD	NE	68718
MoneyPass	HEARTLAND BANK	310 N WILSON STREET	BLUE HILL	NE	68930
MoneyPass	SOUTH CENTRAL STATE BANK	101 SOUTH WILLSON ST	BLUE HILL	NE	68967
MoneyPass	PLATTE VALLEY BANK	1003 MAIN STREET	BRIDGEPORT	NE	69336
MoneyPass	HERITAGE BANK	2525 HERITAGE DRIVE	BROKEN BOW	NE	68822
MoneyPass	GREAT WESTERN BANK	901 S D ST	BROKEN BOW	NE	68822
MoneyPass	Bruning Bank	803 SOUTH D STREET	BROKEN BOW	NE	68822
MoneyPass	NEBRASKA ENERGY FCU	72676 648A AVE	BROWNVILLE	NE	68321
MoneyPass	Bruning Bank	104 E MAIN STREET	BRUNING	NE	68822
MoneyPass	CORNERSTONE BANK 10	6206 SPUR 85C	BRUNING	NE	68322
MoneyPass	HEARTLAND BANK	82404 HIGHWAY 11	BURWELL	NE	68823
MoneyPass	Pathway Bank	805 G Street	Burwell	NE	68823
MoneyPass	Pathway Bank	270 S Hwy 11	Burwell	NE	68823
MoneyPass	GREAT WESTERN BANK	163 NW GRAND AVE	BURWELL	NE	68823
MoneyPass	BUTTE STATE BANK	510 THAYER ST	BUTTE	NE	68722
MoneyPass	WESTERN NATIONAL BANK	115 KANSAS AVE	BYRON	NE	68325
MoneyPass	Pathway Bank	306 S High Street	Cairo	NE	68824
MoneyPass	WESTERN NATIONAL BANK	415 S HIGH ST	CAIRO	NE	68824
MoneyPass	GREAT WESTERN BANK	101 E KIMBALL	CALLAWAY	NE	68825
MoneyPass	WAYPOINT BANK	707 PATTERSON	CAMBRIDGE	NE	69022
MoneyPass	FIRST CENTRAL BANK	41501 HARVEST DR	CAMBRIDGE	NE	69022
MoneyPass	CITIZENS STATE BANK OF CARLETON	209 3RD STREET	CARLETON	NE	68326
MoneyPass	COMMUNITY STATE BANK	127 W MAIN ST	CEDAR BLUFF	NE	68015
MoneyPass	ARCHER COOPERATIVE CREDIT UNION	510 G STREET	CENTRAL CITY	NE	68826
MoneyPass	CORNERSTONE BANK 10	1414 16TH ST	CENTRAL CITY	NE	68826

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MoneyPass	FIRST NORTHEAST BANK OF NEBRASKA	362 COUNTY RD 18	CERESCO	NE	68017
MoneyPass	PLATTE VALLEY BANK	261 MAIN ST	CHADRON	NE	69337
MoneyPass	CHADRON FCU	126 EAST 3RD ST	CHADRON	NE	69337
MoneyPass	WESTERN NATIONAL BANK	523 THAYER AVE	CHESTER	NE	68327
MoneyPass	BANK OF CLARKS	106 W HIGHWAY 30	CLARKS	NE	68628
MoneyPass	CORNERSTONE BANK 10	103 S. BROWN AVE	CLAY CENTER	NE	68933
MoneyPass	WAYPOINT BANK	116 S ALEXANDER	CLAY CENTER	NE	68933
MoneyPass	HEARTLAND BANK	404 N CENTER	CLAY CENTER	NE	68933
MoneyPass	CORNERSTONE BANK 10	303 HIGHWAY 275	CLEARWATER	NE	68726
MoneyPass	CORNERSTONE BANK 10	604 MAIN STREET	CLEARWATER	NE	68726
MoneyPass	SECURITY BANK 10	101 W BROADWAY	COLERIDGE	NE	68727
MoneyPass	COMMUNITY STATE BANK	104 SPRUCE STREET	COLON	NE	68018
MoneyPass	Dale Employee Federal CU	2759 33rd Ave	Columbus	NE	68601
MoneyPass	COLUMBUS BANK AND TRUST COMPANY	118 23RD ST.SUITE 100	COLUMBUS	NE	68601
MoneyPass	COLUMBUS BANK AND TRUST COMPANY	220 23RD STREET	COLUMBUS	NE	68601
MoneyPass	COLUMBUS BANK AND TRUST COMPANY	4600 38TH STREET	COLUMBUS	NE	68601
MoneyPass	COLUMBUS BANK AND TRUST COMPANY	4321 41ST AVENUE	COLUMBUS	NE	68601
MoneyPass	COLUMBUS BANK AND TRUST COMPANY	920 E 19TH STREET	COLUMBUS	NE	68601
MoneyPass	GREAT WESTERN BANK	1464 26TH AVE	COLUMBUS	NE	68601
MoneyPass	GREAT WESTERN BANK	1920 23RD ST	COLUMBUS	NE	68601
MoneyPass	UNION BANK AND TRUST 10	3318 23RD STREET	COLUMBUS	NE	68601
MoneyPass	NEBRASKA ENERGY FCU	1414 15TH ST	COLUMBUS	NE	68601
MoneyPass	BANK OF THE VALLEY	1061 26TH AVE	COLUMBUS	NE	68601
MoneyPass	COLUMBUS BANK AND TRUST COMPANY	2501 13th Street	Columbus	NE	68601
U.S. Bank Branded	U.S. Bank Columbus	2221 23rd Street	Columbus	NE	68601
MoneyPass	BANK OF THE VALLEY	3434 DISCOVER DR	COLUMBUS	NE	68601
MoneyPass	BANK OF THE VALLEY	3208 42ND ST	COLUMBUS	NE	68601
MoneyPass	CORNERSTONE BANK 10	818 E 23RD ST	COLUMBUS	NE	68979
MoneyPass	CORNERSTONE BANK 10	1727 23RD STREET	COLUMBUS	NE	68601
MoneyPass	BANK OF THE VALLEY	3235 47TH STREET	COLUMBUS	NE	68601
MoneyPass	BANKFIRST 84	2530 23RD STREET	COLUMBUS	NE	68602
MoneyPass	BANK OF THE VALLEY	5113 63RD ST	COLUMBUS	NE	68601
MoneyPass	FIRST STATE BANK NEBRASKA 10	223 W FOURTH ST	CORTLAND	NE	68331
MoneyPass	WAYPOINT BANK	747 MERIDIAN AVENUE	COZAD	NE	69130
MoneyPass	MIDWEST BANK NA 10	606 MAIN STREET	CREIGHTON	NE	68729
MoneyPass	CORNERSTONE BANK 10	59 EXPRESS	CREIGHTON	NE	68729
MoneyPass	CITY BANK & TRUST CO.	1135 MAIN	CRETE	NE	68333
MoneyPass	GREAT WESTERN BANK	1301 MAINE AVE	CRETE	NE	68333
MoneyPass	UNION BANK AND TRUST 10	1850 GROVE AVENUE	CRETE	NE	68333
MoneyPass	FIRST CENTRAL BANK	302 CENTER AVE	CURTIS	NE	69025
MoneyPass	ARCHER COOPERATIVE CREDIT UNION	102 S MILL STREET	DANNEBROG	NE	68831
MoneyPass	CORNERSTONE BANK 10	100 W 6TH ST	DAVENPORT	NE	68335
MoneyPass	BANK OF THE VALLEY	1855 N. 4TH ST	DAVID CITY	NE	68632
MoneyPass	BANK OF THE VALLEY	634 E ST	DAVID CITY	NE	68632
MoneyPass	BANK OF THE VALLEY	340 D ST	DAVID CITY	NE	68632
MoneyPass	BANK OF THE VALLEY	750 D ST	DAVID CITY	NE	68632
MoneyPass	BANK OF THE VALLEY	1652 N 4TH ST	DAVID CITY	NE	68632
MoneyPass	BANK OF THE VALLEY	899 PARK DRIVE	DAVID CITY	NE	68632
MoneyPass	UNION BANK AND TRUST 10	1510 4TH STREET	DAVID CITY	NE	68632
MoneyPass	BANK OF THE VALLEY	62 L ST	DAVID CITY	NE	68632
MoneyPass	HEARTLAND BANK	306 JEFFERSON STREET	DAYKIN	NE	68338
MoneyPass	UNION BANK AND TRUST 10	7229 LANCASTER AVENUE	DENTON	NE	68339
MoneyPass	MIDWEST BANK NA 10	701 4TH STREET	DESHLER	NE	68340
MoneyPass	MIDWEST BANK NA 10	1040 5300 ROAD	DESHLER	NE	68340
MoneyPass	MIDWEST BANK NA 10	1040 5300 ROAD	DESHLER	NE	68340
MoneyPass	FIRST STATE BANK NEBRASKA 10	307 E FILLMORE AVE	DEWITT	NE	68341
MoneyPass	FIRST STATE BANK NEBRASKA 10	611 WASHINGTON	DORCHESTER	NE	68343
MoneyPass	Riverstone Bank	600 SOUTH 4TH STREET	EAGLE	NE	68347
MoneyPass	AMERICAN EXCHANGE BANK	440 D STREET	EAGLE	NE	68347
MoneyPass	CORNERSTONE BANK 10	307 N C STREET	EDGAR	NE	68935
MoneyPass	AMERICAN INTERSTATE BANK ELKHORN	3331 N. 204TH STREET	ELKHORN	NE	68022
MoneyPass	FIRST NEBRASKA CREDIT UNION	20241 MANDERSON ST	ELKHORN	NE	68022
MoneyPass	FIVE POINTS BANK 10	3825 N 202ND STREET	ELKHORN	NE	68022
MoneyPass	UNION BANK AND TRUST 10	21015 CUMBERLAND DR	ELKHORN	NE	68022
U.S. Bank Branded	U.S. Bank Elkhorn	711 North 205th Street	Elkhorn	NE	68022
MoneyPass	METRO HEALTH SRVS	920 N 204TH AVE	ELKHORN	NE	68022
MoneyPass	UNITED REPUBLIC BANK	111 NORTH 181ST ST	ELKHORN	NE	68022
MoneyPass	ARBOR BANK	18924 EVAN STREET	ELKHORN	NE	68122
MoneyPass	ARBOR BANK	18924 EVAN STREET	ELKHORN	NE	68022
MoneyPass	AMERICAN EXCHANGE BANK	209 S 4TH STREET	ELMWOOD	NE	68349

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MoneyPass	WAYPOINT BANK		100 N MAIN ST	EUSTIS	NE	69028
MoneyPass	GENERATIONS BANK		139 S EXETER AVENUE	EXETER	NE	68351
MoneyPass	GENERATIONS BANK		139 S Exeter Ave	Exeter	NE	68351
MoneyPass	HEARTLAND BANK		525 F STREET	FAIRBURY	NE	68352
MoneyPass	HEARTLAND BANK		1415 K STREET	FAIRBURY	NE	68352
MoneyPass	UNION BANK AND TRUST	10	1313 K STREET	FAIRBURY	NE	68352
MoneyPass	F&M BANK		1502 HARLAN ST	FALLS CITY	NE	68355
MoneyPass	F&M BANK		1701 STONE STREET	FALLS CITY	NE	68355
MoneyPass	GREAT WESTERN BANK		114 W 15TH ST	FALLS CITY	NE	68355
MoneyPass	FRONTIER BANK	10	1616 HARLAN ST	FALLS CITY	NE	68355
MoneyPass	FIRST STATE BANK NEBRASKA	10	111 LIVINGSTON ST	FILLEY	NE	68357
MoneyPass	FIRST STATE BANK NEBRASKA	10	305 MAIN ST	FIRTH	NE	68358
MoneyPass	CEDAR SECURITY BANK		117 MAIN STREET	FORDYCE	NE	68736
MoneyPass	CORNERSTONE BANK	10	519 15TH AVENUE	FRANKLIN	NE	68939
MoneyPass	SOUTH CENTRAL STATE BANK		HWY 10 & 136	FRANKLIN	NE	68939
MoneyPass	FIRST NORTHEAST BANK OF NEBRASKA		2300 LAVERNA ST	FREMONT	NE	68025
U.S. Bank Branded	U.S. Bank Fremont Suburban		1615 East 23rd Street	Fremont	NE	68025
MoneyPass	GREAT WESTERN BANK		1552 E 23RD ST	FREMONT	NE	68025
U.S. Bank Branded	Fremont Drive-Up		1947 1/2 East Military Avenue	Fremont	NE	68025
MoneyPass	CITIZENS STATE BANK		150 MAPLE STREET	FRIEND	NE	68359
MoneyPass	HEARTLAND BANK		143 S 13TH STREET	GENEVA	NE	68361
MoneyPass	CORNERSTONE BANK	10	311 N 13TH STREET	GENEVA	NE	68361
MoneyPass	CORNERSTONE BANK	10	540 N 13TH ST	GENEVA	NE	68361
MoneyPass	PLATTE VALLEY BANK		1270 10TH STREET	GERING	NE	69341
MoneyPass	PLATTE VALLEY BANK		1850 10TH STREET	GERING	NE	69341
MoneyPass	RIVERSTONE BANK		1540 10TH ST	GERING	NE	69341
MoneyPass	RIVERSTONE BANK		1540 10TH ST	GERING	NE	69341
MoneyPass	WESTERN STATES BANK		1425 10TH ST.	GERING	NE	69341
MoneyPass	WESTERN STATES BANK		1940 10TH STREET	GERING	NE	69341
U.S. Bank Branded	Gering Drive Up		1270 10th Street	Gering	NE	69341
MoneyPass	WESTERN STATES BANK		2648 N. 10TH ST	GERING	NE	69341
MoneyPass	CORNERSTONE BANK	10	211 WINTERS AVE	GLENVIL	NE	68941
MoneyPass	FIRST NATIONAL BANK OF GORDON		134 N. MAIN STREET	GORDON	NE	69343
MoneyPass	FIRST STATE BANK		605 10TH AND AVENUE F	GOTHENBURG	NE	69138
MoneyPass	FIRST STATE BANK		202 8TH STREET	GOTHENBURG	NE	69138
MoneyPass	HEARTLAND BANK		245 N WASHINGTON AVE	GRAFTON	NE	68365
MoneyPass	HERITAGE BANK		1333 N WEBB ROAD	GRAND ISLAND	NE	68803
MoneyPass	Pathway Bank		3333 W State Street	Grand Island	NE	68803
MoneyPass	GREAT WESTERN BANK		1811 W 2ND ST	GRAND ISLAND	NE	68803
MoneyPass	GREAT WESTERN BANK		700 N WEBB RD	GRAND ISLAND	NE	68803
MoneyPass	ALTER METAL RECYCLING- GRAND ISLAND		1119 EAST 4TH STREET	GRAND ISLAND	NE	68801
MoneyPass	FIVE POINTS BANK	10	3111 W STOLLEY PK RD	GRAND ISLAND	NE	68801
MoneyPass	FIVE POINTS BANK	10	2009 N DIERS AVE	GRAND ISLAND	NE	68803
MoneyPass	FIVE POINTS BANK	10	700 E STOLLEY PK RD	GRAND ISLAND	NE	68801
MoneyPass	FIVE POINTS BANK	10	2310 N WEBB RD	GRAND ISLAND	NE	68803
MoneyPass	FIVE POINTS BANK	10	1616 S LOCUST ST	GRAND ISLAND	NE	68801
MoneyPass	FIVE POINTS BANK	10	518 N EDDY ST	GRAND ISLAND	NE	68801
MoneyPass	FIVE POINTS BANK	10	112 KAUFMAN AVE	GRAND ISLAND	NE	68803
MoneyPass	FIVE POINTS BANK	10	700 E STOLLEY PK RD	GRAND ISLAND	NE	68801
MoneyPass	FIVE POINTS BANK	10	700 E STOLLEY PK RD	GRAND ISLAND	NE	68801
MoneyPass	FIVE POINTS BANK	10	2620 FAIDLEY AVE W	GRAND ISLAND	NE	68803
MoneyPass	UNION BANK AND TRUST	10	1602 WEST 2ND STREET	GRAND ISLAND	NE	68801
MoneyPass	CORNERSTONE BANK	10	840 N DIERS AVE	GRAND ISLAND	NE	68803
U.S. Bank Branded	U.S. Bank Grand Island Webb		2121 North Webb Road	Grand Island	NE	68803
U.S. Bank Branded	Southeast Commons Drive-Up		1201 South Locust Street	Grand Island	NE	68801
MoneyPass	FIVE POINTS BANK	10	200 N. HARRISON ST	GRAND ISLAND	NE	68803
MoneyPass	FIVE POINTS BANK	10	2201 N BROADWELL	GRAND ISLAND	NE	68803
MoneyPass	FIVE POINTS BANK	10	1904 N. DIERS AVE	GRAND ISLAND	NE	68801
MoneyPass	FIVE POINTS BANK	10	2015 N BROADWELL	GRAND ISLAND	NE	68801
MoneyPass	FIVE POINTS BANK	10	700 E STOLLEY RD	GRAND ISLAND	NE	68801
MoneyPass	UNION BANK AND TRUST	10	2008 N WEBB ROAD	GRAND ISLAND	NE	68802
MoneyPass	UNION BANK AND TRUST	10	209 E STOLLEY PARK RD	GRAND ISLAND	NE	68801
MoneyPass	UNION BANK AND TRUST	10	710 W STATE STREET	GRAND ISLAND	NE	68803
MoneyPass	CORNERSTONE BANK	10	3501 S LOCUST ST	GRAND ISLAND	NE	68603
MoneyPass	CORNERSTONE BANK	10	2250 N DIERS AVE	GRAND ISLAND	NE	68603
MoneyPass	FIVE POINTS BANK	10	2032 W STOLLEY PARK R	GRAND ISLAND	NE	68801
MoneyPass	FIVE POINTS BANK	10	3533 PRAIRIEVIEW ST	GRAND ISLAND	NE	68801
MoneyPass	WESTERN STATES BANK		235 CENTRAL AVE	GRANT	NE	69140
MoneyPass	SANDHILLS STATE BANK	84	235 CENTRAL AVE	GRANT	NE	69140
MoneyPass	FIRST NATIONAL BANK IN ORD		101 W O'NEIL AVE	GREELEY	NE	68842

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MoneyPass	FIRST NATIONAL BANK IN ORD		101 W O'NEIL AVE	GREELEY	NE	68842
MoneyPass	F&M BANK		11504 WILLOW PARK DR	GREYNA	NE	68028
MoneyPass	CORNERSTONE BANK	10	2192 HWY 136	GUIDE ROCK	NE	68942
MoneyPass	FIRST STATE BANK NEBRASKA	10	300 MAIN ST	HALLAM	NE	68368
MoneyPass	CORNERSTONE BANK	10	211 A ST	HAMPTON	NE	68843
MoneyPass	CEDAR SECURITY BANK		309 S ROBINSON AVENUE	HARTINGTON	NE	68739
MoneyPass	BANK OF HARTINGTON		101 W FELBER ST	HARTINGTON	NE	68739
MoneyPass	BANK OF HARTINGTON		303 S ROBINSON	HARTINGTON	NE	68739
MoneyPass	SECURITY BANK	10	201 S ROBINSON AVE	HARTINGTON	NE	68739
MoneyPass	CORNERSTONE BANK	10	302 N CLAY AVE	HARVARD	NE	68944
MoneyPass	HERITAGE BANK		800 WEST 3RD STREET	HASTINGS	NE	68901
MoneyPass	HERITAGE BANK		1115 W 2ND STREET	HASTINGS	NE	68901
MoneyPass	HEARTLAND BANK		3701 OSBORNE DR W	HASTINGS	NE	68901
MoneyPass	HEARTLAND BANK		1410 W J STREET	HASTINGS	NE	68901
MoneyPass	HEARTLAND BANK		1414 N BURLINGTON AVE	HASTINGS	NE	68901
MoneyPass	FIVE POINTS BANK OF HASTINGS	10	322 N. ST JOSEPH AVE	HASTINGS	NE	68901
MoneyPass	FIVE POINTS BANK OF HASTINGS	10	320 S BURLINGTON AVE	HASTINGS	NE	68901
MoneyPass	FIVE POINTS BANK OF HASTINGS	10	800 EAST 12TH STREET	HASTINGS	NE	68901
U.S. Bank Branded	U.S. Bank Hastings		305 North Hastings Avenue	Hastings	NE	68901
MoneyPass	HERITAGE BANK		2611 W 12TH STREET	HASTINGS	NE	68901
MoneyPass	GREAT WESTERN BANK		700 N BURLINGTON	HASTINGS	NE	68901
MoneyPass	FIVE POINTS BANK OF HASTINGS	10	2815 OSBORNE DRIVE	HASTINGS	NE	68901
MoneyPass	FIVE POINTS BANK OF HASTINGS	10	705 E 9TH STREET	HASTINGS	NE	68901
MoneyPass	FIVE POINTS BANK OF HASTINGS	10	3100 OSBORNE DRIVE	HASTINGS	NE	68901
MoneyPass	UNION BANK AND TRUST	10	611 NORTH BURLINGTON	HASTINGS	NE	68901
MoneyPass	Bruning Bank		252 SOUTH 13TH STREET	HEBRON	NE	68370
MoneyPass	CORNERSTONE BANK	10	243 SOUTH 13TH STREET	HEBRON	NE	68370
MoneyPass	CORNERSTONE BANK	10	916 N MAIN ST	HENDERSON	NE	68371
MoneyPass	FIRST STATE BANK NEBRASKA	10	655 CHESTNUT ST	HICKMAN	NE	68372
MoneyPass	FIRST STATE BANK NEBRASKA	10	18940 S 68TH	HICKMAN	NE	68372
MoneyPass	GREAT WESTERN BANK		321 BURLINGTON ST	HOLDREGE	NE	68949
MoneyPass	GREAT WESTERN BANK		424 WEST AVE	HOLDREGE	NE	68949
MoneyPass	Bruning Bank		1215 BURLINGTON ST	HOLDREGE	NE	68949
MoneyPass	FIRST COMMUNITY BANK	84	109 JOHN ST	HOMER	NE	68030
MoneyPass	FIRST COMMUNITY BANK	84	108 N HWY 77	HOMER	NE	68030
MoneyPass	FIRST NORTHEAST BANK OF NEBRASKA		201 N MAIN STREET	HOOPER	NE	68031
MoneyPass	METRO FCU		2500 OMAHA AVE	HUBBARD	NE	68741
MoneyPass	BANK OF THE VALLEY		100 S 3RD ST	HUMPHREY	NE	68642
MoneyPass	BANK OF THE VALLEY		26557 NEBRASKA HWY 91	HUMPHREY	NE	68642
MoneyPass	SANDHILLS STATE BANK	84	101 S MAIN ST	HYANNIS	NE	69350
MoneyPass	WAYPOINT BANK		348 BROADWAY	IMPERIAL	NE	69033
MoneyPass	BANK OF DIXON COUNTY		218 E. ELK STREET	JACKSON	NE	68743
MoneyPass	ADAMS COUNTY BANK		1307 N BRASS AVE	JUNIATA	NE	68955
MoneyPass	NEBRASKALAND BANK		4615 2ND AVENUE	KEARNEY	NE	68847
MoneyPass	TOWN & COUNTRY BANK		6005 2ND AVE WEST	KEARNEY	NE	68847
MoneyPass	HEARTLAND BANK		212 E 56TH STREET	KEARNEY	NE	68847
MoneyPass	HEARTLAND BANK		7810 2ND AVENUE	KEARNEY	NE	68847
MoneyPass	Farmers & Merchants Bank		3015 Second Ave	Kearney	NE	68847
MoneyPass	GREAT WESTERN BANK		2120 1ST AVE	KEARNEY	NE	68847
MoneyPass	UNION BANK AND TRUST	10	102 E 25TH STREET	KEARNEY	NE	68847
U.S. Bank Branded	U.S. Bank Kearney Main		204 West 31st Street	Kearney	NE	68845
MoneyPass	HERITAGE BANK		315 W. 60TH STREET	KEARNEY	NE	68848
MoneyPass	Farmers & Merchants Bank		405 South 2nd Ave	Kearney	NE	68847
MoneyPass	HEARTLAND BANK		3004 W HWY 30	KEARNEY	NE	68847
MoneyPass	FIVE POINTS BANK	10	2501 CENTRAL AVE	KEARNEY	NE	68847
MoneyPass	FIVE POINTS BANK	10	1809 W 39TH ST	KEARNEY	NE	68847
MoneyPass	Bruning Bank		1110 17TH AVENUE	KEARNEY	NE	68845
MoneyPass	ADAMS COUNTY BANK		401 N SMITH AVE	KENESAW	NE	68956
MoneyPass	FIVE POINTS BANK	10	9718 GILES ROAD	LA VISTA	NE	68128
MoneyPass	Kellogg Midwest FCU		9618 Brentwood Dr	La Vista	NE	68128
MoneyPass	CITIZENS STATE BANK		201 SOUTH HWY 20	LAUREL	NE	68745
MoneyPass	SECURITY BANK	10	206 HIGHWAY 20 S	LAUREL	NE	68745
MoneyPass	ACCESS BANK		7223 S 84TH STREET	LAVISTA	NE	68128
MoneyPass	NORTHWEST BANK	27	9719 GILES RD	LAVISTA	NE	68128
MoneyPass	CITIZENS STATE BANK		203 MAIN STREET	LEIGH	NE	68643
MoneyPass	GREAT WESTERN BANK		800 S PLUM CREEK PKWY	LEXINGTON	NE	68850
MoneyPass	GREAT WESTERN BANK		517 N LINCOLN ST	LEXINGTON	NE	68850
MoneyPass	GREAT WESTERN BANK		1500 PLUM CREEK PKWY	LEXINGTON	NE	68763
MoneyPass	SPIRIT OF AMERICA FEDERAL CREDIT UNION		100 CENTENNIAL MALL N	LINCOLN	NE	68508
MoneyPass	SPIRIT OF AMERICA FEDERAL CREDIT UNION		850 S STREET	LINCOLN	NE	68508

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MoneyPass	SPIRIT OF AMERICA FEDERAL CREDIT UNION		1301 W HIGHLANDS BLVD	LINCOLN	NE	68521
MoneyPass	MEMBERSOWN CREDIT UNION		475 FALLBROOK BLVD	LINCOLN	NE	68521
MoneyPass	CITY BANK & TRUST CO.		2929 PINE LAKE ROAD	LINCOLN	NE	68516
MoneyPass	CITY BANK & TRUST CO.		940 P ST	LINCOLN	NE	68508
MoneyPass	CITY BANK & TRUST CO.		4225 LUCILE DR	LINCOLN	NE	68506
MoneyPass	SPIRIT OF AMERICA FEDERAL CREDIT UNION		325 NORTH 52ND STREET	LINCOLN	NE	68505
MoneyPass	SPIRIT OF AMERICA FEDERAL CREDIT UNION		2400 NW 24 STREET	LINCOLN	NE	68524
MoneyPass	MEMBERSOWN CREDIT UNION		1391 SOUTH 33RD STREE	LINCOLN	NE	68510
MoneyPass	MEMBERSOWN CREDIT UNION		5900 O STREET	LINCOLN	NE	68510
MoneyPass	FIRST NEBRASKA CREDIT UNION		5070 N 32ND STREET	LINCOLN	NE	68504
MoneyPass	FIRST NEBRASKA CREDIT UNION		8101 S 40TH STREET	LINCOLN	NE	68516
MoneyPass	GREAT WESTERN BANK		1235 N ST	LINCOLN	NE	68508
MoneyPass	GREAT WESTERN BANK		3410 N 27TH ST	LINCOLN	NE	68521
MoneyPass	GREAT WESTERN BANK		135 N COTNER BLVD	LINCOLN	NE	68505
MoneyPass	GREAT WESTERN BANK		6424 HAVELOCK AVE	LINCOLN	NE	68507
MoneyPass	GREAT WESTERN BANK		6945 A ST	LINCOLN	NE	68510
MoneyPass	GREAT WESTERN BANK		3939 NORMAL BLVD	LINCOLN	NE	68506
MoneyPass	GREAT WESTERN BANK		5533 S 27TH ST	LINCOLN	NE	68512
MoneyPass	GREAT WESTERN BANK		8380 OLD CHENEY RD #1	LINCOLN	NE	68516
MoneyPass	GREAT WESTERN BK		1235 N ST	LINCOLN	NE	68508
MoneyPass	LIBERTY FIRST CREDIT UNION		5101 N 27TH STREET	LINCOLN	NE	68521
MoneyPass	LIBERTY FIRST CREDIT UNION		501 NORTH 46TH STREET	LINCOLN	NE	68503
MoneyPass	LIBERTY FIRST CREDIT UNION		6001 S 56TH STREET	LINCOLN	NE	68516
MoneyPass	LIBERTY FIRST CREDIT UNION		8400 LEXINGTON AVE	LINCOLN	NE	68505
MoneyPass	FRONTIER BANK	10	8380 GLYNOAKS DR	LINCOLN	NE	68516
MoneyPass	UNION BANK AND TRUST	10	4800 NORMAL BLVD.	LINCOLN	NE	68506
MoneyPass	UNION BANK AND TRUST	10	2201 HIGHWAY 2	LINCOLN	NE	68502
MoneyPass	UNION BANK AND TRUST	10	6801 O STREET	LINCOLN	NE	68510
MoneyPass	UNION BANK AND TRUST	10	6001 VILLAGE DRIVE	LINCOLN	NE	68516
MoneyPass	UNION BANK AND TRUST	10	840 FALLBROOK BLVD.	LINCOLN	NE	68521
MoneyPass	UNION BANK AND TRUST	10	151 SW 48TH STREET	LINCOLN	NE	68522
MoneyPass	UNION BANK AND TRUST	10	121 S 13TH STREET	LINCOLN	NE	68508
MoneyPass	UNION BANK AND TRUST	10	8501 ANDERMATT DRIVE	LINCOLN	NE	68526
MoneyPass	UNION BANK AND TRUST	10	840 FALLBROOK BLVD.	LINCOLN	NE	68521
MoneyPass	UNION BANK AND TRUST	10	3615 S 48TH STREET	LINCOLN	NE	68506
MoneyPass	UNION BANK AND TRUST	10	501 WEST A STREET	LINCOLN	NE	68522
MoneyPass	UNION BANK AND TRUST	10	1700 L STREET	LINCOLN	NE	68508
MoneyPass	UNION BANK AND TRUST	10	745 S 21ST STREET	LINCOLN	NE	68510
MoneyPass	UNION BANK AND TRUST	10	3202 S 10TH STREET	LINCOLN	NE	68502
MoneyPass	UNION BANK AND TRUST	10	3400 VILLAGE DRIVE	LINCOLN	NE	68516
MoneyPass	UNION BANK AND TRUST	10	2525 PINE LAKE ROAD	LINCOLN	NE	68512
MoneyPass	UNION BANK AND TRUST	10	6300 HAVELOCK AVENUE	LINCOLN	NE	68507
MoneyPass	UNION BANK AND TRUST	10	2662 CORNHUSKER HWY	LINCOLN	NE	68521
MoneyPass	UNION BANK AND TRUST	10	233 N 48TH STREET	LINCOLN	NE	68504
MoneyPass	UNION BANK AND TRUST	10	6835 N 27TH STREET	LINCOLN	NE	68521
MoneyPass	UNION BANK AND TRUST	10	1421 CENTERPARK ROAD	LINCOLN	NE	68512
MoneyPass	UNION BANK AND TRUST	10	2140 K STREET STE 100	LINCOLN	NE	68510
MoneyPass	UNION BANK AND TRUST	10	240 N 17TH STREET	LINCOLN	NE	68508
MoneyPass	UNION BANK AND TRUST	10	610 S 10TH STREET	LINCOLN	NE	68508
MoneyPass	UNION BANK AND TRUST	10	5600 S 56TH STREET	LINCOLN	NE	68516
MoneyPass	UNION BANK AND TRUST	10	3244 CORNHUSKER HWY	LINCOLN	NE	68504
MoneyPass	UNION BANK AND TRUST	10	7100 PIONEERS BLVD	LINCOLN	NE	68506
MoneyPass	UNION BANK AND TRUST	10	110 W O STREET	LINCOLN	NE	68528
MoneyPass	UNION BANK AND TRUST	10	2700 PORTER RIDGE RD	LINCOLN	NE	68516
MoneyPass	UNION BANK AND TRUST	10	2925 NW 12TH STREET	LINCOLN	NE	68521
MoneyPass	UNION BANK AND TRUST	10	8350 NORTHWOODS DRIVE	LINCOLN	NE	68505
MoneyPass	UNION BANK AND TRUST	10	3747 S 27TH STREET	LINCOLN	NE	68502
MoneyPass	UNION BANK AND TRUST	10	6006 HAVELOCK AVENUE	LINCOLN	NE	68507
MoneyPass	UNION BANK AND TRUST	10	4810 OLD CHENEY ROAD	LINCOLN	NE	68516
MoneyPass	UNION BANK AND TRUST	10	2601 TICONDEROGA DR	LINCOLN	NE	68521
MoneyPass	UNION BANK AND TRUST	10	1801 PINE LAKE ROAD	LINCOLN	NE	68512
MoneyPass	UNION BANK AND TRUST	10	4445 S 70TH STREET	LINCOLN	NE	68516
MoneyPass	LINCONE FEDERAL CREDIT UNION		4638 W ST	LINCOLN	NE	68503
MoneyPass	LINCONE FEDERAL CREDIT UNION		2500 N ST	LINCOLN	NE	68510
MoneyPass	CORNHUSKER BANK	84	1101 CORNHUSKER HWY	LINCOLN	NE	68521
MoneyPass	CORNHUSKER BANK	84	5555 SOUTH ST	LINCOLN	NE	68506
MoneyPass	CORNHUSKER BANK	84	6100 APPLES WAY	LINCOLN	NE	68516
MoneyPass	CORNHUSKER BANK	84	5701 S 34TH ST	LINCOLN	NE	68516
MoneyPass	WEST GATE BANK	10	6003 OLD CHENEY RD	LINCOLN	NE	68516
MoneyPass	WEST GATE BANK	10	1204 WEST O ST	LINCOLN	NE	68528

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MoneyPass	WEST GATE BANK	10	5555 S 27TH ST	LINCOLN	NE	68512
MoneyPass	WEST GATE BANK	10	2037 S 17TH ST	LINCOLN	NE	68502
MoneyPass	UNION BANK AND TRUST	10	8201 N 56TH ST	LINCOLN	NE	68514
MoneyPass	MIDWEST BANK NA	10	2655 JAMIE LANE	LINCOLN	NE	68512
MoneyPass	UNION BANK AND TRUST	10	5240 S 48TH ST	LINCOLN	NE	68516
MoneyPass	WEST GATE BANK	10	4955 O STREET	LINCOLN	NE	68510
MoneyPass	WEST GATE BANK	10	2037 S 17TH ST	LINCOLN	NE	68502
MoneyPass	WEST GATE BANK	10	6003 OLD CHENEY RD	LINCOLN	NE	68516
MoneyPass	UNION BANK AND TRUST	10	1301 SOUTH STREET	LINCOLN	NE	68502
MoneyPass	FIRST STATE BANK NEBRASKA	10	4915 OLD CHENEY RD	LINCOLN	NE	68516
MoneyPass	I3 BANK		3933 S 14TH ST	LINCOLN	NE	68502
MoneyPass	WEST GATE BANK	10	6003 OLD CHENEY RD	LINCOLN	NE	68516
MoneyPass	WEST GATE BANK	10	8400 EAGLE CREST RD	LINCOLN	NE	68505
MoneyPass	WEST GATE BANK	10	4955 O STREET	LINCOLN	NE	68510
MoneyPass	WEST GATE BANK	10	4955 O STREET	LINCOLN	NE	68510
MoneyPass	WEST GATE BANK	10	2037 S 17TH ST	LINCOLN	NE	68502
U.S. Bank Branded	U.S. Bank Lincoln - Walmart		3400 North 85th Street	Lincoln	NE	68507
U.S. Bank Branded	U.S. Bank Lincoln Edgewood		5501 South 56th Street	Lincoln	NE	68516
U.S. Bank Branded	U.S. Bank Lincoln Ticonderoga		2640 Ticonderoga Drive	Lincoln	NE	68521
U.S. Bank Branded	U.S. Bank Lincoln 56th & O		100 North 56th Street	Lincoln	NE	68504
U.S. Bank Branded	U.S. Bank 27th & Pine Lake - Super Saver		2525 Pine Lake Road	Lincoln	NE	68512
U.S. Bank Branded	U.S. Bank Lincoln 13th & M		233 South 13th Street	Lincoln	NE	68508
U.S. Bank Branded	U.S. Bank 10th Street		3300 South 10th Street	Lincoln	NE	68502
U.S. Bank Branded	Bryan Medical Center - First Floor		1600 South 48th Street	Lincoln	NE	68506
U.S. Bank Branded	48th & O Super Saver		233 North 48th Street	Lincoln	NE	68504
MoneyPass	CATTLE BANK AND TRUST		6550 MERCHANT DRIVE	LINCOLN	NE	68521
MoneyPass	GREAT WESTERN BANK		5300 S 56TH ST	LINCOLN	NE	68516
MoneyPass	LIBERTY FIRST CREDIT UNION		801 WEST "O" ST	LINCOLN	NE	68605
MoneyPass	FRONTIER BANK	10	6940 O STREET STE 110	LINCOLN	NE	68510
MoneyPass	UNION BANK AND TRUST	10	3643 SOUTH 48TH	LINCOLN	NE	68506
MoneyPass	UNION BANK AND TRUST	10	1300 N 48TH	LINCOLN	NE	68504
MoneyPass	UNION BANK AND TRUST	10	5006 NORTH 27TH	LINCOLN	NE	68521
MoneyPass	UNION BANK AND TRUST	10	1940 O STREET	LINCOLN	NE	68508
MoneyPass	UNION BANK AND TRUST	10	110 W FLETCHER	LINCOLN	NE	68521
MoneyPass	UNION BANK AND TRUST	10	1400 R STREET	LINCOLN	NE	68508
MoneyPass	UNION BANK AND TRUST	10	8401 LEXINGTON	LINCOLN	NE	68505
MoneyPass	UNION BANK AND TRUST	10	1940 O STREET	LINCOLN	NE	68508
MoneyPass	UNION BANK AND TRUST	10	1400 R STREET	LINCOLN	NE	68508
MoneyPass	UNION BANK AND TRUST	10	1550 S. CODDINGTON	LINCOLN	NE	68522
MoneyPass	UNION BANK AND TRUST	10	4243 PIONEERS WOODS	LINCOLN	NE	68516
MoneyPass	UNION BANK AND TRUST	10	6801 SOUTH 27TH	LINCOLN	NE	68512
MoneyPass	UNION BANK AND TRUST	10	350 CANOPY STREET 3A	LINCOLN	NE	68508
MoneyPass	UNION BANK AND TRUST	10	350 CANOPY STREET 3A	LINCOLN	NE	68508
MoneyPass	UNION BANK AND TRUST	10	350 CANOPY STREET	LINCOLN	NE	68508
MoneyPass	UNION BANK AND TRUST	10	1400 R STREET	LINCOLN	NE	68508
MoneyPass	UNION BANK AND TRUST	10	318 LOVE LIBRARY	LINCOLN	NE	68588
MoneyPass	UNION BANK AND TRUST	10	314 NEBRASKA E UNION	LINCOLN	NE	68588
MoneyPass	UNION BANK AND TRUST	10	3293 A STREET	LINCOLN	NE	68510
MoneyPass	UNION BANK AND TRUST	10	3275 SHERIDAN BLVD	LINCOLN	NE	68502
MoneyPass	UNION BANK AND TRUST	10	530 N 17TH STREET	LINCOLN	NE	68588
MoneyPass	UNION BANK AND TRUST	10	2940 PINELAKE ROAD	LINCOLN	NE	68516
MoneyPass	UNION BANK AND TRUST	10	2960 PINE LAKE ROAD	LINCOLN	NE	68516
MoneyPass	UNION BANK AND TRUST	10	1401 PINE LAKE	LINCOLN	NE	68512
MoneyPass	UNION BANK AND TRUST	10	1120 CODDINGTON	LINCOLN	NE	68507
MoneyPass	UNION BANK AND TRUST	10	860 N 17TH STREET	LINCOLN	NE	68508
MoneyPass	UNION BANK AND TRUST	10	4400 S 33RD STREET	LINCOLN	NE	68516
MoneyPass	UNION BANK AND TRUST	10	1709 WASHINGTON	LINCOLN	NE	68502
MoneyPass	UNION BANK AND TRUST	10	130 N 66TH STREET	LINCOLN	NE	68505
MoneyPass	UNION BANK AND TRUST	10	1780 R STREET	LINCOLN	NE	68508
MoneyPass	UNION BANK AND TRUST	10	3800 OLD CHENEY ROAD	LINCOLN	NE	68506
MoneyPass	UNION BANK AND TRUST	10	5440 S 56TH STREET	LINCOLN	NE	68521
MoneyPass	UNION BANK AND TRUST	10	1055 N 16TH STREET	LINCOLN	NE	68508
MoneyPass	UNION BANK AND TRUST	10	8231 E O STREET	LINCOLN	NE	68510
MoneyPass	UNION BANK AND TRUST	10	946 S 27TH STREET	LINCOLN	NE	68510
MoneyPass	UNION BANK AND TRUST	10	3280 SUPERIOR	LINCOLN	NE	68504
MoneyPass	UNION BANK AND TRUST	10	6801 WILDCAT DRIVE	LINCOLN	NE	68521
MoneyPass	UNION BANK AND TRUST	10	1107 BELMONT	LINCOLN	NE	68521
MoneyPass	UNION BANK AND TRUST	10	8401 HIGHWAY 6	LINCOLN	NE	68507
MoneyPass	UNION BANK AND TRUST	10	2021 TRANSFORMATION	LINCOLN	NE	68508
MoneyPass	LINCONE FEDERAL CREDIT UNION		6700 S 70TH ST	LINCOLN	NE	68516

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MoneyPass	CORNHUSKER BANK	84	8310 O STREET	LINCOLN	NE	68510
MoneyPass	CORNHUSKER BANK	84	2400 W ADAMS ST	LINCOLN	NE	68524
MoneyPass	WEST GATE BANK	10	2662 CORNHUSKER HWY	LINCOLN	NE	68504
MoneyPass	WEST GATE BANK	10	8400 EAGLE CREST RD	LINCOLN	NE	68507
MoneyPass	WEST GATE BANK	10	4955 O ST	LINCOLN	NE	68504
MoneyPass	UNION BANK AND TRUST	10	1240 R STREET	LINCOLN	NE	68508
MoneyPass	FIVE POINTS BANK	10	8500 S 30TH ST	LINCOLN	NE	68516
MoneyPass	FIRST STATE BANK NEBRASKA	10	2701 GRAINGER PARKWAY	LINCOLN	NE	68516
MoneyPass	LIBERTY FIRST CREDIT UNION		3531 PROGRESSIVE RD	LINCOLN	NE	68434
MoneyPass	UNION BANK AND TRUST	10	7500 PINE LAKE RD	LINCOLN	NE	68516
MoneyPass	WEST GATE BANK	10	2662 CORNHUSKER HWY	LINCOLN	NE	68512
MoneyPass	WEST GATE BANK	10	1204 W O ST	LINCOLN	NE	68505
U.S. Bank Branded	U.S. Bank Lincolnshire		1444 South 70th Street	Lincoln	NE	68506
U.S. Bank Branded	Duncan Aviation		3701 Aviation Road	Lincoln	NE	68524
MoneyPass	CATTLE BANK AND TRUST		925 ROBBERS CAVE RD	LINCOLN	NE	68502
MoneyPass	CATTLE BANK AND TRUST		1404 PINE LAKE ROAD	LINCOLN	NE	68516
MoneyPass	TOWN & COUNTRY BANK		102 W BUFORD	LITCHFIELD	NE	68852
MoneyPass	WESTERN NATIONAL BANK		100 N MAIN STREET	LOUISVILLE	NE	68037
MoneyPass	HERITAGE BANK		734 O STREET	LOUP CITY	NE	68853
MoneyPass	CITIZENS BANK & TRUST COMPANY		650 P STREET	LOUP CITY	NE	68853
MoneyPass	CITIZENS BANK & TRUST COMPANY		1201 HIGHWAY 92	LOUP CITY	NE	68853
MoneyPass	PLATTE VALLEY BANK		204 JEFFERS AVENUE	LYMAN	NE	69352
MoneyPass	FIRST NORTHEAST BANK OF NEBRASKA		440 MAIN STREET	LYONS	NE	68038
MoneyPass	FIRST NORTHEAST BANK OF NEBRASKA		600 MAIN STREET	LYONS	NE	68038
MoneyPass	FRONTIER BANK	10	1313 N MAIN ST	MADISON	NE	68748
MoneyPass	FRONTIER BANK	10	301 S MAIN ST	MADISON	NE	68748
MoneyPass	FRONTIER BANK	10	102 N MAIN ST	MADISON	NE	68748
MoneyPass	FRONTIER BANK	10	711 E 2ND ST	MADISON	NE	68748
MoneyPass	FRONTIER BANK	10	104 E 6TH ST NORTH	MADISON	NE	68748
MoneyPass	CORNERSTONE BANK	10	402 MARQUIS AVE	MARQUETTE	NE	68854
MoneyPass	HORIZON BANK		312 W 1ST STREET	MCCOOK	NE	69001
MoneyPass	FIRST CENTRAL BANK		904 N HWY 83	MCCOOK	NE	69001
MoneyPass	CORNERSTONE BANK	10	401 E M ST	MCCOOL JUNCTION	NE	68601
MoneyPass	Farmers & Merchants Bank		617 1ST Street	Milford	NE	68405
MoneyPass	Farmers & Merchants Bank		410 HWY 6	Milford	NE	68405
MoneyPass	Farmers & Merchants Bank		600 State Street	Milford	NE	68405
MoneyPass	JONES BANK	10	807 5TH STREET	MILFORD	NE	68434
MoneyPass	PLATTE VALLEY BANK		323 MAIN STREET	MINATARE	NE	69356
MoneyPass	FIRST BANK AND TRUST COMPANY		315 E 4TH STREET	MINDEN	NE	68959
MoneyPass	MINDEN EXCHANGE BANK & TRUST COMPANY		448 N. MINDEN AVENUE	MINDEN	NE	68959
MoneyPass	PLATTE VALLEY BANK		126 CENTER AVENUE	MORRILL	NE	69358
MoneyPass	FIRST STATE BANK		101 NW 1ST STREET	MULLEN	NE	69152
MoneyPass	CORN GROWERS STATE BANK		301 NEBRASKA STREET	MURDOCK	NE	68407
MoneyPass	CORN GROWERS STATE BANK		300 WYOMING STREET	MURDOCK	NE	68407
MoneyPass	BUTTE STATE BANK		100 E 2ND ST	NAPER	NE	68755
MoneyPass	GREAT WESTERN BANK		1016 CENTRAL AVE	NEBRASKA CITY	NE	68410
MoneyPass	ARBOR BANK		911 CENTRAL AVENUE	NEBRASKA CITY	NE	68410
MoneyPass	ARBOR BANK		1301 GRUNDMAN BLVD	NEBRASKA CITY	NE	68410
MoneyPass	ARBOR BANK		2507 SOUTH 11TH ST	NEBRASKA CITY	NE	68410
MoneyPass	FIRST STATE BANK NEBRASKA	10	413 ELM ST	NEHAWKA	NE	68413
MoneyPass	HERITAGE BANK		305 MAIN STREET	NELIGH	NE	68756
MoneyPass	COMMERCIAL BANK		575 S MAIN ST	NELSON	NE	68961
MoneyPass	BANK OF HARTINGTON		25411 PARK AVE	NIOBRARA	NE	68760
MoneyPass	FRONTIER BANK	10	1106 BENJAMIN AVE	NORFOLK	NE	68701
MoneyPass	MIDWEST BANK NA	10	2501 W. BENJAMIN AVE	NORFOLK	NE	68701
MoneyPass	MIDWEST BANK NA	10	506 S. 13TH STREET	NORFOLK	NE	68701
MoneyPass	BANKFIRST	84	920 SOUTH 13 ST	NORFOLK	NE	68701
MoneyPass	BANKFIRST	84	100 N 13TH STREET	NORFOLK	NE	68701
MoneyPass	BANKFIRST	84	1211 RIVERSIDE BLVD	NORFOLK	NE	68701
U.S. Bank Branded	U.S. Bank 10th & Norfolk		909 West Norfolk Avenue	Norfolk	NE	68701
MoneyPass	GREAT WESTERN BANK		400 BRAASCH AVE	NORFOLK	NE	68702
MoneyPass	MIDWEST BANK NA	10	2601 W COOPER DR	NORFOLK	NE	68701
U.S. Bank Branded	U.S. Bank Norfolk Main		333 West Norfolk Avenue	Norfolk	NE	68701
MoneyPass	CORNERSTONE BANK	10	512 1ST ST	NORTH LOUP	NE	68859
MoneyPass	FIRST STATE BANK		410 RODEO ROAD	NORTH PLATTE	NE	69101
MoneyPass	NEBRASKALAND BANK		1400 S DEWEY STREET	NORTH PLATTE	NE	69101
MoneyPass	NEBRASKALAND BANK		1400 S DEWEY STREET	NORTH PLATTE	NE	69101
MoneyPass	NEBRASKALAND BANK		1801 W A STREET	NORTH PLATTE	NE	69101
MoneyPass	NEBRASKALAND BANK		121 NORTH DEWEY STREE	NORTH PLATTE	NE	69101
MoneyPass	NEBRASKALAND BANK		1002 N JEFFERS	NORTH PLATTE	NE	69101

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MoneyPass		NORTH PLATTE UNION PACIFIC EMPLOYEE CU	420 RODEO ROAD	NORTH PLATTE	NE	69101
MoneyPass		GREAT WESTERN BANK	111 S DEWEY ST	NORTH PLATTE	NE	69101
MoneyPass		NEBRASKALAND BANK	601 W LEOTA STREET	NORTH PLATTE	NE	56021
MoneyPass		FIRST NORTHEAST BANK OF NEBRASKA	215 N CHARDE AVE	OAKLAND	NE	68045
MoneyPass		STATE BANK OF ODELL	419 COMMERCIAL STREET	ODELL	NE	68342
MoneyPass		STATE BANK OF ODELL	215 MAIN STREET	ODELL	NE	68415
MoneyPass		WESTERN STATES BANK	605 E. 1ST STREET	OGALLALA	NE	69153
MoneyPass		GREAT WESTERN BANK	9290 W DODGE RD	OHMAHA	NE	68114
MoneyPass		GREAT WESTERN BANK	550 N 155TH PLAZA	OHMAHA	NE	68154
MoneyPass		CIT BANK NA	12307 W CENTER ROAD	OMAHA	NE	68144
MoneyPass		CIT BANK NA	3333 FARNAM STREET	OMAHA	NE	68131
MoneyPass		DUNDEE BANK - BLACKSTONE	302 S 38TH ST	OMAHA	NE	68131
MoneyPass		SOUTH 13TH STREET	1407 SOUTH 13TH STREET	OMAHA	NE	68108
MoneyPass		OMAHA DOUGLAS FEDERAL CREDIT UNION	8251 WEST CENTER ROAD	OMAHA	NE	68124
MoneyPass		CIT BANK NA	MUTUAL OF OMAHA PLAZA	OMAHA	NE	68130
MoneyPass		CIT BANK NA	220 W 31ST ST BLDG 3	OMAHA	NE	68131
MoneyPass		FIRST STATE BANK	5370 S 72ND STREET	OMAHA	NE	68127
MoneyPass		FIRST STATE BANK	5370 S 72ND STREET	OMAHA	NE	68127
MoneyPass		DUNDEE BANK	5015 UNDERWOOD AVE	OMAHA	NE	68814
MoneyPass		U.P. CONNECTION FEDERAL CREDIT UNION	6707 GROVER STREET	OMAHA	NE	68016
MoneyPass		I3 BANK	15645 SPAUDLING ST	OMAHA	NE	68116
MoneyPass		FIRST STATE BANK	11808 WEST CENTER ROA	OMAHA	NE	68144
MoneyPass		Kellogg Midwest FCU	9601 F St	Omaha	NE	68127
MoneyPass		AMERICAN INTERSTATE BANK ELKHORN	15909 W. MAPLE ROAD	OMAHA	NE	68116
MoneyPass		AMERICAN INTERSTATE BANK ELKHORN	3410 N. 156TH STREET	OMAHA	NE	68116
MoneyPass		FIRST NEBRASKA CREDIT UNION	10655 BEDFORD AVENUE	OMAHA	NE	68134
MoneyPass		FIRST NEBRASKA CREDIT UNION	4740 S 48TH STREET	OMAHA	NE	68117
MoneyPass		UNION PACIFIC STREAMLINER FEDERAL CREDIT	850 JONES ST	OMAHA	NE	68102
MoneyPass		UNION PACIFIC STREAMLINER FEDERAL CREDIT	1400 DOUGLAS STREET	OMAHA	NE	68179
MoneyPass		UNION PACIFIC STREAMLINER FEDERAL CREDIT	222 S 15 STREET	OMAHA	NE	68102
MoneyPass		CORE BANK	6510 PINE STREET	OMAHA	NE	68106
MoneyPass		GREAT WESTERN BANK	3010 N 90TH ST	OMAHA	NE	68134
MoneyPass		GREAT WESTERN BANK	17929 WELCH PLAZA	OMAHA	NE	68135
MoneyPass		GREAT WESTERN BANK	16850 EVANS PLAZA	OMAHA	NE	68116
MoneyPass		GREAT WESTERN BANK	6001 NW RADIAL HWY	OMAHA	NE	68104
MoneyPass		GREAT WESTERN BANK	4718 L ST	OMAHA	NE	68117
MoneyPass		GREAT WESTERN BANK	4140 S 84TH ST	OMAHA	NE	68127
MoneyPass		ENTERPRISE BANK NA	12800 W. CENTER RD.	OMAHA	NE	68144
MoneyPass		ENTERPRISE BANK NA	210 REGENCY PKWY.	OMAHA	NE	68114
MoneyPass		FIVE POINTS BANK 10	8820 ARBOR ST	OMAHA	NE	68124
MoneyPass		FIRST WESTROADS BANK	15750 W DODGE RD	OMAHA	NE	68118
MoneyPass		FIRST WESTROADS BANK	612 N 98TH ST	OMAHA	NE	68114
MoneyPass		WEST GATE BANK 10	1020 S 179TH CT	OMAHA	NE	68118
MoneyPass		NORTHWEST BANK 27	14320 ARBOR STREET	OMAHA	NE	68144
MoneyPass		CORNHUSKER BANK 84	11102 BLONDO ST #102	OMAHA	NE	68164
MoneyPass		LIBERTY FIRST CREDIT UNION	5011 S 108 St	Omaha	NE	68137
MoneyPass		FRONTIER BANK 10	13333 CALIFORNIA ST	OMAHA	NE	68154
MoneyPass		WEST GATE BANK 10	1020 S 179TH CT	OMAHA	NE	68118
MoneyPass		WEST GATE BANK 10	9775 Q ST	OMAHA	NE	68127
MoneyPass		ACCESS BANK	6405 CENTER ST	OMAHA	NE	68106
MoneyPass		NORTHWEST BANK 27	3333 N 168TH CT	OMAHA	NE	68116
U.S. Bank Branded		U.S. Bank Vinton Square - Supermercado	1826 Vinton St	Omaha	NE	68108
U.S. Bank Branded		U.S. Bank Omaha 72nd & Dodge	222 South 72nd Street	Omaha	NE	68114
U.S. Bank Branded		U.S. Bank Omaha 132nd & Maple	3910 North 132nd Street	Omaha	NE	68164
U.S. Bank Branded		U.S. Bank Omaha Empire Park	4818 South 108th Street	Omaha	NE	68137
U.S. Bank Branded		U.S. Bank Omaha 90 & Center	8800 West Center Road	Omaha	NE	68124
U.S. Bank Branded		U.S. Bank 132nd & Dodge	525 North 132nd Street	Omaha	NE	68154
U.S. Bank Branded		U.S. Bank Omaha Empire Park	4818 South 108th Street	Omaha	NE	68137
U.S. Bank Branded		U.S. Bank Omaha - Potter	7519 North 30th Street	Omaha	NE	68112
U.S. Bank Branded		U.S. Bank Omaha Oakview	3410 South 143rd Plaza	Omaha	NE	68144
U.S. Bank Branded		U.S. Bank 89th & Maple	8905 Maple Street	Omaha	NE	68134
U.S. Bank Branded		U.S. Bank Omaha Grover Plaza	3225 South 42nd Street	Omaha	NE	68105
U.S. Bank Branded		U.S. Bank Omaha	5332 South 138th Street	Omaha	NE	68137
U.S. Bank Branded		U.S. Bank 171st & Center - Baker's	17370 Lakeside Hills Plaza	Omaha	NE	68130
U.S. Bank Branded		U.S. Bank Omaha Main	1700 Farnam Street	Omaha	NE	68102
U.S. Bank Branded		U.S. Bank Omaha - Potter	7519 North 30th Street	Omaha	NE	68112
U.S. Bank Branded		Creighton University - Harper Living Learning Ctr	602 North 20th Street	Omaha	NE	68178
U.S. Bank Branded		Benson Park - Baker's	4405 North 72nd Street	Omaha	NE	68134
U.S. Bank Branded		Saddle Creek Baker's	888 South Saddle Creek Road	Omaha	NE	68106
U.S. Bank Branded		Kiewit Construction	1550 Mike Fahey Street	Omaha	NE	68102

## Nebraska ATM List

U.S. Bank Branded	Omaha Steaks		11030 O Street	Omaha	NE	68137
MoneyPass	CORE BANK		12100 W CENTER ROAD	OMAHA	NE	68144
MoneyPass	CORE BANK		13220 BIRCH DRIVE	OMAHA	NE	68164
MoneyPass	CORE BANK		16805 Q ST	OMAHA	NE	68135
MoneyPass	CORE BANK		2545 S 180TH STREET	OMAHA	NE	68130
MoneyPass	CORE BANK		17807 BURKE STREET	OMAHA	NE	68118
MoneyPass	METRO CREDIT UNIO		4444 AMES AVE	OMAHA	NE	68111
MoneyPass	METRO HEALTH SERV		4350 DEWEY AVE	OMAHA	NE	68105
MoneyPass	METRO CU		4014 LEAVENWORTH ST	OMAHA	NE	68105
MoneyPass	METRO FCU		4350 DEWEY AVE	OMAHA	NE	68105
MoneyPass	METRO FCU		11102 EMMET ST	OMAHA	NE	68164
MoneyPass	METRO FCU		4501 N 72ND ST	OMAHA	NE	68134
MoneyPass	METRO FCU		5025 L STREET	OMAHA	NE	68117
MoneyPass	GREAT WESTERN BANK		12670 L ST	OMAHA	NE	50251
MoneyPass	ARBOR BANK		16949 LAKESIDE HILLS	OMAHA	NE	68130
MoneyPass	ACCESS BANK		203 N 180TH ST	OMAHA	NE	68118
MoneyPass	ACCESS BANK		8712 DODGE STREET	OMAHA	NE	68144
MoneyPass	UNION BANK AND TRUST	10	2720 S 177TH STREET	OMAHA	NE	68154
MoneyPass	ACCESS BANK		1941 S 42ND STREET	OMAHA	NE	68127
MoneyPass	ACCESS BANK		2710 S 140TH STEET	OMAHA	NE	68114
MoneyPass	WEST GATE BANK	10	9775 "Q" ST	OMAHA	NE	68127
MoneyPass	ENTERPRISE BANK NA		331 VILLAGE PT PLAZA	OMAHA	NE	68118
MoneyPass	WEST GATE BANK	10	1004 CORNHUSKER RD	OMAHA	NE	68005
MoneyPass	WEST GATE BANK	10	1004 CORNHUSKER RD	OMAHA	NE	68005
MoneyPass	FOUNDATION ONE BANK		17445 Arbor STE 100	Omaha	NE	68130
MoneyPass	FOUNDATION ONE BANK		4141 N 156th STE 101	Omaha	NE	68116
U.S. Bank Branded	Plaza North Drive-up		5555 North 90th Street	Omaha	NE	68134
U.S. Bank Branded	U.S. Bank Omaha		202 South 18th Street	Omaha	NE	68102
U.S. Bank Branded	Stockyards Plaza		3401 L Street	Omaha	NE	68107
U.S. Bank Branded	Creighton University - Swanson Hall		2500 Cass Street	Omaha	NE	68178
MoneyPass	METRO HEALTH SERV		550 S 45TH ST	OMAHA	NE	68198
MoneyPass	METRO CU		101 42ND ST	OMAHA	NE	68131
MoneyPass	METRO CU		505 W 45TH ST	OMAHA	NE	68106
MoneyPass	METRO FCU		14509 F ST	OMAHA	NE	68137
MoneyPass	METRO FCU		414 S SADDLE CREEK	OMAHA	NE	68131
MoneyPass	METRO HEALTH SVC		4400 EMILE ST	OMAHA	NE	68105
MoneyPass	METRO FCU		4350 DEWEY RD	OMAHA	NE	68105
MoneyPass	METRO FCU		619 S 42ND ST	OMAHA	NE	68105
MoneyPass	METRO FCU		3908 JONES	OMAHA	NE	68105
MoneyPass	METRO FCU		4230 LEAVENWORTH	OMAHA	NE	68198
MoneyPass	METRO CREDIT UNIO		4200 DEWEY ST	OMAHA	NE	68105
MoneyPass	GREAT WESTERN BANK		330 E DOUGLAS	O'NEIL	NE	68763
MoneyPass	TRI-COUNTY BANK		702 E DOUGLAS	O'NEILL	NE	68763
MoneyPass	BANKFIRST	84	319 E HWY 20	O'NEILL	NE	68763
MoneyPass	Pathway Bank		124 South 14th Street	Ord	NE	68862
MoneyPass	GREAT WESTERN BANK		1504 L ST	ORD	NE	68862
MoneyPass	FIRST NATIONAL BANK IN ORD		247 S 14TH STREET	ORD	NE	68862
MoneyPass	FIRST NATIONAL BANK IN ORD		EAST HIGHWAY 11	ORD	NE	68862
MoneyPass	BANKFIRST	84	2710 L STREET	ORD	NE	68862
MoneyPass	SECURITY BANK	10	202 HIGHWAY 20	OSMOND	NE	68765
MoneyPass	SOUTH CENTRAL STATE BANK		202 E CORNWALL ST	OXFORD	NE	68967
MoneyPass	ACCESS BANK		774 OLSON DR. STE 101	PAPILLION	NE	68046
MoneyPass	CITIZENS STATE BANK		10799 NE-370	PAPILLION	NE	68046
U.S. Bank Branded	U.S. Bank Papillion - No Frills		1230 North Washington Street	Papillion	NE	68046
MoneyPass	METRO FCU		9530 S 71ST PLAZA	PAPILLION	NE	68133
MoneyPass	GREAT WESTERN BANK		1401 S WASHINGTON	PAPILLION	NE	68046
MoneyPass	CITIZENS STATE BANK		754 GOLD COAST DR	PAPILLION	NE	68046
MoneyPass	BANK OF STEINAUER		535 F ST	PAWNEE CITY	NE	68420
MoneyPass	UNION BANK AND TRUST	10	514 G STREET	PAWNEE CITY	NE	68420
MoneyPass	FRONTIER BANK	10	100 HOSPITAL	PENDER	NE	68047
MoneyPass	FRONTIER BANK	10	222 MAIN ST	PENDER	NE	68047
MoneyPass	WESTERN NATIONAL BANK		600 HOYT STREET	PERU	NE	68421
MoneyPass	WESTERN NATIONAL BANK		622 5TH STREET	PERU	NE	68421
MoneyPass	FIRST STATE BANK NEBRASKA	10	221 AUSTIN ST	PICKRELL	NE	68422
MoneyPass	MIDWEST BANK NA	10	114 WEST MAIN	PIERCE	NE	68767
MoneyPass	MIDWEST BANK NA	10	149 N. MAIN STREET	PILGER	NE	68768
MoneyPass	MIDWEST BANK NA	10	302 E. PARK AVENUE	PLAINVIEW	NE	68769
MoneyPass	BANK OF THE VALLEY		103 4TH ST	PLATTE CENTER	NE	68632
MoneyPass	FIRST STATE BANK NEBRASKA	10	2249 1ST AVENUE	PLATTSMOUTH	NE	68048
MoneyPass	FIRST STATE BANK NEBRASKA	10	505 CHICAGO AVENUE	PLATTSMOUTH	NE	68048

## Nebraska ATM List

MoneyPass	CORNERSTONE BANK	10	114 ROCKBLUFF RD	PLATTSMOUTH	NE	68048
MoneyPass	CITIZENS STATE BANK		120 NORTH 6TH STREET	PLATTSMOUTH	NE	68048
MoneyPass	FIRST STATE BANK NEBRASKA	10	446 MAIN AVENUE	PLATTSMOUTH	NE	68048
MoneyPass	CORNERSTONE BANK	10	211 ROCK BLUFF ROAD	PLATTSMOUTH	NE	68048
MoneyPass	CITIZENS STATE BANK		2020 WEST 8TH AVENUE	PLATTSMOUTH	NE	68048
MoneyPass	TOWN & COUNTRY BANK		102 N. SYCAMORE	PLEASANTON	NE	68866
MoneyPass	FIRST TRI-COUNTY BANK SWANTON		216 E HIGHWAY 4	PLYMOUTH	NE	68424
MoneyPass	CORNERSTONE BANK	10	115 S MAIN ST	POLK	NE	68654
MoneyPass	BANK OF DIXON COUNTY		200 S. HWY 12	PONCA	NE	68770
MoneyPass	BANK OF PRAGUE		614 WEST HIGHWAY AVE.	PRAGUE	NE	68050
MoneyPass	ACCESS BANK		5130 S 72ND STREET	RALSTON	NE	68127
MoneyPass	ACCESS BANK		5130 S 72ND STREET KG	RALSTON	NE	68127
MoneyPass	FIRST STATE BANK		518 W BROADWAY ST.	RANDOLPH	NE	68771
MoneyPass	FIRST STATE BANK		308 NORTH MAIN STREET	RANDOLPH	NE	68771
MoneyPass	TOWN & COUNTRY BANK		423 GRAND AVE	RAVENNA	NE	68869
MoneyPass	HERITAGE BANK		126 W 4TH AVENUE	RED CLOUD	NE	68970
MoneyPass	SOUTH CENTRAL STATE BANK		642 N WEBSTER ST	RED CLOUD	NE	68970
MoneyPass	CORNERSTONE BANK	10	260 GARHAN AVENUE	RISING CITY	NE	68658
MoneyPass	HEARTLAND BANK		222 3RD AVE	RIVERDALE	NE	68870
MoneyPass	UNION BANK AND TRUST	10	1200 SALTILLO RD	ROCA	NE	68430
MoneyPass	F&M BANK		2024 DAKOTA AVENUE	S SIOUX CITY	NE	68776
MoneyPass	F&M BANK		3300 PLAZA DRIVE	S SIOUX CITY	NE	68776
MoneyPass	F&M BANK		1601 CORNHUSKER DR	S SIOUX CITY	NE	68776
MoneyPass	BANKFIRST	84	2021 DAKOTA AVE	S. SIOUX CITY	NE	68776
MoneyPass	BANKFIRST	84	3800 DAKOTA AVE	S. SIOUX CITY	NE	68776
MoneyPass	BANKFIRST	84	3800 DAKOTA AVE	S. SIOUX CITY	NE	68776
MoneyPass	FIRST NATIONAL BANK IN ORD		101 EAST EDITH STREET	SARGENT	NE	68874
MoneyPass	CORNERSTONE BANK	10	502 SCOTIA AVE	SCOTIA	NE	68875
MoneyPass	PLATTE VALLEY BANK		1212 CIRCLE DRIVE	SCOTTSBLUFF	NE	69361
MoneyPass	PLATTE VALLEY BANK		4021 AVENUE B	SCOTTSBLUFF	NE	69361
MoneyPass	PLATTE VALLEY BANK		3011 AVENUE B	SCOTTSBLUFF	NE	69361
MoneyPass	RIVERSTONE BANK		2002 BROADWAY	SCOTTSBLUFF	NE	69361
MoneyPass	RIVERSTONE BANK		2002 BROADWAY	SCOTTSBLUFF	NE	69361
MoneyPass	RIVERSTONE BANK		2002 BROADWAY	SCOTTSBLUFF	NE	69361
MoneyPass	RIVERSTONE BANK		2002 BROADWAY	SCOTTSBLUFF	NE	69361
MoneyPass	GREAT WESTERN BANK		2001 BROADWAY	SCOTTSBLUFF	NE	69361
MoneyPass	WESTERN STATES BANK		502 BROADWAY	SCOTTSBLUFF	NE	69361
MoneyPass	WESTERN STATES BANK		1722 E. 20TH ST	SCOTTSBLUFF	NE	69361
U.S. Bank Branded	U.S. Bank Scottsbluff North		702 East 27th Street	Scottsbluff	NE	69361
U.S. Bank Branded	U.S. Bank Scottsbluff North		702 East 27th Street	Scottsbluff	NE	69361
MoneyPass	PLATTE VALLEY BANK		710 AVENUE B	SCOTTSBLUFF	NE	69361
MoneyPass	PLATTE VALLEY BANK		1601 EAST 27TH	SCOTTSBLUFF	NE	69361
MoneyPass	WESTERN STATES BANK		1701 1ST AVE	SCOTTSBLUFF	NE	69363
MoneyPass	WESTERN STATES BANK		1701 FIRST AVE	SCOTTSBLUFF	NE	69363
MoneyPass	WESTERN STATES BANK		301 W. HIGHWAY 26	SCOTTSBLUFF	NE	69361
MoneyPass	UNION BANK AND TRUST	10	215 NORTH 6TH STREET	SEWARD	NE	68434
MoneyPass	CATTLE BANK AND TRUST		104 SOUTH 5TH STREET	SEWARD	NE	68434
MoneyPass	CATTLE BANK AND TRUST		405 NORTH 5TH STREET	SEWARD	NE	68434
MoneyPass	CATTLE BANK AND TRUST		1519 WEST HWY 34	SEWARD	NE	68434
MoneyPass	JONES BANK	10	203 SO. 6TH	SEWARD	NE	68434
MoneyPass	UNION BANK AND TRUST	10	220 S 4TH STREET	SEWARD	NE	68434
MoneyPass	CATTLE BANK AND TRUST		541 JACKSON	SEWARD	NE	68434
MoneyPass	CATTLE BANK AND TRUST		800 N COLUMBIA	SEWARD	NE	68434
MoneyPass	CORNERSTONE BANK	10	119 C ST	SHELTON	NE	68876
MoneyPass	HEARTLAND BANK		222 NORTH MARKET	SHICKLEY	NE	68436
MoneyPass	PLATTE VALLEY BANK		1140 JACKSON STREET	SIDNEY	NE	69162
MoneyPass	GREAT WESTERN BANK		1028 TOLEDO ST	SIDNEY	NE	69192
MoneyPass	BANK OF CLARKS		HIGHWAY 30 & VINE ST	SILVER CREEK	NE	68663
MoneyPass	CITIZENS STATE BANK		121 NORTH CHESTNUT	SPALDING	NE	68665
MoneyPass	BUTTE STATE BANK		425 S HILLCREST BLVD	SPENCER	NE	68777
MoneyPass	CORNERSTONE BANK	10	317 BEAVER ST	ST EDWARD	NE	68854
MoneyPass	ARCHER COOPERATIVE CREDIT UNION		1016 2ND STREET	ST PAUL	NE	68873
MoneyPass	HERITAGE BANK		821 SECOND STREET	ST. PAUL	NE	68873
MoneyPass	CITIZENS BANK & TRUST COMPANY		1006 2ND STREET	ST. PAUL	NE	68873
MoneyPass	FRONTIER BANK	10	202 MAIN ST	STELLA	NE	68442
MoneyPass	CORNERSTONE BANK	10	400 MAIN ST	STROMSBURG	NE	68666
MoneyPass	TRI-COUNTY BANK		106 N. MAIN STREET	STUART	NE	68780
MoneyPass	HORIZON BANK		454 N BLOOM STREET	SUPERIOR	NE	68978
MoneyPass	Farmers & Merchants Bank		355 North Central Ave	Superior	NE	68978
MoneyPass	HEARTLAND BANK		548 N BLOOM	SUPERIOR	NE	68978

## Nebraska ATM List

MoneyPass	CORNERSTONE BANK	10	902 S SAUNDERS AVE	SUTTON	NE	68979
MoneyPass	CORNERSTONE BANK	10	101 W ELM	SUTTON	NE	68979
MoneyPass	CORNERSTONE BANK	10	105 E HIGHWAY 6	SUTTON	NE	68979
MoneyPass	COUNTRYSIDE BANK		976 11TH STREET	SYRACUSE	NE	68446
MoneyPass	WESTERN NATIONAL BANK		1780 POPLAR STREET	SYRACUSE	NE	68446
MoneyPass	UNION BANK AND TRUST	10	HWY 91 & HWY 183	TAYLOR	NE	68879
MoneyPass	WESTERN NATIONAL BANK		167 N 12TH STREET	TECUMSEH	NE	68450
MoneyPass	FIRST NORTHEAST BANK OF NEBRASKA		448 S 13TH STREET	TEKAMAH	NE	68061
MoneyPass	CORNERSTONE BANK	10	100 E 2ND STREET	TILDEN	NE	68781
MoneyPass	FIRST NORTHEAST BANK OF NEBRASKA		601 MAPLE BLVD	UEHLING	NE	68063
MoneyPass	COUNTRYSIDE BANK		625 9TH STREET	UNADILLA	NE	68454
MoneyPass	UNION BANK AND TRUST	10	101 W. HIGHWAY 20	VALENTINE	NE	69201
MoneyPass	UNION BANK AND TRUST	10	108 WEST HIGHWAY 20	VALENTINE	NE	69201
MoneyPass	JONES BANK	10	108 W 2ND ST.	VALPARAISO	NE	68065
MoneyPass	CORNERSTONE BANK	10	319 MIDLAND	WACO	NE	68460
MoneyPass	WAHOO STATE BANK		314 W 5TH STREET	WAHOO	NE	68066
MoneyPass	GREAT WESTERN BANK		608 N LINDEN	WAHOO	NE	68066
MoneyPass	UNION BANK AND TRUST	10	328 WEST 3RD	WAHOO	NE	68066
MoneyPass	CORNERSTONE BANK	10	703 N CHESTNUT	WAHOO	NE	68066
MoneyPass	WAHOO STATE BANK		1142 N CHESTNUT	WAHOO	NE	68066
MoneyPass	BANKFIRST	84	402 MAIN STREET	WAKEFIELD	NE	68784
MoneyPass	BANKFIRST	84	402 MAIN STREET	WAKEFIELD	NE	68784
MoneyPass	FIRST STATE BANK		231 NORTH COMMERCIAL	WALLACE	NE	69169
MoneyPass	FOUNDATION ONE BANK		23804 Cedar Dr	Waterloo	NE	68069
MoneyPass	SANDHILLS STATE BANK	84	841 S. TECUMSEH	WAUNETA	NE	69045
MoneyPass	HORIZON BANK		10841 N 142ND STREET	WAVERLY	NE	68462
MoneyPass	HORIZON BANK		13401 AMBERLY ROAD	WAVERLY	NE	68462
MoneyPass	HORIZON BANK		10440 N 140TH STREET	WAVERLY	NE	68462
MoneyPass	UNION BANK AND TRUST	10	13901 GUILDFORD ST	WAVERLY	NE	68462
MoneyPass	FIRST STATE BANK NEBRASKA	10	13900 GUILDFORD ST	WAVERLY	NE	68462
MoneyPass	F&M BANK		321 MAIN STREET	WAYNE	NE	68787
MoneyPass	BANKFIRST	84	220 WEST 7TH STREET	WAYNE	NE	68787
MoneyPass	Farmers & Merchants Bank		103 S East Street	Weeping Water	NE	68463
MoneyPass	Farmers & Merchants Bank		300 W Eldora	Weeping Water	NE	68463
MoneyPass	F&M BANK		204 NORTH MAIN STREET	WEST POINT	NE	68788
MoneyPass	CITIZENS STATE BANK		109 EAST SHERMAN	WEST POINT	NE	68788
MoneyPass	BANKFIRST	84	127 WALNUT STREET	WEST POINT	NE	68788
MoneyPass	FIRST STATE BANK NEBRASKA	10	104 N WEST AVE	WESTERN	NE	68464
MoneyPass	CORNERSTONE BANK	10	2345 COUNTY ROAD K	WESTON	NE	68070
MoneyPass	Farmers & Merchants Bank		321 S Main Street	Wilber	NE	68465
MoneyPass	FIRST STATE BANK NEBRASKA	10	203 W THIRD ST	WILBER	NE	68465
MoneyPass	CORNERSTONE BANK	10	102 W SAPP ST	WILCOX	NE	68982
MoneyPass	CITIZENS STATE BANK		425 SOUTH 13TH STREET	WISNER	NE	68791
MoneyPass	HERITAGE BANK		110 EAST 9TH STREET	WOOD RIVER	NE	68883
MoneyPass	WESTERN NATIONAL BANK		321 S 14TH STREET	WYMORE	NE	68421
MoneyPass	CEDAR SECURITY BANK		414 ST JAMES AVENUE	WYNOT	NE	68792
MoneyPass	CORNERSTONE BANK	10	101 E DAVID DR	YORK	NE	68467
MoneyPass	CORNERSTONE BANK	10	1125 E 8TH ST	YORK	NE	68467
MoneyPass	CORNERSTONE BANK	10	3711 S LINCOLN AVE	YORK	NE	68467
MoneyPass	CORNERSTONE BANK	10	5018 S LINCOLN AVE	YORK	NE	68467
MoneyPass	CORNERSTONE BANK	10	3511 S LINCOLN AVE	YORK	NE	68467
MoneyPass	UNION BANK AND TRUST	10	502 GRANT AVENUE	YORK	NE	68467
MoneyPass	CORNERSTONE BANK	10	529 LINCOLN AVE	YORK	NE	68467
MoneyPass	CORNERSTONE BANK	10	315 LINCOLN AVE	YORK	NE	68467
MoneyPass	CORNERSTONE BANK	10	3130 HOLEN AVE	YORK	NE	68467
MoneyPass	CORNERSTONE BANK	10	1803 N LINCOLN	YORK	NE	68467
MoneyPass	CORNERSTONE BANK	10	526 GRANT AVE	YORK	NE	68467
MoneyPass	CORNERSTONE BANK	10	1005 DUKE DR	YORK	NE	68467
MoneyPass	MIDWEST BANK NA	10	2525 N LINCOLN AVENUE	YORK	NE	68467
MoneyPass	MIDWEST BANK NA	10	105 W. ELM STREET	YORK	NE	68467
MoneyPass	FIRST STATE BANK NEBRASKA	10	515 SECOND ST	YUTAN	NE	68073

Exhibit E

# Sample Cardholder Materials

# Welcome to your U.S. Bank ReliaCard®.

Scan the QR code on your sticker to activate and start using your card today.

For a fast and easy card activation experience, follow the instructions below.

**IMPORTANT:** If you didn't apply for unemployment benefits and received this card in error, please call the state unemployment agency to report it. U.S. Bank only issues ReliaCards at the direction of the state unemployment agency.

## Getting Started



Download the **U.S. ReliaCard Bank Mobile App** by searching "U.S. Bank ReliaCard" in the App Store® or Google Play™.



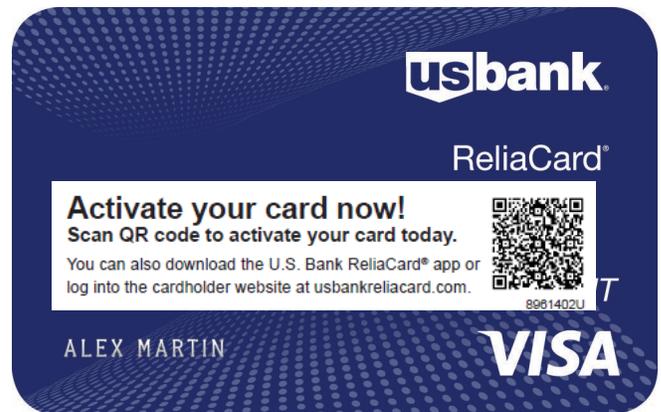
Activate your card via QR Code, mobile app or online at [usbankreliacard.com](https://usbankreliacard.com).



Sign up for text<sup>1</sup> or email alerts on the mobile app or [usbankreliacard.com](https://usbankreliacard.com)



Enjoy peace of mind – Your card is protected<sup>2</sup> if lost or stolen and you may not be responsible for unauthorized transactions.



After you activate, scan the QR code to watch a short two-minute video on how to get the most out of your ReliaCard!

1. For text messages, standard messaging charges apply through your mobile carrier and message frequency depends on account settings.
2. You are generally protected from all liability for unauthorized transactions with Zero Liability. You must call the number on the back of your Card immediately to report any unauthorized use. Certain conditions and limitations may apply. See your Cardholder Agreement for details.

All trademarks and brand names belong to their respective owners. Use of these trademarks and brand names do not represent endorsement by or association with this card program. All rights reserved.

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# Bienvenido a su tarjeta U.S. Bank ReliaCard®.

**Escanee el código QR en su etiqueta para activar y comenzar a utilizar hoy mismo su tarjeta.**

**Los servicios pueden estar disponibles solamente en inglés.**

Para experimentar una rápida y fácil activación de la tarjeta, siga las instrucciones a continuación.

**IMPORTANTE:** Si no solicitó beneficios de desempleo y recibió esta tarjeta por error, llame a la agencia estatal de desempleo para reportarlo. U.S. Bank solamente emite tarjetas ReliaCard bajo la dirección de la agencia estatal de desempleo.

## Cómo Empezar



**Descargue la Aplicación Móvil de U.S. Bank ReliaCard** al buscar “U.S. Bank ReliaCard” en la App Store® o en Google Play™.



**Active su tarjeta** a través del Código QR, de la aplicación móvil o en línea en [usbankreliacard.com](http://usbankreliacard.com) (en inglés).



**Inscríbese para recibir alertas por texto<sup>1</sup> o por correo electrónico** en la aplicación móvil o en [usbankreliacard.com](http://usbankreliacard.com) (en inglés).



**Disfrute de la tranquilidad:** su tarjeta está protegida<sup>2</sup> en caso de extravío o robo, y es posible que usted no sea responsable de transacciones no autorizadas.



**Luego de activarla, escanee el código QR para ver un breve video de dos minutos sobre ¡cómo aprovechar al máximo su ReliaCard!**

1. En el caso de mensajes de texto, se aplican cargos estándares de mensajería a través de su proveedor de telefonía móvil, y la frecuencia de los mensajes depende de la configuración de la cuenta.
2. Generalmente, usted está protegido con Cero Responsabilidad de toda obligación por transacciones no autorizadas. Debe llamar de inmediato al número en el dorso de su Tarjeta para reportar cualquier uso no autorizado. Se pueden aplicar ciertas condiciones y limitaciones. Consulte el Contrato para Titulares de Tarjetas para obtener detalles.

Todas las marcas y nombres comerciales pertenecen a sus respectivos dueños. El uso de estas marcas y nombres comerciales no representa un respaldo a este programa de tarjeta o una asociación con el mismo. Todos los derechos reservados.

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# U.S. Bank ReliaCard® Fee Schedule

Program Name: <STATE> Unemployment

All fees	Amount	Details
<b>Get cash</b>		
ATM Withdrawal (in-network)	\$	This is our fee per withdrawal. "In-network" refers to the U.S. Bank or MoneyPass® or Allpoint® ATM networks. Locations can be found at <a href="https://usbank.com/locations">usbank.com/locations</a> or <a href="https://moneypass.com/atm-locator.html">moneypass.com/atm-locator.html</a> or <a href="https://allpointnetwork.com">allpointnetwork.com</a> .
ATM Withdrawal (out-of-network)	\$	This is our fee per withdrawal. "Out-of-network" refers to all the ATMs outside of the U.S. Bank or MoneyPass or Allpoint ATM networks. You may also be charged a fee by the ATM operator even if you do not complete a transaction.
Teller Cash Withdrawal	\$	This is our fee for when you withdraw cash off your card from a teller at a bank or credit union that accepts Visa®.
<b>Information</b>		
ATM Balance Inquiry (in-network)	\$	This is our fee per inquiry. "In-network" refers to the U.S. Bank or MoneyPass or Allpoint ATM networks. Locations can be found at <a href="https://usbank.com/locations">usbank.com/locations</a> or <a href="https://moneypass.com/atm-locator.html">moneypass.com/atm-locator.html</a> or <a href="https://allpointnetwork.com">allpointnetwork.com</a> .
ATM Balance Inquiry (out-of-network)	\$	This is our fee per inquiry. "Out-of-network" refers to all the ATMs outside of the U.S. Bank or MoneyPass or Allpoint ATM networks. You may also be charged a fee by the ATM operator.
<b>Using your card outside the U.S.</b>		
International Transaction	%	This is our fee which applies when you use your card for purchases at foreign merchants and for cash withdrawals from foreign ATMs and is a percentage of the transaction dollar amount, after any currency conversion. Some transactions, even if you and/or the merchant or ATM are located in the United States, are considered foreign transactions under the applicable network rules, and we do not control how these merchants, ATMs and transactions are classified for this purpose.
International ATM Withdrawal	\$	This is our fee per withdrawal. You may also be charged a fee by the ATM operator even if you do not complete a transaction.
International ATM Balance Inquiry	\$	This is our fee per inquiry. You may also be charged a fee by the ATM operator.
<b>Other</b>		
Card Replacement	\$	This is our fee per replacement of a lost card mailed to you with standard delivery (up to 10 business days).
Card Replacement Expedited Delivery	\$	This is our fee for expedited delivery (up to 3 business days) charged in addition to any Card Replacement fee.
<b>Transaction Limits</b>		
For security reasons, there are limitations on the number and amount of transactions that you may perform with your Card. There may be additional limits on the amount, number or types of transactions you can make using your Card and for security reasons we do not disclose these limits. Daily limits are based on a rolling 24 hour period. Limits are subject to change from time to time. You will receive prior notice of such changes to the extent required by applicable law.		
Maximum Card Balance at any time	\$40,000	
Maximum Daily Debits	20 transactions and \$2,050 per day	
ATM Withdrawals	10 transactions and \$1,025 per day	
Purchases at the Point of Sale (including cash over the amount of purchase)	20 transactions and \$2,050 per transaction	
Teller Cash Withdrawals (at Visa member banks) (Financial Institutions may have lower limits)	2 transactions and \$1,525 per day	
Maximum Daily Credits	50 transactions and \$20,000 per day	
Returns and Refunds	May not exceed 4 transactions per day	
Bill Pay Transactions	10 transactions and \$2,000 per day 10 transactions and \$3,000 per week 20 transactions and \$5,000 per month	

Your funds are eligible for FDIC insurance. Your funds will be held at U.S. Bank National Association, an FDIC-insured institution, and are insured up to \$250,000 by the FDIC in the event U.S. Bank fails. See [fdic.gov/deposit/deposits/prepaid.html](https://fdic.gov/deposit/deposits/prepaid.html) for details.

No overdraft/credit feature.

Contact Cardholder Services by calling 1-XXX-XXX-XXXX, by mail at P.O. Box 551617, Jacksonville, FL 32255 or visit [usbankreliacard.com](https://usbankreliacard.com).

For general information about prepaid accounts, visit [cfpb.gov/prepaid](https://cfpb.gov/prepaid). If you have a complaint about a prepaid account, call the Consumer Financial Protection Bureau at 1-855-411-2372 or visit [cfpb.gov/complaint](https://cfpb.gov/complaint).

# Lista de Cargos de la Tarjeta U.S. Bank ReliaCard®

Nombre del Programa: <STATE> Unemployment

Todos los cargos	Monto	Detalles
<b>Retiros de efectivo</b>		
Retiro de Fondos en ATM (dentro de la red)	\$	Este es nuestro cargo por cada retiro de fondos. "Dentro de la red" se refiere a las redes de ATM de U.S. Bank, MoneyPass® y Allpoint®. Puede encontrar ubicaciones en <a href="http://usbank.com/locations">usbank.com/locations</a> (en inglés), <a href="http://moneypass.com/atm-locator.html">moneypass.com/atm-locator.html</a> (en inglés) y <a href="http://allpointnetwork.com">allpointnetwork.com</a> (en inglés).
Retiro de Fondos en ATM (fuera de la red)	\$	Este es nuestro cargo por cada retiro de fondos. "Fuera de la red" se refiere a todos los ATM que se encuentran fuera de las redes de ATM de U.S. Bank, MoneyPass y Allpoint. El operador del ATM también puede cobrarle un cargo, incluso si no termina de realizar la transacción.
Retiro de Efectivo con Personal de Ventanilla	\$	Este es nuestro cargo por realizar un retiro de efectivo desde su tarjeta con la ayuda del personal de ventanilla en un banco o cooperativa de crédito que acepte Visa®.
<b>Información</b>		
Consulta de Saldo en ATM (dentro de la red)	\$	Este es nuestro cargo por cada consulta. "Dentro de la red" se refiere a las redes de ATM de U.S. Bank, MoneyPass y Allpoint. Puede encontrar ubicaciones en <a href="http://usbank.com/locations">usbank.com/locations</a> (en inglés), <a href="http://moneypass.com/atm-locator.html">moneypass.com/atm-locator.html</a> (en inglés) y <a href="http://allpointnetwork.com">allpointnetwork.com</a> (en inglés).
Consulta de Saldo en ATM (fuera de la red)	\$	Este es nuestro cargo por cada consulta. "Fuera de la red" se refiere a todos los ATM que se encuentran fuera de las redes de ATM de U.S. Bank, MoneyPass y Allpoint. El operador del ATM también puede cobrarle un cargo.
<b>Uso de su tarjeta fuera de los EE. UU.</b>		
Transacción Internacional	%	Este es el cargo que cobramos y que se aplica al uso de su tarjeta para compras en comercios extranjeros y por retiros de efectivo en ATM extranjeros y es un porcentaje del monto en dólares de la transacción después de cualquier conversión de moneda. Algunas transacciones, aunque usted y/o el comercio o ATM estén ubicados en los Estados Unidos, se consideran transacciones en el extranjero conforme a las reglas aplicables de la red, y nosotros no tenemos control sobre cómo se clasifican estos comercios, ATM y transacciones para este fin.
Retiro de Fondos en ATM Internacional	\$	Este es nuestro cargo por cada retiro de fondos. El operador del ATM también puede cobrarle un cargo, incluso si no termina de realizar la transacción.
Consulta de Saldo en ATM Internacional	\$	Este es nuestro cargo por cada consulta. El operador del ATM también puede cobrarle un cargo.
<b>Otros</b>		
Reemplazo de Tarjeta	\$	Este es nuestro cargo por reemplazo de una tarjeta extraviada con servicio de entrega estándar (hasta 10 días hábiles).
Reemplazo de Tarjeta con Entrega Expresa	\$	Este es nuestro cargo por entrega expresa (hasta 3 días hábiles), adicional a cualquier cargo por Reemplazo de Tarjeta.
<b>Límites de Transacciones</b>		
Por motivos de seguridad, existen limitaciones en la cantidad y el monto de transacciones que puede realizar con su Tarjeta. Es posible que existan límites adicionales en el monto, número y tipo de transacciones que puede realizar utilizando su Tarjeta, y por motivos de seguridad no divulgaremos estos límites. Los límites diarios se basan en períodos renovables de 24 horas. Los límites están sujetos a modificaciones ocasionales. Recibirá un aviso previo sobre dichos cambios tal como lo exigen las leyes vigentes.		
Saldo Máximo de la Tarjeta en cualquier momento	\$40,000	
Débitos Diarios Máximos	20 transacciones y \$2,050 por día	
Retiro de Fondos en ATM	10 transacciones y \$1,025 por día	
Compras en el Punto de Venta (incluye dinero en efectivo además del monto de compra)	20 transacciones y \$2,050 por transacción	
Retiros de Efectivo con Personal de Ventanilla (en bancos miembros de Visa (las Instituciones Financieras pueden tener límites más bajos))	2 transacciones y \$1,525 por día	
Créditos Diarios Máximos	50 transacciones y \$20,000 por día	
Devoluciones y Reembolsos	No pueden exceder 4 transacciones por día	
Transacciones de Pago de Facturas	10 transacciones y \$2,000 por día 10 transacciones y \$3,000 por semana 20 transacciones y \$5,000 por mes	

Si bien esta comunicación de U.S. Bank se ofrece en español, las futuras comunicaciones de U.S. Bank y los documentos relacionados con sus acuerdos contractuales, divulgaciones, notificaciones y estados de cuenta, así como los servicios en Internet y de la banca móvil, pueden estar disponibles solamente en inglés. Usted debe poder leer y comprender estos documentos o tener asistencia en su traducción para poder entender y utilizar este producto o servicio. Los documentos en inglés están disponibles a petición suya.

Sus fondos son elegibles para el seguro FDIC. Sus fondos se conservarán en U.S. Bank National Association, una institución asegurada por la FDIC, y están asegurados por la FDIC hasta \$250,000 en caso de que U.S. Bank no lo haga. Consulte [fdic.gov/deposit/deposits/prepaid.html](http://fdic.gov/deposit/deposits/prepaid.html) (en inglés) para obtener detalles.

Sin prestación de sobregiro/crédito.

Comuníquese con Servicios para Titulares de Tarjetas, llamando al 1-XXX-XXX-XXXX, por correo a: Cardholder Services P.O. Box 551617, Jacksonville, FL 32255 o visite [usbankreliacard.com](http://usbankreliacard.com) (en inglés).

Para obtener información general sobre cuentas prepagadas, visite [cfpb.gov/prepaid](http://cfpb.gov/prepaid) (en inglés). Si tiene alguna queja sobre una cuenta prepagada, llame a la Oficina para la Protección Financiera del Consumidor (Consumer Financial Protection Bureau) al 1-855-411-2372, o visite [cfpb.gov/complaint](http://cfpb.gov/complaint) (en inglés).

05870-36-405



**IMPORTANT:** If you didn't apply for unemployment benefits and received this card in error, please contact the <State Government > at **XX.gov** or **XXX.XXX.XXXX** to report it. U.S. Bank only issues ReliaCards at the direction of the state unemployment agency.



**IMPORTANTE:** Si no solicitó beneficios de desempleo y recibió esta tarjeta por error, contacte a la División de Seguridad del Empleo de <State> en **XX.gov** (en inglés) o al **XXX.XXX.XXXX** para reportarlo. U.S. Bank solamente emite tarjetas ReliaCard bajo la dirección de la agencia estatal de desempleo.

Los servicios pueden estar disponibles solamente en inglés.





- Make purchases
- Pay bills
- Track spending



## U.S. Bank ReliaCard®

Your reliable choice to receive your government disbursements

### Tarjeta U.S. Bank ReliaCard®

Tu opción confiable para recibir tus pagos gubernamentales

### La Tarjeta ReliaCard tiene beneficios diseñados para ti.

#### Comienza

Activa tu tarjeta a través de la Aplicación Móvil de U.S. Bank ReliaCard o iniciando sesión en el sitio web para titulares de tarjeta en [usbankreliacard.com](https://usbankreliacard.com).

Una vez que hayas activado tu tarjeta y se hayan agregado los fondos, estará lista para su uso en cualquier lugar donde se acepten tarjetas de débito Visa o Mastercard.

Y cuando contactes al Servicio de Atención al Cliente desde un teléfono celular, se te dará la opción de revisar tu historial de transacciones directamente en tu teléfono. Simplemente selecciona la opción para revisar el historial de transacciones en el teléfono desde el que llamas y recibirás un mensaje de texto de un solo uso con un enlace a tus transacciones.

También puedes hacerlo iniciando sesión en el sitio web para titulares de tarjetas en [usbankreliacard.com](https://usbankreliacard.com).

#### Servicios para Titulares de Tarjetas:

Llama al número gratuito que aparece en el dorso de tu ReliaCard.



- Realiza compras
- Paga facturas
- Controla gastos



Los fondos se depositarán en tu tarjeta en tu tarjeta.



Fácil visibilidad de cuenta  
Revisa tu saldo en cualquier momento en la Aplicación Móvil. Programa alertas por mensaje de texto y mantente al día.



Seguridad y protección  
Tus fondos y tu saldo están protegidos si extravías o te roban tu tarjeta.²



Pago de Cuentas En Línea  
Paga tus facturas³ en línea directamente a través del sitio web de tu emisor de facturas o inicia sesión en [usbankreliacard.com](https://usbankreliacard.com).



Nota: es posible que esta función no esté disponible para todos los programas. Revisa el material del programa para conocer detalles adicionales.

La Tarjeta ReliaCard es emitida por U.S. Bank National Association, de conformidad con una licencia de Visa U.S.A. Inc. o Mastercard International Incorporated. Mastercard es una marca registrada y el diseño de círculos es una marca de Mastercard International Incorporated. © 2020 U.S. Bank. Miembro FDIC.

2 Generalmente, usted tiene protección con Cero Responsabilidad de toda obligación por transacciones no autorizadas. Debe llamar de inmediato al número en el dorso de su Tarjeta para reportar cualquier uso no autorizado. Se pueden aplicar ciertas condiciones y limitaciones. Consulte su Contrato del Titular de Tarjeta para obtener detalles.

3 Se aplican límites de transacciones. Consulte la Lista de Cargos para detalles.

En el caso de mensajes de texto, se aplican cargos estándar de mensajería a través de su proveedor de telefonía móvil, y la frecuencia de los mensajes depende de la configuración de la cuenta.  
Si bien esta comunicación de U.S. Bank se ofrece en español, las futuras comunicaciones de U.S. Bank y los documentos relacionados con sus acuerdos contractuales, divulgaciones, notificaciones y estados de cuenta, así como los servicios en Internet y de la banca móvil, pueden estar disponibles solamente en inglés. Usted debe poder leer y comprender estos documentos o tener asistencia en su traducción para poder entender y utilizar este producto o servicio. Los documentos en inglés están disponibles a petición suya.



# The ReliaCard has benefits designed for you.



## Get started

Activate your card via the U.S. Bank ReliaCard Mobile App, or by logging into the cardholder website at [usbankreliacard.com](http://usbankreliacard.com).

Once you've activated your card and funds have been added, it's ready to be used anywhere Visa or Mastercard debit cards are accepted.

Now, when you contact Customer Service from a cell phone, you'll be given the option to review your transaction history directly on your phone. Simply select the option to review transaction history on the phone you are calling from, and you'll receive a one-time text message with a link to your transactions.

You can also do this by logging into the cardholder website at [usbankreliacard.com](http://usbankreliacard.com).

### Cardholder Services:

Call the toll-free number on the back of your ReliaCard.



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

<sup>2</sup> You are generally protected from all liability for unauthorized transactions with Zero Liability. You must call the number on the back of your Card immediately to report any unauthorized use. Certain conditions and limitations may apply. See your Cardholder Agreement for details.

<sup>3</sup> Transaction limits apply. See Fee Schedule for details.

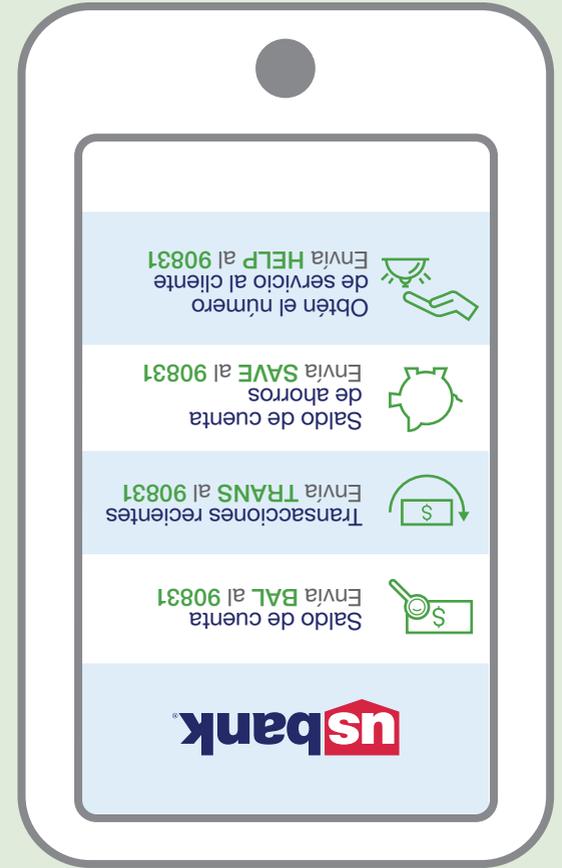
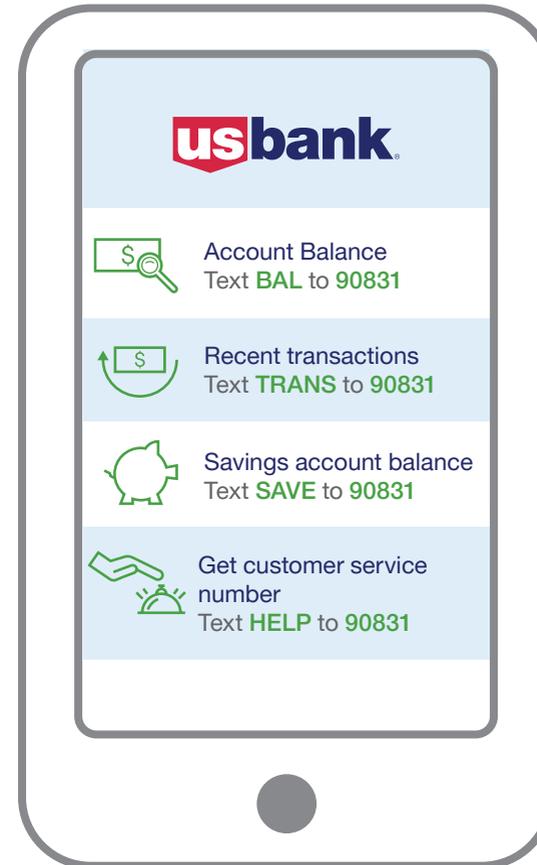
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## Start taking advantage today with these easy tips.



Set up text<sup>1</sup> alerts so that you are alerted when your card is loaded and when your balance gets low. With simplified account access, your account information is always available.

Alerts are a convenient way to receive important and timely account information. Enroll in text<sup>1</sup> or email alerts.



### Funds will be loaded to your card

Your funds will be automatically loaded to your card.



### Easy account visibility

Check your balance anytime in the Mobile App. Set up text<sup>1</sup> alerts and stay up to date.



### Secure and protected

Your funds – and your balance – are protected if your card is lost or stolen.<sup>2</sup>



### Online Bill Pay

Pay your bills<sup>3</sup> online directly through your billers' website or log onto [usbankreliacard.com](http://usbankreliacard.com).

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

Programa alertas por mensajes de texto<sup>1</sup> para que se te avise cuando tu tarjeta reciba fondos y cuando tu saldo sea bajo. Con acceso simplificado a la cuenta, la información de tu cuenta siempre está disponible. Las alertas son una manera conveniente de que los titulares de tarjeta reciban información importante y oportuna acerca de sus cuentas de tarjeta. Los titulares de tarjeta se pueden inscribir para recibir alertas por mensaje de texto<sup>1</sup> o correo electrónico.



Empieza a beneficiarte hoy mismo con estos sencillos consejos.

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

## HOW TO OBTAIN ACCOUNT INFORMATION

### 5. Account Information

A. You can view your Account online at [www.usbankreliacard.com](http://www.usbankreliacard.com) or call us at 855-282-6161 if not available. You may also call us at 855-282-6161 if you are unable to access the Account online.

B. You may obtain Account balances and review Account activity by visiting [www.usbankreliacard.com](http://www.usbankreliacard.com), accessing the ReliaCard Mobile App ("Mobile App"), or calling 855-282-6161. You can access a 12-month history of Account transactions online at [www.usbankreliacard.com](http://www.usbankreliacard.com). You will be able to view statement information online at [www.usbankreliacard.com](http://www.usbankreliacard.com). The statement will describe all Account activity during the statement period.

C. You also have the right to obtain a 24-month written history of Account transactions, recurring monthly paper statements and/or a single-month paper statement by visiting [www.usbankreliacard.com](http://www.usbankreliacard.com), calling 855-282-6161, or by writing us at ReliaCard Card Services, P.O. Box 551617, Jacksonville, FL 32255. You will not be charged a fee for this information. Recurring paper statements may not be available during a month in which a transaction did not occur.

D. You can get a receipt at the time you make any transfer to or from your Account using an ATM or point of sale terminal.

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

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

### IMPORTANT INFORMATION ABOUT USING YOUR CARD

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

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

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

B. If you authorize a purchase but do not make the purchase as planned, the authorized amount will be held until the authorization expires or the merchant releases the hold, which may take up to seven days.

C. Neither we nor any other bank or business will be liable to you for failure to accept or honor the Card.

### 10. Preauthorized Payments

A. *Right to stop payment and procedure for doing so.* If you have preauthorized payments with your Card, you can stop any of these payments. Here's how: Call us at 855-282-6161 or write us at ReliaCard Card Services, P.O. Box 551617, Jacksonville, FL 32255, in time for us to receive your request three business days or more before the payment is scheduled to be made. If you call, we may also require you to put your request in writing and get it to us within 14 days after you call.

B. *Notice of varying amounts.* If these regular payments vary in amount, the person you are going to pay will tell you, 10 days before each payment, when it will be made and how much it will be. You may choose instead to get this notice only when the payment would differ by more than a certain amount from the previous payment, or when the amount would fall outside certain limits that you set.

C. *Liability for failure to stop payment of preauthorized transfer.* If you order us to stop payment three business days or more before the transfer is scheduled, and we do not do so, we will be liable for your losses or damages.

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

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

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

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

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

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

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

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

A. Tell us AT ONCE if you believe your Card or PIN has been lost or stolen or if you believe an electronic fund transfer has been performed without your permission. Telephoning is the best way of notifying us and keeping your possible losses down. You may contact us by calling us toll-free at 855-282-6161 or by writing us at ReliaCard Card Services, P.O. Box 551617, Jacksonville, FL 32255. If your Card has been lost or stolen, we will close your Card.

B. *Zero Liability.* You are generally protected from all liability for unauthorized transactions. However, if you do not tell us within 60 days after the earlier of the date you electronically access your Account, if the transaction could be viewed in your electronic history, or the date we sent the first statement or transaction history on which the unauthorized transfer appears, you may not get back any money you lost after the 60 days if we can prove we could have stopped someone from taking the money if you had told us in time. Alternatively, we may require you to report an unauthorized transaction(s) within 120 days after the transfer or transaction allegedly in error was credited or debited to your Account.

C. If a good reason (such as a long trip or a hospital stay) kept you from telling us, we will extend the time periods.

### 16. Your Right to Dispute Errors

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

B. You will need to tell us:

- Your name and your U.S. Bank ReliaCard Card number.
- The dollar amount of the suspected error.
- Approximately when the error took place.
- Describe the error or the transaction you are unsure about and explain as clearly as you can why you believe it is an error or why you need more information.

C. If you tell us orally, we may require that you send us your complaint or question in writing within 10 business days after speaking with us.

D. We will determine whether an error occurred within 10 business days after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45 days to investigate your complaint or question. If we decide to do this, we will provisionally credit your Account within 10 business days for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may not credit your Account until the investigation is complete, although we will still investigate your complaint or question. For errors involving new Cards (open less than 30 days), point of sale, or foreign initiated transactions, we may take up to 90 days to investigate your complaint or question. For new Cards, we may take up to 20 business days to provisionally credit your Card for the amount you think is in error. We will tell you the results within three business days after completing our investigation.

E. If we decide there was no error, we will send you a written explanation within three business days after we finish our investigation. You may ask for copies of the documents used in our investigation. If we have issued provisional credit to you and there is no error, the amount of that credit will be subtracted from your Card. We will give you advance notice of the amount and date of the debit against your Card for that credit.

F. If you need more information about our error-resolution procedures, call us at the telephone number shown above.

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

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

(ii) If the automated teller machine where you are making the transfer does not have enough cash.

(iii) If the terminal system was not functioning properly and you were aware of that when you started the transfer.

(iv) If circumstances beyond our control (such as fire or flood) prevent the transfer, despite reasonable precautions that we have taken.

(v) There may be other exceptions stated in our agreement with you.

### OUR RIGHTS UNDER THE AGREEMENT

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

### DISCLOSURE OF CARD INFORMATION

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

### ADDITIONAL INFORMATION

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

### 21. Role of Your Government Agency

A. Your government agency is responsible for transferring funds to us to load into your Account. These funds will be transferred by your government agency to us and loaded into your Account by us according to the schedule agreed to by your government agency and us. We have no obligation to you in the event your government agency delays in providing or fails to provide funds to your Account.

B. Your government agency may retain the right to deduct funds from the Account in order to correct a previous error or overpayment to you or for other reasons. You hereby authorize us to accept instructions from your government agency to credit or debit funds to or from your Account and, in the case of a debit, to return those funds to your government agency. If you have a dispute with your government agency about the amount that the government agency loads onto or deducts from your Account, you agree to not involve us in that dispute and to resolve that dispute solely with your government agency.

C. You acknowledge and agree that except as set forth in this section, your government agency shall not be liable for any claims by you in connection with this Agreement.

### 22. Use by Others; Secondary Card

A. The person to whom the Card and Account was first issued is the "Primary Account Holder". The Primary Account Holder is at all times liable and responsible for all transactions, fees, and other activity with respect to the Card, Account and any Secondary Card (as defined below). Except by requesting a Secondary Card (as described below), you may not permit another person to have access to your Card or Account. If you do provide access to your Card or Account to another person, you are liable for all transactions and fees incurred by such person. You must notify us in writing to revoke permission for any person you previously authorized to use or access your Card or Account.

B. If your program permits an additional Card to be issued to access your Account (a "Secondary Card"), the Primary Account Holder may request we issue a Secondary Card to a trusted person who is 13 years of age or older (the "Secondary Cardholder"). We reserve the right to refuse any Secondary Card request. The Primary Account Holder is at all times liable and responsible for all transactions, fees, and other activity with respect to the Secondary Card. The holder of the Secondary Card may report that Card as lost or stolen. The Secondary Cardholder may not request additional Cards to access the Account, but in other respects may have the same ability as the Primary Account Holder to access information or make decisions regarding the Card or Account. We reserve the right to require the Primary Account Holder to make or approve particular decisions in our discretion. If you wish to terminate the authority of the Secondary Cardholder, you must call us at 855-282-6161 to request revocation of the Secondary Cardholder's access to your Account. The Primary Account Holder will continue to be liable for all transactions, fees

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

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

### 24. Bill Pay Service

A. The following terms and conditions apply to your use of the bill pay service ("Bill Pay Service"), which may or may not be enabled by the funder of your Account. The Bill Pay Service is available online at [www.usbankreliacard.com](http://www.usbankreliacard.com). After you set up a Payee, you may also call us at 855-282-6161 to schedule a payment.

B. To use the Bill Pay Service, you must first setup a Payee online. A "Payee" is a company or individual in the United States that sends you bills and that you choose to pay through the Bill Pay Service. If your Payee is a large national or regional biller (e.g., a utility company or an insurance company), the Bill Pay Service may utilize Mastercard's Remote Payment Processing Service (RPPS) to process bill payments ("Bill Payments") to this Payee. If your Payee is a smaller biller or an individual (e.g., a landlord), the Bill Pay Service may send a paper check to this Payee. In this case, you are required to enter a correct and complete address for this Payee. You authorize us to process the Bill Payments permitted under these terms and conditions for you as requested by you from time to time, and you authorize us to post transactions to your Account as directed.

C. You are responsible for providing accurate account information and the necessary address information to ensure funds are applied to the correct account and delivered to the correct address. Inaccurate account data or address information may cause Bill Payments to fail or be misdirected. We reserve the right to refuse to make payments to certain Payees in our sole discretion.

D. You may schedule a one-time Bill Payment or preauthorized recurring Bill Payments in a fixed amount. If you schedule a Bill Payment for the current date, you authorize us to debit your Account immediately in the amount of the Bill Payment plus any applicable fees.

(i) If the Account balance is not sufficient for the Bill Payment plus applicable fees, you will receive an error notice of Insufficient Funds and the Bill Payment will have a status of **Failed**.

(ii) If the Account balance is sufficient, the Bill Payment will have a status of **Pending**.

(iii) If you schedule a Bill Payment for a date in the future, the Bill Payment will have a status of **Scheduled**. We will start processing a Scheduled Bill Payment on its payment date ("Payment Date"). You authorize us to debit your Account on the Payment Date, in the amount of the Bill Payment, plus any applicable fees.

(iv) If, on the Payment Date for a Scheduled Bill Payment, the Account balance is not sufficient for the Bill Payment plus applicable fees, the Bill Payment status will change to **Failed**.

(v) If, on the Payment Date for a Scheduled Bill Payment, the Account balance is sufficient, the Bill Payment status will change to **Pending**.

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

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

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

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

I. You may cancel any payment in a Pending or Scheduled Status. If the Payment is Pending you

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

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

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

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

### 25. ARBITRATION

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

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

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

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

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### CONTRATO PARA TITULARES DE LA TARJETA RELIACARD®

(A partir del 6/1/2018)

### TÉRMINOS Y CONDICIONES PARA LA TARJETA RELIACARD

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

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

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

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

### CÓMO USAR SU TARJETA

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

**2. Cómo usar su Tarjeta.** Puede usar su Tarjeta y su Cuenta para realizar los tipos de transacciones descritos en su Lista de cargos y Limitaciones sobre las transacciones, que pueden incluir:

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

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

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

### CARGOS Y LÍMITES DE TRANSACCIÓN DE TARJETAS

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

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

## CÓMO OBTENER LA INFORMACIÓN DE LA CUENTA

### 5. Información de la cuenta

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

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

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

### INFORMACIÓN IMPORTANTE SOBRE EL USO DE SU TARJETA

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

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

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

### 10. Pagos previamente autorizados

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

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

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

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

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

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

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

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

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

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

C. Si no nos informó por un motivo justificado (como un viaje largo o una internación en el hospital), extendaremos los plazos.

### 16. Su derecho a disputar errores

A. En caso de errores o preguntas sobre su Tarjeta, llame al 855-282-6161 o escriba a ReliaCard Card Services, P.O. Box 551617, Jacksonville, FL 32255, tan pronto como pueda si cree que su estado de cuenta, historial de transacciones o recibo son incorrectos o si necesita más información acerca de una transacción incluida en el estado de cuenta, historial de transacciones o recibo. Debemos permitirle informar un error hasta 60 días después de la primera fecha en la que usted acceda electrónicamente a su Cuenta, si el error se podía ver en su historial electrónico, o de la fecha en que enviamos el PRIMER historial impreso en el que apareció el error. Como alternativa, podemos solicitarle que informe las transacciones no autorizadas dentro de los 120 días después de que la transferencia o transacción se acreditaron a su Cuenta o se debitaron de esta supuestamente por error. Puede solicitar un historial impreso de sus transacciones en cualquier momento si nos llama al 855-282-6161 o nos escribe a ReliaCard Card Services, P.O. Box 551617, Jacksonville, FL 32255.

B. Deberá proporcionarnos:

- (i) Su nombre y su número de tarjeta ReliaCard de U.S. Bank.
- (ii) El monto en dólares del presunto error.
- (iii) Aproximadamente cuándo se produjo el error.
- (iv) Describa el error o la transacción de la que no está seguro y explique de la manera más clara posible por qué cree que es un error o por qué necesita más información.

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

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

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

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

- Nuestra responsabilidad.** Si no completamos una transferencia a o de su Cuenta a tiempo o por el monto correcto de acuerdo con nuestro contrato con usted, seremos responsables por sus pérdidas o daños con algunas excepciones. No seremos responsables, por ejemplo, en los siguientes casos:
  - (i) Si, no por culpa nuestra, usted no tiene suficiente dinero en su Cuenta para realizar la transferencia.
  - (ii) Si el cajero automático en el que realiza la transferencia no tiene suficiente efectivo.
  - (iii) Si el sistema del terminal no estaba funcionando correctamente y usted lo sabía cuando inició la transferencia.
  - (iv) Si circunstancias fuera de nuestro control (como un incendio o una inundación) evitaron que se realice la transferencia, a pesar de las precauciones razonables que tomamos.
  - (v) Es posible que haya otras excepciones establecidas en nuestro contrato con usted.

### NUESTROS DERECHOS EN VIRTUD DEL CONTRATO

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

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

## DIVULGACIÓN DE LA INFORMACIÓN DE LA TARJETA

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

## INFORMACIÓN ADICIONAL

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

## 21. Función de su agencia gubernamental

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

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

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

## 22. Uso por otros; tarjeta secundaria

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

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

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

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

## 24. Servicio de pago de cuentas

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

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

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

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

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

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

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

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

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

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

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

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

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

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

## 25. ARBITRAJE

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

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

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

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

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

05870-30-38

## THE RELIACARD® CARDHOLDER AGREEMENT

(Effective 6/1/2018)

## TERMS AND CONDITIONS FOR THE RELIACARD

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

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

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



## FACTS

### WHAT DOES U.S. BANK DO WITH YOUR PERSONAL INFORMATION?

<b>Why?</b>	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.
<b>What?</b>	The types of personal information we collect and share depend on the product or service you have with us. This information can include: <ul style="list-style-type: none"> <li>■ Social Security number and income</li> <li>■ account balances and payment history</li> <li>■ transaction history and credit history</li> </ul>
<b>How?</b>	All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons U.S. Bank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does U.S. Bank share?	Can you limit this sharing?
<b>For our everyday business purposes—</b> such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
<b>For our marketing purposes—</b> to offer our products and services to you	Yes	No
<b>For joint marketing with other financial companies</b>	No	We don't share
<b>For our affiliates' everyday business purposes—</b> information about your transactions and experiences	Yes	No
<b>For our affiliates' everyday business purposes—</b> information about your creditworthiness	Yes	Yes
<b>For nonaffiliates to market to you</b>	No*	We don't share

<b>To limit our sharing</b>	<ul style="list-style-type: none"> <li>■ Call 877-449-3593— to speak to a customer service representative or</li> <li>■ Visit us online: <a href="http://www.usbank.com/privacy">http://www.usbank.com/privacy</a> and tell us your preference on the "Exercise Your Privacy Choice" page.</li> </ul> <p><b>Please note:</b></p> <p>If you are a <i>new</i> customer, we can begin sharing your information 30 days from the date we sent this notice. When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p> <p>However, you can contact us at any time to limit our sharing.</p>
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<b>To limit our direct marketing</b>	<p><b>Please note:</b> We may contact our existing customers by mail, telephone, or email to offer additional financial products or services including products and services offered by nonaffiliates that we believe may be of interest to you. You may direct us not to send you such offers.</p> <ul style="list-style-type: none"> <li>■ To limit our direct marketing to you by mail or telephone, please call 877-449-3593—to speak to a customer service representative, or visit us online: <a href="http://www.usbank.com/privacy">http://www.usbank.com/privacy</a> and tell us your preference on the "Exercise Your Privacy Choice" page.</li> <li>■ To limit our direct marketing to you by e-mail, visit us online: <a href="http://www.usbank.com/privacy">http://www.usbank.com/privacy</a> and tell us your preference on the "Email Preferences" page.</li> </ul>
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<b>Questions?</b>	Call 800-872-2657 or go to <a href="http://usbank.com">usbank.com</a>
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## Who we are

### Who is providing this notice?

Companies with the U.S. Bank and U.S. Bancorp names and other affiliates. Please see below for a list of other affiliates that do not have a U.S. Bank or U.S. Bancorp name.

Except for California, North Dakota and Vermont residents, a different notice applies to customers who leased or purchased a vehicle and obtained U.S. Bank financing directly through a dealership. That notice from U.S. Bank—Dealer Financial Services is available online at <http://www.usbank.com/privacy> or by calling 800-437-9497.

## What we do

### How does U.S. Bank protect my personal information?

To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.

### How does U.S. Bank collect my personal information?

We collect your personal information, for example, when you

- open an account or apply for a loan
- use your credit or debit card or make deposits or withdrawals from your account
- tell us about your investment or retirement portfolio

We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.

### Why can't I limit all sharing?

Federal law gives you the right to limit only

- sharing for affiliates' everyday business purposes—information about your creditworthiness
- affiliates from using your information to market to you
- sharing for nonaffiliates to market to you

State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.

### What happens when I limit sharing for an account I hold jointly with someone else?

Your choices will apply individually—unless you tell us otherwise.

## Definitions

### Affiliates

Companies related by common ownership or control. They can be financial and nonfinancial companies.

- *Our affiliates include companies with a U.S. Bank and U.S. Bancorp name; financial companies such as U.S. Bank National Association and U.S. Bancorp Investments, Inc.*

### Nonaffiliates

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- *U.S. Bank does not share with nonaffiliates so they can market to you*

### Joint marketing

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- *U.S. Bank doesn't jointly market*

### Other important information

You may have other privacy protections under applicable state laws. To the extent these state laws apply, we will comply with them when we share information about you.

**For California residents:** In accordance with California law, we will not share information we collect about you with companies outside of our corporate family, except as permitted by law, including, for example, with your consent or to service your account. We will limit sharing among our companies to the extent required by California law.

**For Vermont residents:** In accordance with Vermont law, we will not share information we collect about you with companies outside of our corporate family, except as permitted by law, including, for example with your consent or to service your account. We will not share information about your creditworthiness within our corporate family except with your authorization or consent, but we may share information about our transactions or experiences with you within our corporate family without your consent.

**For Nevada residents:** We may contact our existing customers by telephone to offer additional financial products that we believe may be of interest to you. You have the right to opt out of these calls by adding your name to our internal do-not-call list. To opt out of these calls, or for more information about your opt out rights, please contact our customer service department. You can reach us by calling 800-USBANKS (800-872-2657), clicking the "Email Us" link at [usbank.com/privacy](http://usbank.com/privacy) or writing to P.O. Box 64490, St. Paul, MN 55164. You are being provided this notice under Nevada state law. In addition to contacting U.S. Bank, Nevada residents can contact the Nevada Attorney General for more information about your opt out rights by calling 702-486-3132, emailing [aginfo@ag.nv.gov](mailto:aginfo@ag.nv.gov) or by writing to:

Office of the Attorney General, Nevada Department of Justice, Bureau of Consumer Protection  
100 North Carson Street, Carson City, NV 89701-4717

### Additional U.S. Bancorp affiliates

The Miami Valley Insurance Company

Mississippi Valley Company

Red Sky Risk Services, LLC

\*Please keep in mind that, as permitted by applicable law, if you have a private label credit card account with us, we share information about you with our financial or retail partners in connection with maintaining and servicing your account, including for that financial or retail partner to market to you. Federal law does not give you the right to limit this sharing.

# U.S. Bank ReliaCard®

## Frequently asked questions

### What is the ReliaCard?

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

### How does the ReliaCard work?

Once funds are added to the card account, it can be used to make purchases, pay bills, and make online, phone or mail-order purchases. You can also get cash back with purchases at participating merchants or withdraw cash at ATMs, banks or credit unions.<sup>1</sup> The amounts of purchases, bill payments or cash withdrawals are automatically deducted from the available balance on the card.

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



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



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



**Convenient** – Make purchases anywhere Visa® and Mastercard® debit cards are accepted, including retail stores, grocery stores, restaurants and pharmacies and withdraw cash at ATMs<sup>1</sup>



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



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



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



**Purchasing power** – Enjoy the prestige and purchase protection given to Visa or Mastercard branded cardholders, without a credit check



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



**Safe** – Funds are FDIC insured and are protected if lost or stolen<sup>2</sup>

### How do I check my balance?

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

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

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

**ATM** – Perform a balance inquiry at an ATM<sup>1</sup>



# Getting the card

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

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

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## What information or instructions come with the card?

The card comes with:

- Instructions on how to activate the card
  - A complete Fee Schedule
  - The Cardholder Agreement, which discloses terms and conditions
  - A Usage Guide detailing where and how the card can be used
  - The U.S. Bank Privacy Pledge
- 

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

Visit [usbankreliacard.com](https://usbankreliacard.com) to activate the card and choose your Personal Identification Number (PIN). You cannot use the card until it has been activated. Be sure to sign your name on the back of your card in ink. Your card is not valid unless it's signed.

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

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

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# Using the card

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

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

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

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



## How can I get cash with my card?<sup>1</sup>

- Cash back with purchases – at participating merchants such as grocery or convenience stores
  - ATM withdrawal – at any ATM
  - Teller withdrawal – at any participating bank or credit union
- 



## How do I withdraw cash at an ATM?

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



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

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

# Using the card

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

You must know your available balance (the teller will not have access to this information) and ask for a cash withdrawal<sup>1</sup> in the amount you wish to withdraw. Note: you may need to provide your driver's license to verify your identity.

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

No. You can get cash back with purchases at participating merchants throughout the United States

such as grocery and convenience stores. Cash can also be obtained from any ATM<sup>1</sup> or over the counter at any Visa or Mastercard member bank or credit union. To find the nearest in-network ATM, visit [usbank.com/locations](https://usbank.com/locations) or [moneypass.com](https://moneypass.com).

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

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

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

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



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

Alert type	Instructions
Balance alert	Text <b>BAL</b> to 90831
Recent transactions	Text <b>TRANS</b> to 90831
Customer Service number	Text <b>HELP</b> to 90831

NOTE: this feature may not be available for all programs. For text messages, standard messaging charges apply through your mobile carrier and message frequency depends on account settings.

# Using the card



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

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



## Can I pay bills with my card?

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

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

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

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

# Limits

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

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



## Can the ReliaCard be overdrawn?

Usually a purchase that exceeds the available balance will not be approved. In very limited circumstances, if you do not have sufficient funds when the final amount clears, it may result in a negative balance; however you will not be charged an overdraft fee. You can check your balance online, using the ReliaCard Mobile App or by logging into your account at [usbankreliacard.com](https://usbankreliacard.com).

## How do I obtain information about fees for my ReliaCard?

Fees are located on the Fee Schedule sent to you with your card. You may view your fee schedule online by logging into your account at [usbankreliacard.com](https://usbankreliacard.com).

Please consult the table on the next page for information on how to avoid fees on certain transactions for most ReliaCard programs. Please consult your program Fee Schedule to determine if a specific fee applies.



## Can anyone else view or track my transactions?

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

# How to avoid fees

Fee description	How to avoid
<b>ATM withdrawals</b> (Out-of-network*)	<ul style="list-style-type: none"><li>• Make purchases: Use your card to make purchases anywhere Visa or Mastercard debit cards are accepted – in stores, over the phone, online or pay bills. You can use your card at no charge to make everyday purchases such as groceries, convenience stores, etc.</li><li>• Cash back with purchases: You can ask for ‘cash back’ when making purchases at participating merchants at places like grocery stores or retail stores. Select ‘DEBIT’ on the authorization machine, enter your 4-digit PIN and enter the amount of cash back you’d like. There is no fee to get cash back with purchases.</li><li>• Teller cash withdrawal: Go into any Visa or Mastercard member bank or credit union and ask the teller for a cash withdrawal for up to the full amount available on your card.<sup>1</sup></li><li>• In-network ATMs: Withdraw cash at no charge at any U.S. Bank or MoneyPass ATM. For the nearest fee-free ATM locations visit: <a href="http://usbank.com/locations">usbank.com/locations</a> or <a href="http://moneypass.com">moneypass.com</a>.</li></ul>
<b>ATM balance inquiries</b> (Out-of-network*)	<p>U.S. Bank does not assess a fee to check your balance using any of the following methods:</p> <ul style="list-style-type: none"><li>• Online – View account online at <a href="http://usbankreliacard.com">usbankreliacard.com</a>.</li><li>• Text<sup>3</sup>/Email – Sign up to receive email or text alerts when funds have been deposited to your account or when your balance gets low.</li><li>• Mobile banking app – Search for “U.S. Bank ReliaCard” for your iPhone or Android phone.</li><li>• ATM – Perform a balance inquiry at a U.S. Bank or MoneyPass ATM.</li></ul>

\*Out-of-Network ATMs means any ATM that is not a U.S. Bank or MoneyPass ATM.

# Customer service

## Can I view my account online?

Yes, at [usbankreliacard.com](https://usbankreliacard.com). The following functions can be performed online:

- PIN change
- Balance inquiry
- View card transactions
- View previous statements
- Set up alerts
- Pay bills

## How do I view my monthly statement?

Monthly statements can be viewed online 24/7 at [usbankreliacard.com](https://usbankreliacard.com).

## What should I do if I change addresses?

Visit [usbankreliacard.com](https://usbankreliacard.com) to report an address change. Also contact your government agency to report an address change so that your mail may also be sent to the correct address.

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## Who do I contact if I have questions about my card?

For questions about your deposit, such as when you will receive the next deposit to the card, or the amount of a deposit to the card, contact your government agency. For all other questions about the card, you may log into your account at [usbankreliacard.com](https://usbankreliacard.com).

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## What happens if my card gets lost or stolen?

You must immediately call Cardholder Services at **855.282.6161** to report your card lost/stolen and have a replacement card sent to you in the mail, with standard delivery (up to 10 business days). You may not be responsible for any fraudulent activity that occurs on your card provided that you report the card missing in a timely manner, and have not shared your card or PIN number with anyone.<sup>2</sup>

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## Can I contact my local bank for customer service on my ReliaCard account?

No. Utilize the web site, [usbankreliacard.com](https://usbankreliacard.com), for inquiries.

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<sup>1</sup> Fees and transaction limits apply. See Fee Schedule and Card Carrier for details. <sup>2</sup> You are generally protected from all liability for unauthorized transactions with Zero Liability. You must call the number on the back of your Card immediately to report any unauthorized use. Certain conditions and limitations may apply. See your Cardholder Agreement for details. <sup>3</sup> For text messages, standard messaging charges apply through your mobile carrier and message frequency depends on account settings. <sup>4</sup> All trademarks and brand names belong to their respective owners. Use of these trademarks and brand names do not represent endorsement by or association with this card program. All rights reserved.

The ReliaCard is issued by U.S. Bank National Association pursuant to a license from Visa U.S.A. Inc. or Mastercard International Incorporated. Mastercard is a registered trademark and the circles design is a trademark of Mastercard International Incorporated. © 2020 U.S. Bank. Member FDIC.







# U.S. Bank Focus Card

## Frequently Asked Questions



### The Focus Card

#### The advantage of reloadable pay.

Enjoy the convenience and security of receiving your pay on the U.S. Bank Focus Card. Use your card for in-store and online purchases, and even load it with other funds like cash and tax refunds. With simple account access, your account information is always available. The Focus Card is designed with benefits for you.



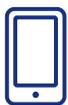
#### Automatic pay days

Your pay will be automatically loaded to your card.



#### Reload your card easily

You can add money from other sources like direct deposit, cash and tax refunds.



#### Easy account visibility

Check your balance anytime in the U.S. Bank Focus Mobile App. Set up text<sup>1</sup> alerts and stay up-to-date.



#### Secure and protected

Your pay – and your balance – is protected if your card is lost or stolen.<sup>2</sup>

### How do I check my balance?

Online – View account online at [usbankfocus.com](https://usbankfocus.com)

Text/Email – Sign up to receive email or text alerts when funds have been deposited to your account or when your balance gets low<sup>1</sup>

U.S. Bank Focus Mobile App – Search for “U.S. Bank Focus” in the App Store<sup>®</sup> or Google Play<sup>™</sup>

Phone – Call Cardholder Services at 877.474.0010

ATM – Perform a balance inquiry at an ATM<sup>3</sup>



## Getting the Card



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

For security reasons, when the card is sent in the mail, may come in a plain white windowed envelope or in a white envelope with a blue colored bar across the front.



### What information or instructions come with the card?

The card comes with:

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

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

You must visit [usbankfocus.com](https://usbankfocus.com) or download the U.S. Bank Focus Mobile App to activate the card and choose your Personal Identification Number (PIN). You cannot use the card until it has been activated. Be sure to sign your name on the back of your card in ink. Your card is not valid unless it's signed. You may also call Cardholder Services at 877.474.0010. **Note:** we accept relay calls.

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

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

## Using the Card

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

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

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

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



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

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



### How do I withdraw cash at an ATM?

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



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

You must know your available balance (the teller will not have access to this information) and ask for a cash withdrawal<sup>3</sup> in the amount you wish to withdraw. **Note:** you may need to provide your driver's license to verify your identity.

## Using the Card

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

Yes and no. The card can be used to make signature-based purchases without a PIN. However, a PIN must be used for PIN-based purchases and for cash withdrawals at ATMs. You must choose your own PIN by visiting [usbankfocus.com](http://usbankfocus.com) or calling Cardholder Services at 877.474.0010 after you receive your card. For security reasons it is important that you pick a PIN that only you would know, and not share the PIN or the card with anyone.

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

You must visit [usbankfocus.com](http://usbankfocus.com) or contact Cardholder Services at 877.474.0010 to reset your PIN.

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

Yes. You can go to any Visa bank or credit union and ask the teller for a cash withdrawal.<sup>3</sup>

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

No. You can get cash back with purchases at merchants throughout the United States such as grocery and convenience stores. Cash can also be obtained from any ATM<sup>3</sup> or over the counter at any Visa bank or credit union. To find the ATM nearest you, visit [usbank.com/locations](http://usbank.com/locations) or [www.moneypass.com](http://www.moneypass.com).



### Can I earn rewards by using my Focus Card?

Yes. The cash back rewards program is a perk available to all Focus cardholders. You can earn rewards simply by using your card at certain stores and restaurants, after activating the offers that you want. To learn more log into your account at [usbankfocus.com](http://usbankfocus.com).

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

You have the option of signing up for optional text<sup>1</sup> or email alerts when money is added or your card balance gets low at [usbankfocus.com](http://usbankfocus.com). You can also use our two-way text alert feature by texting a short code to receive the following updates:

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

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

Yes. You can use the U.S. Bank Focus Mobile App to check your account balance, enroll in and manage text alerts, view your most recent transactions or search for the nearest in-network ATM location. Search for "U.S. Bank Focus" in the App Store or Google Play.

# Adding Funds and Paying Bills



## Can I add money to my Focus Card?<sup>4</sup>

Yes. In addition to payroll deposits you can add other employers, government benefits, tax refunds or any other payment that offers direct deposit to your card account. You can also load cash onto your card. To learn more log into your account at [usbankfocus.com](https://usbankfocus.com).

**Complete verification online** to make sure your card is ready to load other funds. Your card works like a direct deposit account and can be used to add tax refunds, pay from a second employer, and even cash deposits.

1. Log into the cardholder website and under My Card Account on the left navigation, select “Identity Verification”.
2. Update your occupation, country of citizenship and country of permanent residence.
3. When this is complete, you’ll see the message, “Your Identity Verification is Complete”.
4. Call the Customer Service number on the back of your card to confirm any additional information.



## Can I pay bills with my card?

Yes. You can visit your billers’ websites and provide your 16-digit card number and expiration date or log on to [usbankfocus.com](https://usbankfocus.com) and select the “Pay Bills” option. The online bill management service includes a biller directory that helps you log onto your billers’ websites and complete payment information with just a few clicks.<sup>5</sup>



## Does my Focus Card have a savings account?

Yes. The savings account is easy to set up and available to you with your Focus Card. It’s a great way to effectively manage your finances and set aside funds for things like vacations, holidays and unexpected expenses. There are no monthly fees and your funds are FDIC insured. To learn more visit [usbankfocus.com](https://usbankfocus.com).

# Limits



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

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

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## Can I use my Focus Card at the gas pump?

Yes. However, if you use your card to pay at the pump, a maximum hold of up to \$100 will be placed on your account to initiate your transaction. This amount will be held until the actual transaction amount clears. If you do not want funds held while waiting for the transaction to clear, please pay the cashier inside for your gasoline purchase. Payments made inside clear for the actual transaction amount immediately.

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## Can the Focus Card be overdrawn?

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

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## Can anyone else view or track my transactions?

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

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## How do I obtain information about fees for my Focus Card?

Fees are located on the Fee Schedule sent to you with your card. On the back of your card carrier, you'll find details regarding how to add money, get cash, and what fees may be associated with using your card outside of the U.S. You will also find information regarding daily limits. You may also view your fee schedule online by logging into your account at [usbankfocus.com](https://usbankfocus.com). You may also call Cardholder Services at 877.474.0010 to request fee information.

# Customer Service

## Can I view my account online?

Yes, at [usbankfocus.com](https://usbankfocus.com). The following functions can be performed online:

- PIN Change
- Balance inquiry
- View card transactions
- View previous statements
- Set up alerts
- Pay bills
- Open a savings account

## How do I view my monthly statement?

Monthly statements can be viewed online 24/7 at [usbankfocus.com](https://usbankfocus.com).

## What should I do if I change addresses?

Visit [usbankfocus.com](https://usbankfocus.com) or contact Cardholder Services at 877.474.0010 to report an address change.

Also contact your employer to report an address change so that your mail may also be sent to the correct address.

## Who do I contact if I have questions about my card?

For questions about your pay, such as when you will receive the next deposit to the card, or the amount of a deposit to the card, contact your employer. For all other questions about the card, you may log into your account at [usbankfocus.com](https://usbankfocus.com) or contact Cardholder Services 24 hours a day, toll-free at 877.474.0010.

## What happens if my card gets lost or stolen?

Call Cardholder Services at 877.474.0010 immediately to report your card lost/stolen and have a replacement card sent to you within 7-10 business days. You may also contact your manager or the Payroll/Human Resources Department to request a new card. You may not be responsible for any fraudulent activity that occurs on your card provided that you report the card missing in a timely manner, and have not shared your card or PIN number with anyone.<sup>2</sup>

## Can I contact my local bank for customer service on my Focus Card account?

No. You must direct all Focus questions to Cardholder Services at 877.474.0010, or utilize the website, [usbankfocus.com](https://usbankfocus.com), for inquiries.

## What services does the Focus 24-hour Cardholder Services Line provide?

The following can be done through customer service:

- Activate the card
- Choose/change PIN
- Balance inquiry
- Enroll in text alerts<sup>1</sup>
- Review recent transaction history
- Report card lost or stolen and request a replacement card
- Speak to a live customer service representative if additional assistance is needed

**Note:** we accept relay calls.



1. For text messages, standard messaging charges apply through your mobile carrier and message frequency depends on account settings. 2. You are generally protected from all liability for unauthorized transactions with Zero Liability. You must call the number on the back of your Card immediately to report any unauthorized use. Certain conditions and limitations may apply. See your Cardholder Agreement for details. 3. Fees and transaction limits apply. See Fee Schedule for details. 4. Businesses performing your reload may charge a fee and may have load limits that are less than those set by U.S. Bank. Cash reload services are provided by unaffiliated third parties. U.S. Bank is not responsible for the product service or performance of the third party, including the privacy policy, level of security and terms of use, which are different from ours. 5. The online bill manager is provided by an unaffiliated third party. U.S. Bank is not responsible for the product service or performance of the third party including the privacy policy, level of security and terms of use, which are different from ours.

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App Store is a service mark of Apple Inc. Google Play is a trademark of Google Inc.

# Get your child support payments

Fast. Safe. Easy.



With the U.S. Bank ReliaCard® your payments are:



Automatically loaded  
to your ReliaCard



Available to use  
right away



Protected if  
lost or stolen<sup>1</sup>

## About the ReliaCard

This Visa® prepaid debit card issued by U.S. Bank is a convenient alternative to receiving paper checks. Your child support payments will automatically be deposited to your card and you'll have access to your funds right away. Use it to make purchases or get cash at point of sale wherever Visa debit cards are accepted.

### Getting started is easy

1. Mail the completed Payment Authorization Form to:  
Nebraska Child Support Payment Center, P.O. Box 83306, Lincoln, NE 68501-3306
2. Your card will be mailed to you in a white double window envelope within 10 business days.
3. Use your card anywhere Visa debit cards are accepted.

For more information, call the Nebraska Child Support Payment Center at **402.471.1120** or **1.877.631.9973** option #3 nationwide. To learn more about ReliaCard and to obtain information about fees, login to the cardholder website at [usbankreliacard.com](http://usbankreliacard.com).

### Sign up!



No cost to  
sign up.



No credit check  
or bank account  
required.

### And save!



No fees to cash  
a check.



No waiting for your  
check or extra trips  
to the bank.

## Payment authorization form

Fill out this form and mail to: Nebraska Child Support Payment Center, P.O. Box 83306, Lincoln, NE 68501-3306.  
Your ReliaCard will be mailed to the address provided within 10 business days.

FIRST NAME	LAST NAME	
ARP IDENTIFICATION NUMBER (OPTIONAL)	EMAIL ADDRESS	
ADDRESS		
CITY	STATE	ZIP CODE
PHONE NUMBER <sup>2</sup>	DATE OF BIRTH	
SOCIAL SECURITY NUMBER	MOTHER'S MAIDEN NAME	

By signing this form, I authorize the Nebraska Child Support Payment Center (State agency) to share with U.S. Bank National Association, (Bank), all of the information I provide on this form. The State agency will share this information with the Bank for the purpose of establishing a U.S. Bank ReliaCard Visa account for me at the Bank and to process my child support payments to the Bank. I authorize the NCSPC to deposit my child support payments to this account. This action cancels and replaces any direct-deposit agreement I currently have in place with the NCSPC. Upon authorization of my account with the bank, I agree to be bound by the Cardholder Agreement that I will receive with my card. This authorization will remain in effect until cancelled by me in writing to the State child support agency.

SIGNATURE	DATE
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<sup>1</sup>You are generally protected from all liability for unauthorized transactions with Zero Liability. You must call the number on the back of your Card immediately to report any unauthorized use. Certain conditions and limitations may apply. See your Cardholder Agreement for details.

<sup>2</sup>By providing us with a telephone number for a cellular phone or other wireless device, including a number that you later convert to a cellular number, you are expressly consenting to receiving communications—including but not limited to prerecorded or artificial voice message calls, text messages, and calls made by an automatic telephone dialing system—from us and our affiliates and agents at that number. This express consent applies to each such telephone number that you provide to us now or in the future and permits such calls for non-marketing purposes. Calls and messages may incur access fees from your cellular provider.

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# U.S. Bank ReliaCard®

## Frequently asked questions

### What is the ReliaCard?

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

### How does the ReliaCard work?

Once funds are added to the card account, it can be used to make purchases, pay bills, and make online, phone or mail-order purchases. You can also get cash back with purchases at participating merchants or withdraw cash at ATMs, banks or credit unions.<sup>1</sup> The amounts of purchases, bill payments or cash withdrawals are automatically deducted from the available balance on the card.

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

-  **Fast** – Your money is automatically deposited to your card account
-  **Save time** – Easy and quick access to your funds without waiting in line to cash or deposit a check
-  **Convenient** – Make purchases anywhere Visa® debit cards are accepted, including retail stores, grocery stores, restaurants and pharmacies and withdraw cash at ATMs
-  **Secure** – No need to carry large amounts of cash

-  **Save money** – No more going to a check casher
-  **Track spending** – Account information and customer service 24 hours a day
-  **Purchasing power** – Enjoy the prestige and purchase protection given to Visa branded cardholders, without a credit check
-  **Reliable** – Receive your money on time. No more lost or stolen checks
-  **Safe** – Funds are FDIC insured and are protected if lost or stolen<sup>2</sup>

### How do I check my balance?

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

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

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

**ATM** – Perform a balance inquiry at an ATM<sup>1</sup>



# Getting the card

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

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

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## What information or instructions come with the card?

The card comes with:

- Instructions on how to activate the card
  - A complete Fee Schedule
  - The Cardholder Agreement, which discloses terms and conditions
  - A Usage Guide detailing where and how the card can be used
  - The U.S. Bank Privacy Pledge
- 

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

Visit [usbankreliacard.com](https://usbankreliacard.com) to activate the card and choose your Personal Identification Number (PIN). You cannot use the card until it has been activated. Be sure to sign your name on the back of your card in ink.

---

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

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

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# Using the card<sup>1</sup>

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

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

---

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

Select “Credit” or “Debit” to make a purchase. Select “Debit” to get ‘cash back’ with your purchase. (You will have to enter your PIN.)



## How can I get cash with my card?

- Cash back with purchases – at participating merchants such as grocery or convenience stores
  - ATM withdrawal – at any ATM
  - Teller withdrawal – at any participating bank or credit union
- 



## How do I withdraw cash at an ATM?

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



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

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

# Using the card<sup>1</sup>

## How do I get cash at a bank or credit

### union teller?

You must know your available balance (the teller will not have access to this information) and ask for a cash withdrawal in the amount you wish to withdraw. **Note:** you may need to provide your driver's license to verify your identity.

## Do I have to go to a U.S. Bank ATM or

### U.S. Bank branch to get cash?

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

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

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

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

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

Alert type	Instructions
Balance alert	Text <b>BAL</b> to 90831
Recent transactions	Text <b>TRANS</b> to 90831
Customer Service number	Text <b>HELP</b> to 90831



## Using the card<sup>1</sup>



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

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



### Can I pay bills with my card?

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

## Limits

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

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



### Can the ReliaCard be overdrawn?

Usually a purchase that exceeds the available balance will not be approved. In very limited circumstances, if you do not have sufficient funds when the final amount clears, it may result in a negative balance; however you will not be charged an overdraft fee. You can check your balance online, using the ReliaCard Mobile App or by logging into your account at [usbankreliacard.com](https://usbankreliacard.com).



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

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

### How do I obtain information about fees for my ReliaCard?

Fees are located on the Fee Schedule sent to you with your card. You may view your Fee Schedule online by logging into your account at [usbankreliacard.com](https://usbankreliacard.com).

Please consult the table on the next page for information on how to avoid fees on certain transactions.

# How to avoid fees

Fee description	How to avoid
<b>ATM withdrawals</b> (Out-of-network*)	<ul style="list-style-type: none"><li>• Make purchases: Use your card to make purchases anywhere Visa debit cards are accepted – in stores, over the phone, online or pay bills. You can use your card at no charge to make everyday purchases such as groceries, convenience stores, etc.</li><li>• Cash back with purchases: You can ask for ‘cash back’ when making purchases at participating merchants at places like grocery stores or retail stores. Select ‘DEBIT’ on the authorization machine, enter your 4-digit PIN and enter the amount of cash back you’d like. There is no fee to get cash back with purchases.</li><li>• Teller cash withdrawal: Go into any Visa member bank or credit union and ask the teller for a cash withdrawal for up to the full amount available on your card.</li><li>• In-network ATMs: Withdraw cash at no charge at any U.S. Bank or MoneyPass ATM. For the nearest fee-free ATM locations visit: <a href="http://usbank.com/location">usbank.com/location</a> or <a href="http://moneypass.com">moneypass.com</a>.</li></ul>
<b>ATM balance inquiries</b> (Out-of-network*)	<p>U.S. Bank does not assess a fee to check your balance using any of the following methods:</p> <ul style="list-style-type: none"><li>• Online – View account online at <a href="http://usbankreliacard.com">usbankreliacard.com</a>.</li><li>• Text<sup>3</sup>/Email – Sign up to receive email or text alerts when funds have been deposited to your account or when your balance gets low.</li><li>• Mobile banking app – Search for “U.S. Bank ReliaCard” for your iPhone or Android phone.</li><li>• ATM – Perform a balance inquiry at a U.S. Bank or MoneyPass ATM.</li></ul>

\*Out-of-Network ATMs means any ATM that is not a U.S. Bank or MoneyPass ATM.

# Customer service

## Can I view my account online?

Yes, at [usbankreliacard.com](https://usbankreliacard.com). The following functions can be performed online:

- PIN change
- Balance inquiry
- View card transactions
- View previous statements
- Set up alerts
- Pay bills

## How do I view my monthly statement?

Monthly statements can be viewed online 24/7 at [usbankreliacard.com](https://usbankreliacard.com).

## What should I do if I change addresses?

Visit [usbankreliacard.com](https://usbankreliacard.com) to report an address change. Also contact your government agency to report an address change so that your mail may also be sent to the correct address.

---

## Who do I contact if I have questions about my card?

For questions about your deposit, such as when you will receive the next deposit to the card, or the amount of a deposit to the card, contact your government agency. For all other questions about the card, you may log into your account at [usbankreliacard.com](https://usbankreliacard.com).

---

## What happens if my card gets lost or stolen?

You must immediately call Cardholder Services at 866.567.8590 to report your card lost/stolen and have a replacement card sent to you in the mail, with standard delivery (up to 10 business days). You may not be responsible for any fraudulent activity that occurs on your card provided that you report the card missing in a timely manner, and have not shared your card or PIN number with anyone.<sup>2</sup>

---

## Can I contact my local bank for customer service on my ReliaCard account?

No. Utilize the web site, [usbankreliacard.com](https://usbankreliacard.com), for inquiries.

---

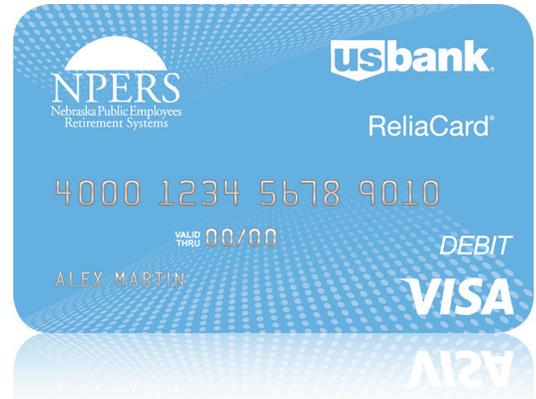
<sup>1</sup>See Fee Schedule for details. <sup>2</sup>You are generally protected from all liability for unauthorized transactions with Zero Liability. You must call the number on the back of your Card immediately to report any unauthorized use. Certain conditions and limitations may apply. See your Cardholder Agreement for details. <sup>3</sup>For text messages, standard messaging charges apply through your mobile carrier and message frequency depends on account settings. <sup>4</sup>All trademarks and brand names belong to their respective owners. Use of these trademarks and brand names do not represent endorsement by or association with this card program. All rights reserved.

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# Your payments

Fast. Safe. Easy.



## With the U.S. Bank ReliaCard® your funds are:



Automatically loaded  
to your ReliaCard



Available to use  
right away



Protected if  
lost or stolen<sup>1</sup>

## About the ReliaCard

It is a Visa® prepaid debit card issued by U.S. Bank. Your payments will automatically be direct deposited to your card. You have access to your funds right away and you can use your card to make purchases, pay bills or get cash. It's that simple!

Make purchases | Get cash  
Pay bills | Track spending

## Sign up!



No cost to  
sign up.



No credit check  
or bank account  
required.

## And save!



Keep more of your  
money. No fees to  
cash a check.



No waiting for your  
check or extra trips  
to the bank.

## Getting started is easy

1. Once you choose to receive your funds on a ReliaCard, read all necessary pre-acquisition disclosures and follow the sign-up procedures. When you receive your ReliaCard, make sure you follow all activation instructions included in your card packet.
2. Your funds will be automatically deposited to your card.
3. Use your card anywhere Visa debit cards are accepted.



See back for more  
card features

# Getting started



For security, your card comes in a white windowed envelope.



Follow the activation instructions that accompany your card.



## Make purchases

Everywhere Visa debit cards are accepted – in stores, over the phone, online or pay bills.



## Pay bills

Pay your bills online directly through the biller or by using our online Bill Pay tool. Bill Pay offers payments to thousands of companies and you can even use Bill Pay to pay another person.



## Get cash

ATM | Cash back

## Features



### Text<sup>2</sup> and email alerts

Notification when money is added or your card balance gets low.



### Mobile banking app

Quickly see your account balance and transaction history.



### Track spending

Online | Phone | Email | Text<sup>2</sup> | Mobile app

## No fee transactions<sup>3</sup>

Purchases (Domestic)	\$0
In-network ATMs	\$0
Customer service	\$0
Monthly account maintenance	\$0

## Contact

[usbankreliacard.com](http://usbankreliacard.com)



## Watch the video

Scan the QR code to find out how to get the most out of your ReliaCard.

1. You are generally protected from all liability for unauthorized transactions with Zero Liability. You must call the number on the back of your Card immediately to report any unauthorized use. Certain conditions and limitations may apply. See your Cardholder Agreement for details. 2. For text messages, standard messaging charges apply through your mobile carrier and message frequency depends on account settings. 3. See Fee Schedule for details.

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# U.S. Bank ReliaCard®

## Frequently asked questions

### What is the ReliaCard?

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

### How does the ReliaCard work?

Once funds are added to the card account, it can be used to make purchases, pay bills, and make online, phone or mail-order purchases. You can also get cash back with purchases at participating merchants or withdraw cash at ATMs, banks or credit unions.<sup>1</sup> The amounts of purchases, bill payments or cash withdrawals are automatically deducted from the available balance on the card.

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



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



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



**Convenient** – Make purchases anywhere Visa® debit cards are accepted, including retail stores, grocery stores, restaurants and pharmacies and withdraw cash at ATMs<sup>1</sup>



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



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



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



**Purchasing power** – Enjoy the prestige and purchase protection given to Visa branded cardholders, without a credit check



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



**Safe** – Funds are FDIC insured and are protected if lost or stolen<sup>2</sup>

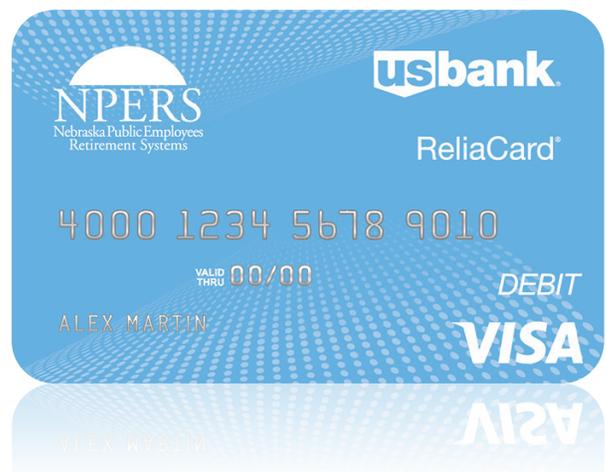
### How do I check my balance?

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

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

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

**ATM** – Perform a balance inquiry at an ATM<sup>1</sup>



# Getting the card

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

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

---

## What information or instructions come with the card?

The card comes with:

- Instructions on how to activate the card
  - A complete Fee Schedule
  - The Cardholder Agreement, which discloses terms and conditions
  - A Usage Guide detailing where and how the card can be used
  - The U.S. Bank Privacy Pledge
- 

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

Visit [usbankreliacard.com](https://usbankreliacard.com) to activate the card and choose your Personal Identification Number (PIN). You cannot use the card until it has been activated. Be sure to sign your name on the back of your card in ink.

---

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

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

---

# Using the card

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

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

---

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

Select “Credit” or “Debit” to make a purchase. Select “Debit” to get ‘cash back’ with your purchase. (You will have to enter your PIN.)



## How can I get cash with my card?¹

- Cash back with purchases – at participating merchants such as grocery or convenience stores
  - ATM withdrawal – at any ATM
  - Teller withdrawal – at any participating bank or credit union
- 



## How do I withdraw cash at an ATM?

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



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

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

# Using the card

## How do I get cash at a bank or credit

### union teller?

You must know your available balance (the teller will not have access to this information) and ask for a cash withdrawal<sup>1</sup> in the amount you wish to withdraw. **Note:** you may need to provide your driver's license to verify your identity.

## Do I have to go to a U.S. Bank ATM or

### U.S. Bank branch to get cash?

No. You can get cash back with purchases at participating merchants throughout the United States such as grocery and convenience stores. Cash can also be obtained from any ATM<sup>1</sup> or over the counter at any Visa member bank or credit union. To find the nearest in-network ATM, visit [usbank.com/locations](https://usbank.com/locations) or [moneypass.com](https://moneypass.com).

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

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

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

Visit [usbankreliacard.com](https://usbankreliacard.com) to reset your PIN.

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

Yes. You can go to any Visa member bank or credit union and ask the teller for a cash withdrawal.<sup>1</sup>

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

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

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

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

Alert type	Instructions
Balance alert	Text BAL to 90831
Recent transactions	Text TRANS to 90831
Customer Service number	Text HELP to 90831



## Using the card



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

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



### Can I pay bills with my card?

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

## Limits

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

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



### Can the ReliaCard be overdrawn?

Usually a purchase that exceeds the available balance will not be approved. In very limited circumstances, if you do not have sufficient funds when the final amount clears, it may result in a negative balance; however you will not be charged an overdraft fee. You can check your balance online, using the ReliaCard Mobile App or by logging into your account at [usbankreliacard.com](https://usbankreliacard.com).



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

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

### How do I obtain information about fees for my ReliaCard?

Fees are located on the Fee Schedule sent to you with your card. You may view your fee schedule online by logging into your account at [usbankreliacard.com](https://usbankreliacard.com).

Please consult the table on the next page for information on how to avoid fees on certain transactions.

# How to avoid fees

Fee description	How to avoid
<b>ATM withdrawals</b> (Out-of-network*)	<ul style="list-style-type: none"><li>• Make purchases: Use your card to make purchases anywhere Visa debit cards are accepted – in stores, over the phone, online or pay bills. You can use your card at no charge to make everyday purchases such as groceries, convenience stores, etc.</li><li>• Cash back with purchases: You can ask for ‘cash back’ when making purchases at participating merchants at places like grocery stores or retail stores. Select ‘DEBIT’ on the authorization machine, enter your 4-digit PIN and enter the amount of cash back you’d like. There is no fee to get cash back with purchases.</li><li>• Teller cash withdrawal: Go into any Visa member bank or credit union and ask the teller for a cash withdrawal for up to the full amount available on your card.<sup>1</sup></li><li>• In-network ATMs: Withdraw cash at no charge at any U.S. Bank or MoneyPass ATM. For the nearest fee-free ATM locations visit: <a href="http://usbank.com/locations">usbank.com/locations</a> or <a href="http://moneypass.com">moneypass.com</a>.</li></ul>
<b>ATM balance inquiries</b> (Out-of-network*)	<p>U.S. Bank does not assess a fee to check your balance using any of the following methods:</p> <ul style="list-style-type: none"><li>• Online – View account online at <a href="http://usbankreliacard.com">usbankreliacard.com</a>.</li><li>• Text<sup>3</sup>/Email – Sign up to receive email or text alerts when funds have been deposited to your account or when your balance gets low.</li><li>• Mobile banking app – Search for “U.S. Bank ReliaCard” for your iPhone or Android phone.</li><li>• ATM – Perform a balance inquiry at a U.S. Bank or MoneyPass ATM.</li></ul>

\*Out-of-Network ATMs means any ATM that is not a U.S. Bank or MoneyPass ATM.

# Customer service

## Can I view my account online?

Yes, at [usbankreliacard.com](https://usbankreliacard.com). The following functions can be performed online:

- PIN change
- Balance inquiry
- View card transactions
- View previous statements
- Set up alerts
- Pay bills

## How do I view my monthly statement?

Monthly statements can be viewed online 24/7 at [usbankreliacard.com](https://usbankreliacard.com).

## What should I do if I change addresses?

Visit [usbankreliacard.com](https://usbankreliacard.com) to report an address change. Also contact your government agency to report an address change so that your mail may also be sent to the correct address.

---

## Who do I contact if I have questions about my card?

For questions about your deposit, such as when you will receive the next deposit to the card, or the amount of a deposit to the card, contact your government agency. For all other questions about the card, you may log into your account at [usbankreliacard.com](https://usbankreliacard.com).

---

## What happens if my card gets lost or stolen?

You must immediately call Cardholder Services at 855.279.1273 to report your card lost/stolen and have a replacement card sent to you in the mail, with standard delivery (up to 10 business days). You may not be responsible for any fraudulent activity that occurs on your card provided that you report the card missing in a timely manner, and have not shared your card or PIN number with anyone.<sup>2</sup>

---

## Can I contact my local bank for customer service on my ReliaCard account?

No. Utilize the web site, [usbankreliacard.com](https://usbankreliacard.com), for inquiries.

---

<sup>1</sup>Fees and transaction limits apply. See Fee Schedule and Card Carrier for details. <sup>2</sup>You are generally protected from all liability for unauthorized transactions with Zero Liability. You must call the number on the back of your Card immediately to report any unauthorized use. Certain conditions and limitations may apply. See your Cardholder Agreement for details. <sup>3</sup>For text messages, standard messaging charges apply through your mobile carrier and message frequency depends on account settings. <sup>4</sup>All trademarks and brand names belong to their respective owners. Use of these trademarks and brand names do not represent endorsement by or association with this card program. All rights reserved.

Exhibit F

# Sample Administrator Training Guide



# ReliaCard<sup>®</sup>

U.S. Bank Prepaid Administrative Website



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# ReliaCard<sup>®</sup>

## CARD REGISTRATION

Registering a Personalized Card  
via File Upload

# Card Registration – File Upload

1. Click on the “Tools” tab
2. Select the “File Upload for Registration” link
3. Click on “File Upload Template”

The screenshot displays the U.S. Bank Prepaid Administrative Website interface. At the top, the usbank logo is on the left and the slogan "All of us serving you®" is on the right. Below the logo is the text "U.S. Bank Prepaid Administrative Website". A navigation bar contains several tabs: Programs, Cardholders, Tools, Reports, User Management, My Account, and Help. The "Tools" tab is highlighted with a blue border and a small number "1" above it. On the left side, there is a sidebar with a "Tools" section containing "Card Inventory Management" and "File Upload for Registration" (highlighted with a blue border and a small number "2" to its right). Below this is a "How to Guides" section with "File Upload Template" (highlighted with a blue border and a small number "3" to its right). The main content area is titled "File Upload for Registration" and contains a "File Upload" section. It includes instructions: "Select the appropriate criteria below and click on the 'Browse' button to locate the file to be uploaded. Then click the 'Upload' button to move the file into the system for processing." The form fields are: "\* Client Program :" with the value "K&K Cleaners"; "\* File Type :" with a dropdown menu set to "Select"; and "\* File Name :" with an empty text box and a "Browse..." button. At the bottom right of the form are "Upload" and "Cancel" buttons. A red asterisk "\* Required" is located at the bottom left of the form area.

# Card Registration – File Upload

Click “Open”

The screenshot shows a web browser window with a file upload interface. A 'File Download' dialog box is open, asking 'Do you want to open or save this file?' for 'US Bank File Upload Template.xlsx'. An arrow points to the 'Open' button. The background shows a table with columns for File Name, File Type, User ID, Uploaded, Processed, Success count, and Error count.

File Name	File Type	User ID	Uploaded	Processed	Success count	Error count
Card SA2 121113.csv	Card	es@elanfs	15:22	15:23		
Create Register Personalized Card SA2 121113.csv	Order Personalized	kristin.yent	12/11/13	12/11/13	Success	0 Error 1
Create Register Personalized Card SA 121113.csv	Order Personalized	kristin.yent	12/11/13	12/11/13	Success	0 Error 1
Card SA 121113.csv	Card	es@elanfs	15:12	15:13		
Janes Temp Agency Personalized 12.11.2013.csv	Order Personalized	kelli.jewell@elanfs.c	12/11/13	12/11/13	Success	0 Error 1
Janes Temp Agency Instant Issue Card - Limited	Register Instant	kelli.jewell@elanfs.c	12/11/13	12/11/13	Success	1 Error 0
Create Register Personalized	Order Personalized	kristin.yent	12/11/13	12/11/13		

# Card Registration – File Upload

Required fields are highlighted in yellow

Row 1: Enter the cardholder's Last Name, First Name, Mailing Address, Date of Birth, and Social Security Number.

	A	B	C	D	E	F	G	H	I	J	L	M	N	O	P	Q
1	Cardholder Card ID	Participant ID	New Card Passcode	Upgrade	Last Name	First Name	Middle Name/Title		Mailing Address Line 1	Mailing Address City	State	Country	Postal Code	Date of Birth	Social Security Number	
2					Carder	John			200 S 6th St	Minneapolis	MN	US	55402	19600101	123456789	

Row 2: Enter the Cardholder Physical Address and enter "2" for Card Type

AN	AO	AP	AQ	AR	AS	AT	AU	AV	AW	AX	AY
Physical Address 1	Physical Address 2	Physical Address 3	City	State	Country	Postal Code	Employee ID	Store Number	Employee Hire Date	Employer State	Card Type
200 S 6th St			Minneapolis	MN	US	55402					2

Row 3: If bulk shipping personalized cards to one location – Shipping Type, Shipping Method, Service Type, Bulk Ship Address

BB	BC	BD	BE	BF	BG	BH	BI	BJ
Shipping Type	Shipping Method	Service Type	Bulk Ship Business Address 1	Bulk Ship Address 2	Bulk Ship Address 3	Bulk Ship City	Bulk Ship State	Bulk Ship Postal Code
B	UP	P2	U.S. Bank ATTN: Jane Doe	200 South 6th Street	EP MN L16C	Minneapolis	MN	55402



# Card Registration – File Upload

1. Click on the “Tools” tab
2. Select the “File Upload for Registration” link
3. Choose File Type “Card Registration or Order Personalized Card”
4. Select “Browse” and locate file
5. Select Upload

The screenshot displays the U.S. Bank Prepaid Administrative Website interface. At the top, the header reads "U.S. Bank Prepaid Administrative Website". Below this is a navigation menu with tabs for "Programs", "Cardholders", "Tools", "Reports", "User Management", "My Account", and "Help". The "Tools" tab is highlighted with a blue box and a red number "1".

On the left side, there is a user greeting: "Hello, Kelli Jewell. Last login on 4/15/14 10:49 AM (CST).". Below this is a "Tools" menu with options: "Card Inventory Management", "File Upload for Registration" (highlighted with a blue box and a red number "2"), and "How to Guides" (with a sub-option "File Upload Template").

The main content area is titled "File Upload for Registration". It contains a "File Upload" section with the following text: "Select the appropriate criteria below and click on the 'Browse' button to locate the file to be uploaded. Then click the 'Upload' button to move the file into the system for processing." Below this text are the following fields:

- \* Client Program : K&K Cleaners
- \* File Type : A dropdown menu with "Select" selected. The dropdown is open, showing options: "Select", "Card Registration or Order Personalized Card" (highlighted with a blue box and a red number "3"), and "Legacy Card Registration or Order Personalized Card".
- \* File Name : A text input field with "se." visible.

To the right of the "File Name" field is a "Browse..." button (highlighted with a blue box and a red number "4"). Below the "File Name" field is a red asterisk and the word "Required".

At the bottom right of the "File Upload" section are two buttons: "Upload" (highlighted with a blue box and a red number "5") and "Cancel".

Below the "File Upload" section is a "File Upload History" section with the text: "Below is the status of files uploaded and processed in the past 14 days. Click on the Success and Error buttons to access success and error file contents with codes and descriptions for processed records."



# ReliaCard<sup>®</sup>

## CARD REGISTRATION

Confirming Batch Files Are Successful

# Card Registration

Click on “Success” or “Error” messages below to review the individual card entries that have been successfully uploaded or rejected.

NOTE: Any rejects will have to be resubmitted for the enrollment to occur.

## File Upload History

Below is the status of files uploaded and processed in the past 14 days. Click on the Success and Error buttons to access success and error file contents with codes and descriptions for processed records.

You can view, save and print success and error file contents.

File Name	File Type	User ID	Time Uploaded	Time Processed		Success count	Error count
Create Register Personalized Card SA3 121113.csv	Order Personalized Card		12/11/13 15:22	12/11/13 15:23	<a href="#">Success</a>	18	<a href="#">Error</a> 2
Create Register Personalized Card SA2 121113.csv	Order Personalized Card		12/11/13 15:16	12/11/13 15:18	<a href="#">Success</a>	0	<a href="#">Error</a> 1
Create Register Personalized Card SA 121113.csv	Order Personalized Card		12/11/13 15:12	12/11/13 15:13	<a href="#">Success</a>	0	<a href="#">Error</a> 1
Janes Temp Agency Personalized 12.11.2013.csv	Order Personalized Card		12/11/13 14:49	12/11/13 14:53	<a href="#">Success</a>	0	<a href="#">Error</a> 1
Janes Temp Agency Instant Issue 12 11 2013.csv	Register Instant Issue Card -		12/11/13 14:28	12/11/13 14:28	<a href="#">Success</a>	1	<a href="#">Error</a> 0



# ReliaCard<sup>®</sup>

## FUNDING

Routing/Account Information and Where to Locate

# Funding

1. Click on the “Programs” tab
2. Select the “View Client Program Details” link
3. The Direct Deposit Bank Routing Number and Direct Deposit Account Number Prefix is shown under “Client Program Details” at the bottom of the page

NOTE: All cards are funded via ACH.

1

2

3

Programs | Cardholders | Tools | Reports | User Management | My Account | Help

Hello, Kelli Jewell.  
Last login on 8/12/14 9:45 AM (CST).

Programs

Search

- View Program Details
- View Client Program Detail
- View Location Details

How to Guides

Client Program: **ReliaCard - Test Conversion** [95043440]

Client Program Details | Client Program Settings | Operational Settings

### Client Program Details

Client Program Details

Client Program Name	ReliaCard - Test Conversion	[ID: 95043440]
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Direct Deposit Bank Routing Number	322285846
Direct Deposit Account Number Prefix	601

# Funding

To locate the account information for a specific cardholder, perform a search for the registered card in the system using the 10-digit Card ID.

NOTE: The Funding Account Number is the Account Number Prefix (601) + the 10-digit Card ID. In the example below, the Funding Account Number is 6012048374405.

The screenshot displays the U.S. Bank Prepaid Administrative Website interface. At the top, the usbank logo is on the left, and the tagline "All of us serving" is on the right. Below the logo, the text "U.S. Bank Prepaid Administrative Website" is centered. A navigation bar contains links for Programs, Cardholders, Tools, Reports, My Account, and Help. The user is logged in as Kristin Yentes, with a last login time of 12/16/13 11:29 AM (CST). A sidebar on the left shows "Cardholders" with options to Search Cardholders, View Cardholder Details (selected), and Register New Cardholder. The main content area shows cardholder details for Kristin Yentes: Cardholder: Yentes, Kristin; 16-digit Card Number: 4281 90XX XXXX 0805; Logo: 9271; 10-digit Card ID: 2048374405 (highlighted with a white box and an arrow); and Card Status: PreActive. Below this, there are dropdown menus for Cardholder Information, Account Management, and Cardholder Support. A "BAC" link is visible in the bottom right corner of the cardholder details section.

**usbank.** All of **us** serving

U.S. Bank Prepaid Administrative Website

Programs Cardholders Tools Reports My Account Help

Hello, Kristin Yentes.  
Last login on 12/16/13 11:29 AM (CST).

**Cardholders**

- Search Cardholders
- View Cardholder Details
- Register New Cardholder

**Recent Searches**

Cardholder: **Yentes, Kristin**  
16-digit Card Number: **4281 90XX XXXX 0805** → 10-digit Card ID: **2048374405**  
Logo: **9271** Card Status: **PreActive**

Cardholder Information Account Management Cardholder Support

**Cardholder Information**

[BAC](#)

## Funding

- Cards must be funded via ACH using the standard NACHA file layout
- On the NACHA file, prepaid debit cards are considered record type 6, tran code 22
- U.S. Bank will select the Direct Deposit Account Number (DDA) for individual card accounts by assigning a Card ID with each enrollment
- The bank routing and transit number used to fund each card is **322285846**

# Funding

- Funding is done using the Direct Deposit Account Number (DDA):
  - System Generated
    - Assigned by system at U.S. Bank
    - 13 characters long (numeric)
  - Collecting the Funding Account Number
    - Admin Site: The Funding Account Number is the prefix “601” plus the “10-digit Card ID” unique to each cardholder
    - Card Packet: The Funding Account Number is displayed through the window of the Instant Issue Card Packet



ReliaCard®

# SEARCHING WITHIN THE WEBSITE

Edit Cardholder Information

# Searching Within the Website

To update information for a cardholder, click on “Cardholder Information” and then “Edit Cardholder Information”.

The screenshot displays the US Bank Prepaid Administrative Website interface. At the top left is the US Bank logo, and at the top right is the slogan "All of US". Below the header is a navigation bar with the following menu items: Cardholders, Tools, Reports, User Management, My Account, and Help. On the left side, there is a sidebar with a search bar and a list of options including "Cardholder Information" and "Edit Cardholder Information". The main content area shows cardholder details for Kristin Yentes, including her 16-digit card number (4281 90XX XXXX 0805), 10-digit card ID (2048374405), and card status (PreActive). A dropdown menu is open under "Cardholder Information", highlighting "Edit Cardholder Information".

usbank

All of US

usbank Prepaid Administrative Website

Cardholders Tools Reports User Management My Account Help

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X 0805

Cardholder: **Yentes, Kristin**  
16-digit Card Number: **4281 90XX XXXX 0805**  
Logo: **9271**

10-digit Card ID: **2048374405**  
Card Status: **PreActive**

Cardholder Information Account Management Cardholder Support

Cardholder Information  
Edit Cardholder Information  
Card Information  
Transaction History

10 PM  
Kristin Yentes



ReliaCard®

# SEARCHING WITHIN THE WEBSITE

Card Status

# Searching Within the Website

There are six different card statuses as shown below.

NOTE: An individual may have multiple cards in an inactive status due to cards being lost or stolen.

## Card Status

(AC) Active - Card has been activated via the IVR or online website. Card can be funded and is available for use.

(DE) Deactivated - Card cannot be used or funded; typically occurs when fraudulent activity is reported.

(IA) Inactive - Card cannot be used. Typically occurs when card is reported lost or stolen. Will move to (RP) Replaced status once replacement card is activated.

(PA) Pre Active - Card is awaiting activation and can be funded but not used until activated.

(RP) Replaced - Card replaced with a Personalized card.

# Searching Within the Website

Card Status displays below the cardholder's 10-digit Card ID.

**tin Yentes.**

2/27/13 10:23 AM (CST).

ers

ardholders

/ Cardholder Details

Cardholder: **Yentes, Kristin**  
16-digit Card Number: **4281 90XX XXXX 0805**  
Logo: **9271**

10-digit Card ID: **2048374405**  
Card Status: **PreActive**



# ReliaCard<sup>®</sup>

## REPORTING

### How to Access Reports

# Reporting

1. Click on the “Reports” tab
  2. Select the “Report Category”
  3. Choose the desired report you wish to view under “Report Name”
- NOTE: Data will only populate on the report if activity has occurred.

The screenshot displays the U.S. Bank Prepaid Administrative Website. At the top, the usbank logo and the tagline "All of us serving you®" are visible. The navigation bar includes "Programs", "Cardholders", "Tools", "Reports" (highlighted with a blue box and a '1'), "User Management", "My Account", and "Help". Below the navigation bar, the user is greeted with "Hello, Kelli Jewell." and "Last login on 6/30/14 12:01 PM (CST)".

The main content area is titled "Report Viewer". It features a "Report Selector" section with a dropdown menu for "Report Category" (set to "Government" with a '2') and a "Report Name" dropdown menu (set to "NONE SELECTED" with a '3'). The "Report Name" dropdown is open, showing a list of report options: "NONE SELECTED", "NONE SELECTED", "Card Load Report" (highlighted in blue), "Card Order Report", "Card Activity Summary Report", "Card Activity Detailed Report", "Card Status Report", "Cardholder Information Exception Report", "Cardholder ID Verification Status Report", "Inventory Point Level Report", "Card Account Detail Report", "Funding Reject Report", and "Indicative Data Change Report".

# Reporting

To view reports:

1. Enter the date range
2. Select the “Default Program” and “Client Program”
3. Select the “Report Format” and click “Export”

## Report Viewer

### Report Selector △

#### Report Category

Government

#### Report Name

Card Load Report

### Report Parameters △

Please provide below input parameters to view Selected Report.

Start Date (MM/DD/YYYY) \*

08/01/2014

End Date (MM/DD/YYYY) \*

08/31/2014

1

Select Program \*

ReliaCard - Core - 96889614

2

Select Client Program \*

Select

U.S. Bank ReliaCard - Core - 96889614

Select Report Format \*

Select a format

Export

3

Select a format

EXCEL

WORD

CSV

# Reporting

The Report displays with the data available for the reporting period and type of report.

## Card Load Report

Reporting Period 12/01/2013 to  
12/19/2013

### Report Totals:

Total Number of Loads 2  
Total Value of Loads \$46.12

Client Program	Location	Card ID	Last Name	First Name	Employee ID	Registration Date	Load Date	Load Amount	Trans Type	Trans Desc	
<b>Program Name:</b> USB Focus PayCard Visa											
	89596558	89596558	2032813723	JacksonGrady	Christine		11/07/2013	12/04/2013	\$6.12	2163	U.S. Bank: ACH from Known Remitter
								<b>Sub-Total</b>	<b>\$6.12</b>		
<b>Program Name:</b> USB Focus PayCard Visa											
		2022570713	Yentes	Kristin		12/16/2013	12/18/2013	\$40.00	2163	U.S. Bank: ACH from Known Remitter	
								<b>Sub-Total</b>	<b>\$40.00</b>		
								<b>Total</b>	<b>\$46.12</b>		