

Attachment B: Technical Requirements Response Sheet

RFP 28238-BD: Enterprise Banking Services

INSTRUCTIONS

For each requirement below, Proposer must provide a complete and accurate response. Omission, inaccuracy, or misstatement may be sufficient cause for rejection of the proposal or cancellation of the resulting Contract.

eSUPPLIER SUBMITTAL: The Technical Requirements Response Sheet (Attachment B) shall be uploaded with the Proposer's responses into eSupplier.

HARD COPY SUBMITTAL: The Technical Requirements Response Sheet (Attachment B) shall be organized in TAB 2 of Proposal Submittal.

PROPOSER'S COMPANY NAME: U.S. Bank National Association

SECTION	SECTION 6.0 TECHNICAL REQUIREMENTS
6.1	GENERAL REQUIREMENTS
6.1.1	DATA CENTER, DISASTER RECOVERY AND HOT BACK-UP PROCESSING SITE <ul style="list-style-type: none">A. Proposer shall list the location of the data center(s) that would process the transactions for the EBS Contract.B. Proposer shall describe any features that distinguish the reliability of the Proposer's data center from others, including any standard industry ratings. Include a description of the power backup available at the data center(s).C. Proposer shall describe their disaster recovery plan, including testing.D. Proposer shall indicate whether or not a hot back-up processing site exists and describe its capabilities.
6.1.1 RESPOND HERE OR ATTACH AND CLEARLY LABEL AS "ATTACHMENT B - 6.1.1" A. Data Center location <p>U.S. Bank uses two primary internal alternate data centers, which are geographically dispersed. The data centers that would process transactions for the Enterprise Banking Services contract are located in Olathe, Kansas and Chaska, Minnesota. Our two state-of-the-art redundant data centers operate 24/7 and consistently exceed our own high internal and external delivery standards. Additional facts regarding the sites are confidential; however, we can discuss sharing such information after executing a mutual non-disclosure agreement (NDA).</p> B. Data Center features <p>After undergoing a rigorous certification process by the Uptime Institute, the leading data center rating organization, the Olathe data center was one of three facilities in the U.S. (and nine worldwide) that were awarded the Tier IV status. Olathe Business Center achieved the highest rating possible, and it exceeded the Institute's stringent operating procedures, guidelines and criteria for operational sustainability. The strength of OBC distinguishes us from many competitors – <i>only four other organizations worldwide have this rating, and no other U.S. financial institution has achieved this rating.</i></p>	

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C. Disaster Recovery plan

U.S. Bank Enterprise Preparedness Program Overview

U.S. Bank's Enterprise Preparedness Program establishes and supports our organization's Business Continuity and Contingency Planning Program. The program is designed to evaluate the impact of significant events that may adversely affect customers, assets or employees. This program helps ensure that U.S. Bank and its applicable affiliates can recover our mission-critical functions and applications, thereby meeting our fiduciary responsibility to our stakeholders and complying with the requirements of the Federal Financial Institutions Examination Council (FFIEC), the Securities and Exchange Commission (SEC), the Office of the Comptroller of the Currency (OCC), the Financial Industry Regulatory Authority (FINRA) and the Office of the Superintendent of Financial Institutions (OSFI). In addition, we have met all recovery criteria as prescribed by the Interagency White Paper on Sound Practices to Strengthen the Resilience of the U.S. Financial System.

The U.S. Bancorp Board of Directors approves the U.S. Bancorp Enterprise Preparedness Policy annually, and key issues and status are reported to the Board and senior executives on a periodic basis.

Crisis Management manages and coordinates the enterprise response to adverse events that threaten to harm our organization, stakeholders, employees, assets or reputation. The enterprise response focuses on the safety of all employees, customers and assets of U.S. Bank; minimizing disruption of service and/or inconvenience to customers; returning to a business-as-usual state as quickly as possible; and limiting any potential liability of the organization.

Additionally, Crisis Management maintains situational awareness and facilitates crisis management planning, conducts training, tests, exercises and maintains the emergency notification system. Crisis Management oversees the information flow between our lines of business, tiered response teams and executive management. The tiered incident response teams consist of the following:

- Executive Crisis Management team
- First Response Executive team
- International Response team
- Emergency Response team

The U.S. Bancorp Pandemic Preparation and Response Plan was developed in partnership with senior leaders and other critical support departments to prepare for the possibility of pandemic flu in the same way that we prepare for other events that could affect our employees, customers and communities. The plan was prepared in communication with public officials, pandemic planning experts, various state and local organizations, and other financial institutions and businesses. The plan augments procedures already in place as part of the existing Enterprise Preparedness Program and outlines strategies to mitigate the impact of a pandemic upon our company, employees and customers.

We have resources dedicated to the Enterprise Preparedness Program and detailed Business Continuity Plans and Disaster Recovery Plans for the restoration of critical processes, applications, infrastructure and operations. Key features of our planning process include:

- Employee safety strategies and communications/notifications
- Systems and telecommunications accessibility
- Alternate physical site location and preparedness
- Emergency notification processes and systems

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<ul style="list-style-type: none"> System and data backup and recovery Pandemic and high employee absenteeism 	<p>The Enterprise Readiness Services department coordinates strategy, planning, testing, reporting and monitoring of the U.S. Bank Enterprise Preparedness Program across our organization. The Enterprise Preparedness group has set forth guidelines which incorporate industry best practices for recovery of critical business units, recovery of technology, and emergency and crisis management response and integrates the program into the overall risk management framework.</p> <ul style="list-style-type: none"> Criticality assessments—The Criticality assessments are used in the determinations of business process and application recovery time objectives, which addresses impacts based on financial, operational, reputational and regulatory risk factors. Business impact analysis (BIA)—The BIA measures the effects of resource loss and escalating losses over time in order to provide management with reliable data upon which to base risk mitigation and continuity planning. BIA is reviewed biennially in conjunction with plan. Threat vulnerability assessment—Our Enterprise Preparedness Program utilizes a Threat Vulnerability Analysis (TVA) process, biennially, to assess the risk of major natural hazard events and the impacts of those events on our corporate locations and the mission-critical processes/technologies executed at those locations. This analysis drives strategic recovery planning for continuity of operations for these processes and technologies at the selected locations. The planning process assists in mitigating the potential concentration risk exposure of a single natural hazard or man-made event to any particular location or process. Business continuity, disaster recovery and vendor service plans—The plans are a documented collection of procedures and information that is developed and maintained to enable us to provide products and services at an acceptable predefined level in the event of a business, technology or third-party disruption. Recovery plans are reviewed and approved by senior management biennially at a minimum, or as changes occur to mission-critical functions and applications or as a result of issues discovered during exercises/tests. Exercising/testing—All aspects of the plans are exercised/tested in accordance with regulatory requirements and U.S. Bank Enterprise Preparedness Policy guidance, and to demonstrate the level of recoverability. This includes plan activation simulation, including recovery strategies, crisis management and response, business continuity processes and critical infrastructure disaster recovery. Key mission-critical applications are exercised on a quarterly basis. Business Continuity Plans are exercised on an annual basis. Mainframe data is mirrored and replicated to the hot site, and server backups are stored off-site in a secured climate-controlled environment. All exercise testing is measured and reported with identified issues documented and remediated. Audit—Annual internal audits and periodic OCC/Federal Reserve exams are conducted on the U.S. Bank Enterprise Preparedness Program. Board of Directors Updates—The Enterprise Preparedness group provides annual updates at a minimum on the status of our Enterprise Preparedness Program to the Audit Committee of the Board of Directors of U.S. Bancorp. Employee training and awareness—Employee training and awareness includes biennial training courses, evacuation procedure awareness and identifying employees' roles and responsibilities during an adverse event. Clear communication during an event is vital. Employees who support mission-critical operations and technologies are trained through participating in functional exercises of recovery plans.

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	<p>Our Business Continuity Plans are developed and maintained to address recovery strategies for such events as: pandemic/high employee absenteeism, technology outages, natural hazard impacts, etc. Below are examples of what might occur during an interruption of normal business operations.</p> <p>In the event a business site becomes inaccessible, we presently employ the following recovery strategies for mission-critical functions:</p> <ul style="list-style-type: none"> ▪ Transfer work—Work is transferred to another location that does the same business function or has been cross trained. ▪ Relocate people within business—Team members are relocated to another site. ▪ Relocate to regional recovery center—A location, other than normal facility, will be used to process data and/or conduct critical or necessary business functions. ▪ Vendor work area recovery—An external site will be used for the recovery of mission-critical personnel and processes utilizing a third party owned location. ▪ Work from home—Team members will work from home on a bank-owned device. <p>In the event of a data center outage, we utilize an internal alternate data center, which is geographically disbursed, and utilizes near real-time data replication on an encrypted WAN connection to our recovery data centers within the prescribed recovery point objectives.</p> <p>In the event of a major disaster at U.S. Bank that impacts your product or service, a member of the applicable product or service client support team will communicate with you.</p> <p>Since it is impossible to anticipate every type of potential disaster, there can be no assurance that there will be no interruption of our business functions in all circumstances. The mission of our Enterprise Preparedness program is to minimize the impact of any disruption.</p> <p>This overview is subject to modification by U.S. Bancorp at any time.</p>
	<p>D. Hot site</p> <p>Yes. A hot backup system is running in the disaster recovery data center in Energy Park, Minnesota.</p>
<p>6.1.2</p>	<p>EXPERIENCE OF KEY STAFF</p> <p>A. Proposer shall list the staff members that shall be assigned as the:</p> <ul style="list-style-type: none"> • Customer Service Ombudsman: Primary, as described in RFP Section 8.1.2, “Customer Service Ombudsman” • Customer Service Ombudsman: Backup • The Relationship Manager <p>B. Proposer shall describe the experience for each of the key staff listed above including:</p> <ul style="list-style-type: none"> • Years of experience in a similar capacity with other large government and/or large corporate banking Contracts (list each customer and the corresponding years of experience). • The percentage of the position that shall be designated to support the State’s services (i.e. 50%, 100%).

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	<ul style="list-style-type: none"> For each of the key staff listed above, the Proposer shall provide at least one example where they provided good customer service to a large government or large corporate customer. <p>*REFERENCE TABLE 6.1.2 at the end of this document.</p>
<p>6.1.2 RESPOND HERE OR ATTACH AND CLEARLY LABEL AS “ATTACHMENT B - 6.1.2”</p> <p>Please see ATTACHMENT B - 6.1.2 for a staffing matrix.</p> <p>A. Staff members</p> <p>Customer Service Ombudsman: Primary Nancy Ogas will serve as your primary customer service ombudsman for treasury management. Jake Pederson will be your primary customer service ombudsman for merchant services.</p> <p>Customer Service Ombudsman: Backup Olivia Sexton will serve as your backup customer service ombudsman for daily questions and processing needs. Daniel Huff will be your backup customer service ombudsman for merchant services.</p> <p>Relationship Manager Your overall U.S. Bank relationship manager is Teresa McBride. Amir Aslam is your relationship manager for merchant services.</p> <p>B. Experience</p> <p>U.S. Bank Nancy Ogas has served as customer service representative for the State for the last 11 years. For the first seven years, she was the secondary customer service representative. About four years ago, when the previous customer service ombudsman retired, Nancy became the primary customer service ombudsman for the State. Nancy has been with U.S. Bank for 33 years. As the primary customer service representative for the State, Nancy provides quick and accurate customer service to multiple state agencies, on any number of issues, almost daily. Some of the issues are routine, but many require working with various U.S. Bank departments to get an answer or come up with a resolution.</p> <ul style="list-style-type: none"> One such instance involved an agency that realized it had duplicated a large number of ACH transactions the day after Christmas. Nancy worked closely with the agency and our ACH Production group to reverse the transactions as quickly as possible. Many of the transactions went to another large government client, who was serviced by a different U.S. Bank Commercial Customer Service (CCS) site, so she worked with that site to get their client to return the transactions. Another situation arose when the State of Wisconsin was expecting an incoming wire related to a high-profile issue. The wire had to be received before the end of the business day. The sender said the wire had been rejected by U.S. Bank and returned to their bank. With minutes to spare before the wire cutoff time, the State reached out to Nancy, who acted quickly. She contacted the Wire department to get more information and discovered the sender was using an incorrect routing number. She then relayed this information to the State, who provided it to the sender. The wire was successfully received just before the cutoff time. 	

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	<p>Olivia Sexton has been with U.S. Bank for six years and has served as Nancy's backup for one year. Nancy and Olivia are part of a team of CCS bankers available Monday through Friday from 7 a.m. to 7 p.m. CT. Olivia has assisted the State with balances and check filters information each quarter. She is contacted regularly by multiple state agencies and assists them in a timely and efficient manner, ensuring requests are completed by deadlines. For example, Olivia assisted with a large wire that was supposed to fund another U.S. Bank account. The wire needed to get into the account same day, but none of the signers were available. She assisted with an exception process and was able to get the wire out same-day before the cutoff.</p> <p>Teresa McBride is the State of Wisconsin and the University of Wisconsin's relationship manager. Teresa has been in this role for more than five years and has a thorough understanding of the State's requirements. She has spent the last 13 years in the Government Banking division as a relationship manager for large public sector entities in Wisconsin. Teresa has been with U.S. Bank for 32 years. Prior to joining the Government Banking division, Teresa worked in the International division in a variety of roles. During those years, she was the area manager for Latin America, Africa and the Asia Pacific region. In her role as area manager, she underwrote and administered our credit extensions and managed our correspondent banking relationships in those markets. She was also in charge of marketing trade services products and trade finance products to our large corporate clients, and she spent a few years in the Structured Trade Finance group where she was responsible for global origination of structured trade deals. Teresa received her MBA from the University of Notre Dame and her undergraduate business degree from the Universidad de Lima in Lima, Peru.</p> <p>Teresa has successfully managed large relationships throughout her 32-year career at U.S. Bank. She values her client relationships with her clients and collaborates with them effectively when issues arise. One example of good service happened when one of Teresa's large clients had check fraud in their account. Checks had been altered and presented for payment at various banks. Teresa worked tirelessly with the banks of first deposit to recover the funds as quickly as possible. She worked with the legal and fraud departments of the banks involved and communicated with them repeatedly on behalf of her client. After a couple of months, the total amount of all the checks (more than \$3 million) was recovered, and the client did not incur any losses.</p> <p>Elavon</p> <p>Jake Pederson, operational account executive, joined Elavon in 2014. During his tenure, Jake has served in customer care, our technical support division and our MSP/partner support group. Jake has been managing the State and University relationship for Wisconsin for the past three years. He has worked on several projects for the State; for example, he assisted with the implementation of FuseBox. Jake dedicates about 40% of his time to managing the State but is available anytime the State requires assistance. He has received several awards during his career at Elavon and was selected three years in a row among his peers to go to Nationals, a celebration for Elavon employees who exemplify the values of Elavon and U.S. Bank.</p> <p>Daniel Huff began his career with Elavon in 2015 as a client account manager for the Bank of the West division, managing more than 3,000 accounts. In this role, Daniel was recognized for his customer satisfaction and exceptional retention level. Daniel transitioned into his current operational account executive role in March 2019, where he also manages other large government accounts, such as the State of Texas and Miami-Dade County.</p> <p>Amir Aslam, strategic account client executive, is a seasoned professional with more than 20 years of experience in finance, marketing, business development and relationship management across multiple</p>

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	<p>industries. Over the course of his career, Amir has worked within several major U.S. banks and has also held several executive positions for companies in the United Arab Emirates (UAE) and Gulf Cooperation Council (GCC). Amir has successfully led product implementations, reengineered internal operations and helped businesses expand into international markets. He joined Elavon in 2011 and transitioned into his role as a strategic account client executive in 2014. In his tenure at Elavon, Amir has managed large government entities across the Midwest. His most notable customer service experience was when a particular state did not have the resources to implement several terminals across one of its cities. Amir personally visited the state and assisted the locations in their deployment efforts. Amir resides in Las Vegas and holds a bachelor's degree in business administration, marketing management, finance and corporate management from California State University, Hayward.</p>
<p>6.1.3</p>	<p>RESPONDING TO SERVICE PROBLEMS</p> <p>Proposer shall describe its procedures for receiving and responding to reports of service problems from the State during and outside of normal business hours.</p> <ul style="list-style-type: none"> • Include procedures for receiving, classifying, escalating, distributing and responding to problems reported through a customer service call center or similar facility. • Include any implemented standards for responding to issues within a certain timeframe.
	<p>6.1.3 RESPOND HERE OR ATTACH AND CLEARLY LABEL AS "ATTACHMENT B - 6.1.3"</p> <p>If an issue requires escalation and more detailed second level support, your Commercial Customer Service (CCS) banker assigns the issue to an operations or technical area to facilitate the resolution through our call tracking system.</p> <p>Should further escalation be required, the CCS banker escalates the issue to their team leader or CCS site manager, who works directly with escalation contacts for all operations and technical areas. Your relationship manager will be part of this process. Senior management team members meet each Friday to address and solve escalated issues, keeping ownership until the root cause is determined and resolved. The three-tier escalation process is as follows:</p> <p>First level: Commercial Customer Service</p> <p>When the State first identifies an issue, your first step is to report it to your customer service ombudsman Nancy Ogas in CCS, who will enter it into our call tracking system and attempt to resolve it. If she is unable to resolve the issue, she escalates it to a product-specific Level Two support team.</p> <p>Second level: escalation to appropriate operations/implementation managers</p> <p>Level Two support team resolves issue and updates tracking data, or if not resolved, interested parties are brought together to assist in resolution. Parties could include:</p> <ul style="list-style-type: none"> ▪ CCS team leader or site manager ▪ Relationship manager ▪ Treasury management sales consultant ▪ Treasury management support manager ▪ Operations manager <p>Third level: escalation to senior management</p> <p>If the issue is still unresolved, it is escalated to senior management. Reasons for escalation at this stage include:</p>

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	<ul style="list-style-type: none"> ▪ Issues with unacceptably prolonged closure. ▪ Issues for clients experiencing abnormally high quantity and/or frequency of service quality or system performance issues. ▪ Chronic, recurring issues. ▪ Issues that risk or may risk the client relationship. <p>The issue is escalated by an appropriate manager (as listed in Level Two) sending an email summarizing the situation to the Operation Servicing Issues group. An appointed senior management banker will then log the issue and engage appropriate operations (or other groups) in the research and resolution of the issue.</p> <p>All open issues are reviewed in the Treasury Management Operations Service Quality meeting every Friday. The purpose of the meeting is to review actual performance relative to all operations and IT service level agreements (SLAs). SLAs relate to system availability, accuracy and responsiveness. IT and operations managers speak to causes and remedial actions in process relative to missed SLAs.</p>
6.1.4	A PROVEN PERFORMANCE RECORD FOR STATE BANKING SERVICES CONTRACTS <p>Proposer shall list all of the state government banking contracts that it was engaged in during the period of July 1, 2013 to June 30, 2018.</p> <p>For each state contract listed, the Proposer shall list in tabular format:</p> <ul style="list-style-type: none"> • The state. • The state agency signing the contract. • Each of the service areas provided that relate to this Section (i.e. Deposit, Check Processing, Disbursement, EFT, E-Payment Gateway, Merchant Processing and Information Reporting). • The duration of the contract.
<p>Confidential</p>	

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6.1.5	<p>THIRD-PARTY PROCESSORS</p> <p>Proposer shall describe the role of any third-party processor or other to be used by the Proposer in providing the services listed within this Section.</p> <ul style="list-style-type: none"> • Include the name of the Vendor, the service(s) they shall provide, and the number of years they have provided the service(s) to the Proposer.
<p>6.1.5 RESPOND HERE OR ATTACH AND CLEARLY LABEL AS “ATTACHMENT B - 6.1.5”</p> <p>U.S. Bank is not specifically contracting with any third-party subcontractors to fulfill any portion of the required scope of services for our response to the State’s RFP.</p> <p>However, U. S. Bank does purchase services and/or software from several third-party vendors to provide portions of services to all our clients related to several products. Our third-party vendors are long-standing partners who work alongside us to provide you 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 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. Oversight of these subcontractors is maintained by both our operational teams and our Third-Party Risk Management team. All third-party vendors are subject to rigorous initial and annual audits conducted by our Third-Party Risk Management team who enforces not only U.S. Bank security and privacy standards, but standards imposed by the Office of Comptroller of the Currency.</p> <p>Our vendor partners include:</p> <ul style="list-style-type: none"> ▪ For our remote deposit service, called On-Site Electronic Deposit, we partner with Deluxe Corporation (f.k.a. RDM Corporation) for our client-facing user application and Electronic Deposit Manager (EDM) system for administrative, reporting and image retrieval access. Although we use Deluxe’s base software for On-Site Electronic Deposit, U.S. Bank has significantly enhanced this software – adding millions of dollars of upgrades to it, making its operations significantly different than other users of Deluxe’s base software. ▪ U.S. Bank has partnered with Alacriti Payments, LLC, who provides the development, hosting and processing services for our eBill Service. We are excited about this partnership, which is new this year. U.S. Bank eBill Service will replace our existing E-Payment Service and provide an enhanced product to the State. We anticipate this solution conversion to Alacriti will take place over the next 12–18 months, working in coordination with the State and your IT team. ▪ For our ReliaCard Prepaid card services we partner with: <ul style="list-style-type: none"> • Alorica, Inc. as our call center support provider. • Enacomm, Inc. as an IVR support provider. • Fiserv Output Solutions as our card fulfillment provider. ▪ We partner with Early Warning Services, LLC for our account verification services. ▪ Incedo, Inc. is our partner for Payee Choice service for payment management website hosting. ▪ The vendor that hosts our Cash Concentration platform is FIS (formerly Metavante). They provide the IVR, voice and data exchange infrastructure, in addition to hosting the platform. ▪ Apex is a business partner who provides support for our check printing services. 	

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6.1.6	<p>INTEGRATION OF BANKING SYSTEMS WITH PEOPLESOFT</p> <p>On October 1, 2015, the State implemented PeopleSoft’s Financials and Supply Chain Management (FSCM) version 9.2.</p> <p>Proposer shall describe in detail, how it assisted three large government and/or corporate clients in maximizing cash management efficiency between the Proposer’s systems and PeopleSoft.</p> <p>If the Proposer has not worked with a PeopleSoft Client then describe how the Proposer worked with a client with a different ERP system.</p> <p>Proposer shall include the following elements within their response:</p> <ul style="list-style-type: none"> • The name of each client. • The time period that the Proposer worked with the client. • The version of PeopleSoft FSCM the client utilized. • Specific system features, functions, data files, etc. provided by the bank’s systems, and how they worked with the PeopleSoft system to provide greater cash management efficiency, and to save costs.
<p>6.1.6 RESPOND HERE OR ATTACH AND CLEARLY LABEL AS “ATTACHMENT B - 6.1.6”</p>	<p>U.S. Bank uses various PeopleSoft software platforms in more than 41 applications, giving us cause to integrate file transmissions to and from organizations such as Taleo, Total Systems Services (TSYS), Alight Solutions (f.k.a. AON Hewitt/Hewitt Associates), Blue Cross Blue Shield of Minnesota – St. Paul, Egencia and Expedia, Inc. We have also worked with hundreds of clients using various PeopleSoft platforms, and we successfully integrate data transmissions and online interfaces with them routinely.</p> <p>Project #1: State of Wisconsin</p> <p>Below describes how U.S. Bank was able to support the State’s conversion to PeopleSoft in 2014–2015:</p> <p>When the State was updating their system to PeopleSoft in 2015, U.S. Bank provided full support. There were a total of 14 transmissions, both inbound and outbound. Some of these transmissions were new and required setup, and those that were existing required testing with various changes. The new services included two BAI files, ACH (inbound and outbound), ARP (inbound and outbound) and a new lockbox with transmission. The Department of Health, Department of Administration and Department of Agriculture were part of this project, as it affected their treasury management processing. U.S. Bank created a comprehensive project plan, outlining the service needs, identifying responsible parties for each task as well as a timeline. The plan clearly outlined key steps and milestones towards each product’s successful implementation. U.S. Bank held weekly calls with stakeholders from U.S. Bank and the State to discuss the progress of the implementation and resolve any outstanding issues. Rita Patel from our operations group worked very closely with the State – even outside of the weekly calls – to ensure the services were implemented successfully. The State’s Treasury department, and especially the IT staff, were very complimentary of U.S. Bank’s diligence in completing and testing the State’s PeopleSoft files. The State expressed their appreciation of the “hand-holding” and U.S. Bank’s attention to detail.</p> <p>Based on this experience, our ability to provide new and existing services since the State’s conversion to PeopleSoft in 2015 and our work implementing services for numerous other clients using PeopleSoft</p>

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	<p>software, we are confident in our ability to work with the State to establish future services with proficiency, timeliness and a thoughtful, effective cost assessment for the most efficient implementation and operations.</p> <p>Project #2: Fidelity Investments - Boston, Massachusetts We transitioned Fidelity's banking services from another institution in 2012. For automation and efficiency of data reporting and ACH file transmissions we integrated to their PeopleSoft ERP system over 22 file transmissions supporting investments, information reporting, ACH, payroll and fund services. The project took approximately 12 weeks. By ensuring we held weekly project implementation meetings, assigned roles and responsibilities through a transition project plan and had our IT teams working directly with each other, we were able to successfully keep the project on task and on time. Integration to PeopleSoft occurred with no adjustments or problems.</p> <p>Project #3: Commonwealth of Pennsylvania Department of Labor and Industry (the Commonwealth) We implemented the Commonwealth's unemployment ReliaCard program interfacing to PeopleSoft software in 14 weeks. By creating concrete groundwork, we were able to gather information upfront and throughout the entire implementation process that aided both teams in breaking down potential barriers and avoiding delays. We supported the entire process with coordinated weekly status calls, ongoing testing, troubleshooting and communication strategy discussions. The project has been running smoothly since implementation with only minor adjustments thereafter. The implementation of the unemployment insurance card program has saved the Commonwealth more than \$1 million.</p>
<p>6.1.7</p>	<p>TRANSITION PLAN</p> <p>THIS QUESTION IS NOT SCORED but shall be utilized in the event of a transition.</p> <p>The State expects the Proposer to take a lead role in transitioning existing State Agency banking services to their systems.</p> <p>Proposer shall provide the following information within a Transition Plan:</p> <ul style="list-style-type: none"> • An outline of the strategic approach to the transition activities, including the sequence that the services should be transitioned in order to maximize efficiency. • A detailed description of the recommended implementation process, including testing and a draft implementation schedule. • The organizational structure of the Proposer's transition team as well as the desired management and staff from the State Agencies. • The operational tasks, including key deadlines and timelines of critical transition activities. <p>The plan shall describe any other key aspects of a successful transition that the Proposer is either requiring or recommending as part of the Proposal.</p>
<p>6.1.7</p>	<p>RESPOND HERE OR ATTACH AND CLEARLY LABEL AS "ATTACHMENT B - 6.1.7"</p> <p>If the State chooses to retain U.S. Bank as your current banking services provider, transition will be minimal. The new contract will essentially mean business as usual for the State for most of your existing banking services – you will not need to invest additional time and resources to a conversion process. Instead, given our familiarity with the State's current systems and processes, this contract renewal time would be ideal for the State to choose to spend your valuable time and resources in reviewing processes and services that create additional value, increase efficiencies or save money for the State and your agencies. Included in our</p>

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	<p>recommendations are value-added enhancements such as the use of Focal Point Plus depository account structure setup to:</p> <ul style="list-style-type: none">▪ Reduce the number of reconciled accounts.▪ Provide centralized or decentralized returns processing.▪ Enable location identifiers to automatically be associated to every transaction without the use of expensive MICR encoded deposit tickets.▪ Enable agency-specific segregated online transaction information reporting. <p>Other services outlined throughout this proposal for the State to also consider during the new contract that do not require any specific time period to implement include potential use of ACH account validation, payee positive pay, outsourced payables, Supplier Prefer Pay, Payee Choice and VantagePoint™, our integrated receivables solution.</p> <p>Further enhancements include using Controlled Disbursement accounts to take advantage of same-day positive pay, which provides review and correction of presented items before posting to your account. This same-day review of items before posting to your account significantly reduces time spent in post processing adjustment clearing, which can take up to two or three days. With more accurate funding, your Controlled Disbursement/Funding accounts will not be overdrawn due to previous day adjustments posting to the account and not included in presentment totals. Furthermore, check image details can also be corrected before they are posted, which provides for easier image retrieval when searching for an item because the check image details match the posting information. Although our accelerated same-day fraud detection has a shorter review period (from 1 to 3 p.m. local time), the State is provided an extra day to review exceptions should it be needed. Items reviewed the next day are treated like standard positive pay being reviewed, corrected and reconciled after the items clear your account. Adding our enhanced, more accurate, payee verification to your same-day positive pay would potentially limit some of your positive pay exceptions that currently occur. A combination of same-day positive pay, payee positive pay and teller positive pay is the best protection against paper fraud.</p> <p>Additionally, implementing outsourced check payables with U.S. Bank would streamline the implementation of payee positive pay, because our checks are preformatted for acceptable input. To round out your fraud prevention suite of services, we recommend the State add e-check block to eliminate any potential fraud occurring through unauthorized web payments or IVR/phone transaction payments.</p> <p>As we upgrade our E-Payment Service system to our new provider, we will work with the State to make it a smooth transition. You can continue using the existing E-Payment Service as we prepare to move you to our new eBill Service. With U.S. Bank, you will be afforded the time to make an orderly transition from our current E-Payment Service to the new eBill Service over a 12-18-month period. This gives you an extra year to transition, compared to the truncated timeline for moving to a new provider.</p> <p>VantagePoint implementation</p> <p>For your VantagePoint implementation, we will assign a technical project manager (TPM) who specializes in lockbox and VantagePoint implementations. VantagePoint is designed to be very user-friendly and self-configurable. Your assigned TPM works closely with you to configure VantagePoint to meet your specific needs. This activity includes defining data fields you would like displayed, devising data extraction rules to pull needed data from the various payment types, creating business rules and work queues to support your</p>

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processing flow (e.g., exception queues to resolve “problem payments” before a posting file is generated), and developing an output file and any other reports you desire. Much of the configuration work can be completed by your TPM if you give us appropriate permission.

The following timeline diagram illustrates the basic sequence of events and timing of each.

	1-2	3	4	5	6	7	8	9	10	11	12
Requirements gathering	2 Weeks										
U.S. Bank setup and configuration											
Testing files and connectivity								1-2 Weeks			
U.S. Bank migrate to production										2 Weeks	
<i>Implementation timelines are finalized after all requirements are gathered.</i>											

ACH and wire transaction are made available in VantagePoint within two weeks of implementation initiation. Our practice is to activate the electronic payment reporting immediately so live transactions are available for use when creating the customized data extraction rules needed to obtain as much remittance detail as possible. Lockbox activity starts reporting into VantagePoint within four to six weeks of project initiation. For the forthcoming eBill Service VantagePoint reporting, the timing will be coordinated with the broader eBill Service implementation project. Should your eBill Service be live prior to VantagePoint reporting being available, we anticipate adding eBill Service to VantagePoint within two weeks of the option becoming available.

To help make the implementation of any new services the State chooses to implement with U.S. Bank smooth and efficient, we designed a custom, professional, project-based implementation process that includes a dedicated team of professionals who ensures a successful onboarding experience. During the implementation process, we spend the time and resources to build a solid foundation of understanding, training and coordinated delivery between the State, your agencies and U.S. Bank. As your dedicated business partner, we work from our strong foundational understanding of your organization and provide solutions to support your business needs. As always, you can continue to rely on our commitment, accessibility and responsiveness.

Your primary U.S. Bank contact will continue to be your relationship manager, Teresa McBride, who works with your U.S. Bank implementation team. This team includes the following individuals:

- **Implementation resource, Kamola Kasina**—She plays a critical role in orchestrating the entire implementation process for both groups of multiple, newly implemented services and one-off solutions. She is your primary contact during this phase. She distributes and obtains appropriate documentation from your organization to implement new services; works closely with various operations departments within U.S. Bank; and coordinates the technical team for system testing and training. Her level of experience and commitment ensures your implementation is accurate and is completed within the established timeframes.
- **Treasury management consultant, Adrienne Edwards**—She works with your organization to identify the appropriate solutions to help you manage cash and improve efficiencies. She also keeps you informed of new or emerging technologies, which may impact the way you do business.

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	<ul style="list-style-type: none"> ▪ Treasury management associate, Roxanne Shain—She works closely with Adrienne to establish the identified products and services. <p>Although there are many people involved in implementing most treasury management services, you will always have one contact you can call with questions during your implementation process – your implementation resource – and your escalation point is always your relationship manager. After successful implementation, your designated Commercial Customer Service (CCS) team takes over ongoing product and account support.</p> <p>The time it takes to implement services varies by service but is estimated to be between three days for account opening to six to eight weeks for set up of transmission services. Please see Attachment B - 6.1.7 for a sample implementation schedule and lead times for recommended service enhancements. The process for establishing products and services with us may consist of the following phases:</p> <ul style="list-style-type: none"> ▪ Scheduling a discovery meeting to ensure we have an in-depth understanding of your workflows and related cash flows to appropriately finalize the solution set. ▪ Gathering pertinent information necessary to complete documentation to establish accounts and implement services. Documentation is prefilled by us where possible. ▪ Obtaining all applicable documentation and required account setup forms, processing information and data questionnaires. Thereafter, we will send you all applicable service agreements, user guides and other product use and training materials as necessary. ▪ Completing the agreements and/or applicable questionnaires and returning them to the implementation resource marks the start of the service setup. ▪ Assembling the implementation team, who works with your employees throughout the process. ▪ Developing an implementation strategy designed to achieve your specified production date. ▪ Coordinating a kickoff meeting during which key project stakeholders from U.S. Bank and the State are identified, documentation is presented for execution and the preliminary timeline is discussed and agreed upon. ▪ Facilitating weekly touch point meetings with key stakeholders throughout the process to ensure benchmarks are on track and any issues are quickly resolved. ▪ During setup, we test all required data transmissions for you: <ul style="list-style-type: none"> • U.S. Bank first tests for connectivity through a telecommunications handshake. • Next, the State’s test files are transmitted for each applicable service to ensure the data is properly received. • Upon successful testing, we select a production date. ▪ Establishing user training plans, which ensure all users have the required training and help guides. <p>Merchant Services – Elavon</p> <p>As we are the State’s incumbent provider, you will save on time and costs associated with moving to another provider. No new implementation plan is needed, and the State will not have to deal with disruptions to your merchant card acceptance environment.</p>

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6.2	DEPOSIT AND FUNDS AVAILABILITY
6.2.1	<p>BRANCH LOCATIONS</p> <p>State Agencies currently make deposits to approximately 584 bank accounts in approximately 108 cities throughout the State.</p> <p>Proposer shall provide a list showing each staffed branch location within the State of Wisconsin.</p> <p>The list shall be in an MS Excel worksheet, and shall include the following separate fields:</p> <ul style="list-style-type: none"> • City where branch is located. • County where branch is located. • Address of branch location. • Whether deposits made to an account at that branch location can be zero-balanced to a concentration account. <p>Proposer shall provide the location of the processing facility that shall be used for the large cash letter deposits delivered from State Agencies located in Madison, Wisconsin and the organizational structure of the Proposer's transition team as well as the desired management and staff from the State Agencies.</p>
6.2.1	<p>RESPOND HERE OR ATTACH AND CLEARLY LABEL AS "ATTACHMENT B - 6.2.1"</p> <p>U.S. Bank has installed common processing platforms across all markets for key depository services. Authorized employees in all locations can access client account information from the DDA, deposit reconciliation, returned items, teller lobby and billing systems. Our national processing capabilities allow the State to make deposits to any account at any branch in all the states served.</p> <p>Please refer to Attachment B – 6.2.1 for a Proximity Study outlining the location of U.S. Bank branches in the state.</p> <p>Currently, the State delivers deposits in a sealed bag to the U.S. Bank Capitol Square branch in Madison prior to 5 p.m. CT. The branch then forwards the sealed bag to our deposit processing location in Milwaukee the same day. The branch deposits from the Madison area arrive in our Deposit Processing department by 9:15 p.m. CT, and the deposits receive same-day credit. We will continue to offer the same service to the State.</p> <p>Deposits made to any standard demand deposit checking account at any branch location can be zero-balanced to a concentration account.</p> <p>Checks collected by State and various agencies are received at U.S. Bank Item Processing throughout the day from our lockbox departments and in the evening via the State's courier delivered to our Madison office location. U.S. Bank couriers then pick up these items and deliver them to our item processing operations located in Milwaukee. Deposits from the State are checked against the log, and any discrepancies are reported to the State the following morning. We hold open the last check run for the day until the State's deposit arrives from Madison.</p> <p>Processing of the deposits includes:</p> <ul style="list-style-type: none"> ▪ Encoding and balancing.

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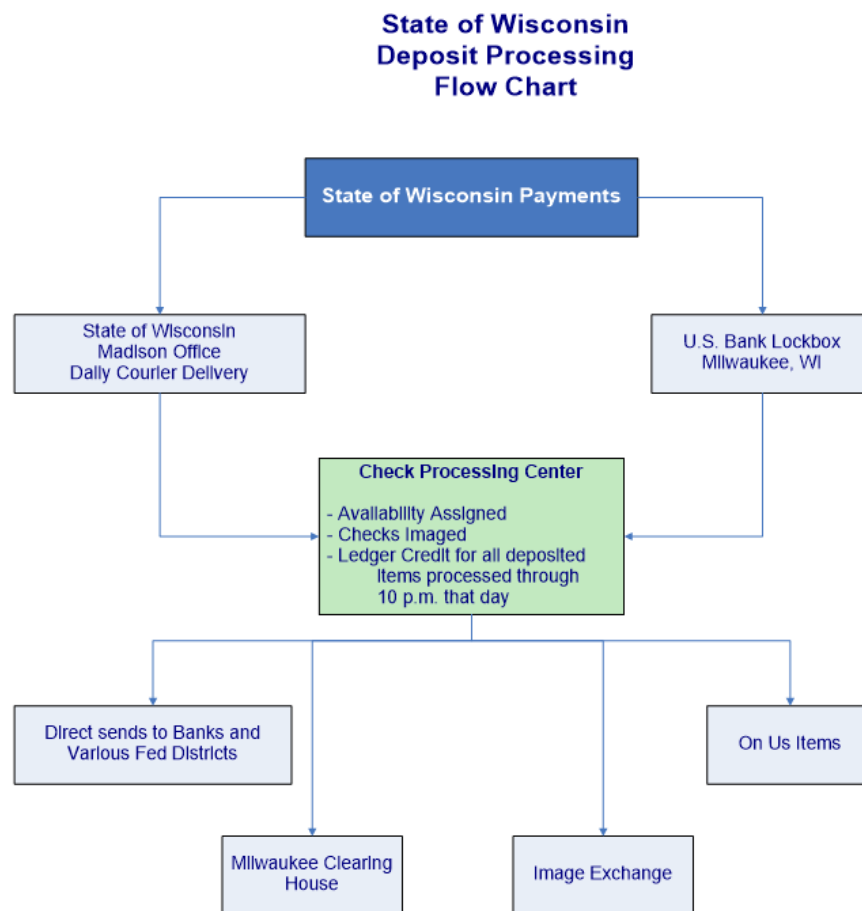
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- Image capture.
- Item repair.
- Sorting by clearing channel:
 - On-us.
 - Direct send.
 - Federal Reserve.
 - Image exchange.
- Packaging for physical delivery of items.
- Transmission of images for image exchange.

A process flow overview is shown below highlighting the current large cash letter check deposit processing deposit flow.



Returns processing and research is conducted in our St. Paul, Minnesota offices for items cleared through our Milwaukee item processing site.

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	<p>When the State is able and willing to deposit your items via image, using full image cash letter services – whereby the State scans your own checks, capturing images and sending the data file to U.S. Bank for check processing using X9-100 data format – we are ready to accept and forward for collection those items eligible to be cleared via image and create IRDs for the residual.</p>
<p>6.2.2</p>	<p>DEPOSITS THAT CANNOT BE MADE DIRECTLY WITH THE ENTERPRISE BANK</p> <p>A. Current Process State Agencies have the need to deposit cash and checks received at a variety of point of sale locations around the State. If there is not an Enterprise Bank branch located nearby, the Agency shall establish an account with another financial institution. Currently, Agencies maintain a DDA account at these institutions, and periodically write a check on the account for deposit to the State’s cash concentration account through their central fiscal office. Although paper-based, this process allows the local Agency office to control the timing of the transfer, so that it matches the reporting that they shall do with the central Agency office. The central Agency office receives the check and initiates the accounting transactions to record the receipt and deposits the check with the Enterprise Bank.</p> <p>B. Alternative: Innovative Approaches The State is interested in alternative processes that shall allow for the electronic transfer or sweep of deposits made at local financial institutions to the Enterprise Bank on a day chosen by the local Agency staff. The process shall allow the central office to receive a daily report showing the amounts to be transferred by Agency location. Also, the Proposer shall describe any innovative approaches for handling daily cash deposits where there is not a nearby bank location.</p> <p>Proposer shall describe the process that they recommend for addressing cash and check deposits made at these remote locations.</p>
	<p>6.2.2 RESPOND HERE OR ATTACH AND CLEARLY LABEL AS “ATTACHMENT B - 6.2.2”</p> <p>Current process For deposits that need to be made at other financial institutions where U.S. Bank does not have a branch nearby, we recommend the State use On-site Electronic Deposit service for depositing checks collected at any remote agency or office location. These deposits can be made into a single depository account using a deposit identifier (or location code) or deposited into separately identified accounts as preferred by the State. This would leave only the need to deposit cash into other financial institutions. This cash can easily be consolidated via our cash concentration services, as you are currently doing today.</p> <p>Cash concentration U.S. Bank offers a robust cash concentration and disbursement system hosted by one of our vendors, who has specialized in providing these services for more than 20 years. We offer both automated and manual cash concentration services to meet your needs. With automated cash concentration and disbursement, transactions are automatically calculated based on account balance information obtained from the bank(s). You can set an amount the system will leave in the account. The ACH file is automatically sent to U.S. Bank for processing. Some clients prefer to use manual cash concentration, where the remote location enters in the daily deposit amount via voice, IVR or web. The system then generates an ACH file to debit the remote location accounts and credit the concentration account. Manual cash disbursement allows you to initiate ACH</p>

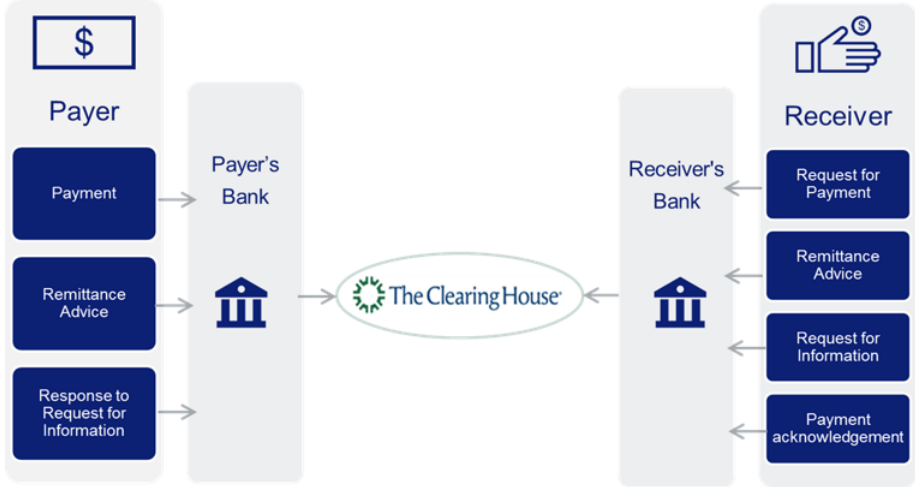
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	<p>credit transactions back to the remote location accounts. Both automated and manual cash concentration allow you to review and edit or override transactions before the cutoff time and offer robust reporting options.</p> <p>The State may retrieve reports directly via the cash concentration web portal and can also set up reports that are automatically generated and delivered to one or more destinations via secure email.</p> <p>The standard data retention on the cash concentration system is five days, with options to extend that period to 30, 45 and 60 days.</p> <p>Remote check deposit and remote cash deposit</p> <p>Another alternative approach to handing deposits for locations outside of our branch network area includes the use of remote deposit of cash and checks. This process includes the combined use of On-Site Electronic Deposit as described above to scan and deposit checks and the use of remote cash deposit. Remote cash deposit is a suite of solutions that provides the State provisional credit for cash in a smart safe, cash recycler or offline drop safe for your locations not close to a U.S. Bank branch or where cash vault armored car courier delivery is not an option. The State contracts directly with your vendor(s) for equipment and armored carrier service. We have agreements to use remote cash deposit through our partnerships with Brink's/Dunbar, Loomis, Garda, G4S Retail Solutions and IFS Services (i.e., DTS Connex™). These third-party vendors sell their safe solutions directly to the State, which includes installation, rental or purchasing of the smart safe, processing of the safe's currency contents, detailed reporting through the third party's website, and delivery of the bulk currency deposits to the U.S. Bank vault network. Authorized State employees feed currency into a safe or cash recycler where it is counted. A daily posting file is transmitted from the vendor, and U.S. Bank provides provisional credit to the State's account. Currency is stored securely in the safe or cash recycler for secure retrieval by an armored carrier later based on a schedule set by the State. The armored carrier delivers the cash to a U.S. Bank cash vault. The State receives actual account credit and deposit verification when U.S. Bank accepts the armored courier delivery of the physical currency from your safes at our cash vault.</p> <p>Alternative innovative approaches</p> <p>Although we have provided alternative deposit services for the cash and check the State receives, the industry is moving toward faster payments and Real Time Payments that do not use cash or check, but ACH and alias-based payments. By working with the State, we could assist you in creating a marketing plan addressed to those who make payments to the State of \$25,000 or less as outlined in the following Real Time Payments flow. This marketing would focus on payers making various electronic disbursements to the State. To influence the payment behavior of a target group of payers, it is important to understand their composition in terms of demographic factors (who the payers are), psychographic factors (what payers think) and payment behavior (what payers do). With this understanding, electronic payments can be positioned with messaging that is more likely to engage the target payers and influence their payment behavior. To encourage the target payment behavior, the State should define the structure of your payment offerings to reinforce the preferred option. We would like the opportunity to work with the State to embark on this type of targeted marketing campaign to reduce your deposit processing costs and reliance on remote cash and check deposits.</p>

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6.2.3	DEPOSIT PROCESSING Proposer shall describe how State deposits shall be processed once they are received. This description shall include: <ul style="list-style-type: none"> • The various methods used to clear deposited checks, including any related cut-off times. • Daily cut-off time for the deposit of cash. • A clear description of when in the process availability is assigned (i.e. continuously as checks are released for collection or at specific times during the day). • The latest time that check deposits couriered to the Contractor's main processing location can be received and still receive same-day ledger credit.
6.2.3	RESPOND HERE OR ATTACH AND CLEARLY LABEL AS "ATTACHMENT B - 6.2.3" Cash vault deposits U.S. Bank has two cash vault locations in Wisconsin: Madison and Milwaukee. The State currently uses both sites, and no transition would be necessary. When the armored car arrives at one of our highly secured cash vaults, your deposits are entered into our automated vault system, assigned a unique reference/trace number, verified and deposited directly into your checking account. Cash and checks arriving to our vault by the established dock deadline are given same-day ledger credit and are available for viewing within SinglePoint® Previous Day Reporting or BAI file on the following business day. For cash vaults, the ledger cutoff times for our Wisconsin locations are: <ul style="list-style-type: none"> ▪ Madison—4 p.m. CT ▪ Milwaukee—5:15 p.m. CT If a discrepancy exists in a deposit, we adjust your account and provide prompt notification regarding the discrepancy. The system tracks each cash deposit from receipt to verification, allowing us to monitor the status of each deposit.

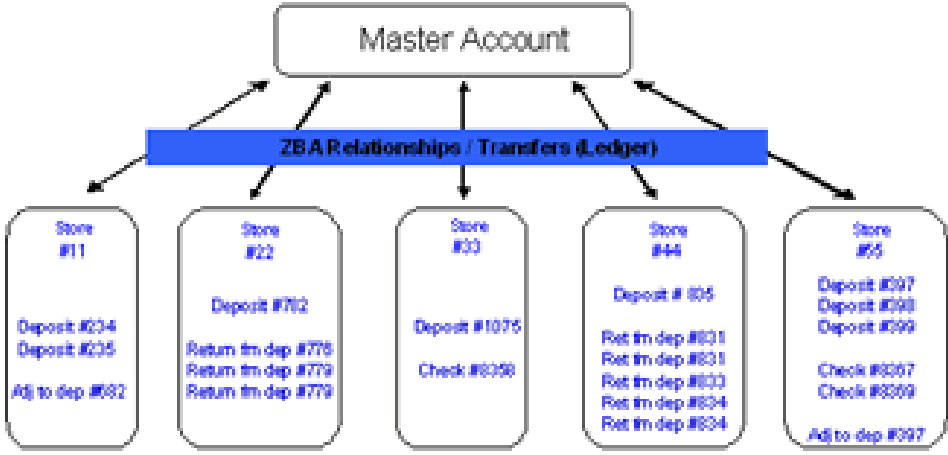
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	<p>Security is paramount for cash vault clients. Our sophisticated tracking system creates an audit trail, which aids in customer service follow-up, quality control and error tracking. Our vault systems have built-in counterfeit detection and each processing station has camera surveillance. Cash delivery addresses are programmed into the automated vault system to avoid fraud.</p> <p>Using a unique password, you can order coin, currency and supplies at any of our cash vaults through our Audio Response Unit (ARU) available 24/7. SinglePoint Cash Vault gives you the alternative of automation and convenience. You can place cash and supply orders online and monitor each location's ordering history.</p> <p>Branch deposits The cutoff times for branch cash services vary by market. No cutoff times are before 2 p.m. local time. Cash and checks arriving to our branch office by the established branch cutoff time are given same-day ledger credit and are available for viewing within SinglePoint Previous Day Reporting or BAI file on the following business day.</p> <p>Deposit processing U.S. Bank will continue to extend the ledger cutoff for the State of Wisconsin to 11 p.m. CT at our Deposit Processing department in Milwaukee. The department's standard procedure is to hold open the last check processing run for the day until the State's deposit arrives from Madison.</p> <p>Availability assignment U.S. Bank assigns float on an item-by-item basis and provides zero days of float for on-us items. Availability is assigned to deposited checks based on the routing and transit number (RT) of the check, the location where the deposit occurred, and the time of the deposit.</p>
6.2.4	<p>AUTOMATED CASH RECEIPTS RECORDING IN THE STATE'S ACCOUNTING SYSTEM</p> <p>CURRENT PROCESS In order to automate the recording of receipts into the State's accounting system, the following process is currently utilized:</p> <ol style="list-style-type: none"> 1. The State establishes a new bank account for the new deposit application (i.e. paper lockbox, electronic lockbox, other). 2. Deposits are made to the new bank account. 3. The bank account number and daily deposit amount are received within the a daily BAI2 file received from the Enterprise Bank. 4. The bank account number is used to infer an accounting string from an in-house database application. 5. A cash deposit document is created and uploaded to the State's PeopleSoft accounting system. <p>Alternative: Innovative Approaches The State is interested in alternative processes that shall still allow for the automated posting of deposit accounting transactions within the State's accounting system, but not require that a separate bank account be established for each distinct application. The State shall continue to receive a data file each day that can be used to create the accounting transactions that are in agreement with bank deposits. Additionally, the process shall allow the State to restrict by user,</p>

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	<p>the viewing of deposit information by individual deposit application within the Proposer's online information system.</p> <p>Proposer shall describe how their organization would develop a process that incorporates the information that is provided in RFP Section 6.2.4.</p>
<p>6.2.4 RESPOND HERE OR ATTACH AND CLEARLY LABEL AS "ATTACHMENT B - 6.2.4"</p> <p>While U.S. Bank can continue to accommodate the State's existing deposit processing procedures, we alternatively recommend the Focal Point Plus sub-accounting solution. If the State chooses to use a single depository account with MICR encoded deposit tickets, deposits could be identified by location code ID; however, information segregation would not be possible online. Access to information for deposits in a single account would only be possible by the State taking the information in and importing it into your PeopleSoft system and requiring the agencies to use only State internal systems to review transaction information.</p> <p>Focal Point Plus presents all activity as occurring in one consolidated account, the Focal Point Plus master account, but permits transaction information segregation and much more.</p> <p>A shadow account is assigned to each location. The shadow accounts:</p> <ul style="list-style-type: none"> ▪ Guarantee accurate location number information on every transaction of any type that occurs at a particular location. (Each site is assigned a location ID.) ▪ Are not dependent on deposit ticket MICR line, removing the risk of MICR misread and cost of special, expensive MICR encoded deposit tickets. ▪ Automatically consolidate all funds and floats on the same day to the master account, where they are managed to achieve the highest possible return. ▪ Maintain zero balances at all times. ▪ Allow disbursements to be made without ever being overdrawn (unless there are insufficient funds in the master account). ▪ Enable centralized or decentralized returns processing. ▪ Allow for individual sub-account statements or a consolidated account statement. ▪ Permits each agency to see its own transaction information within SinglePoint.  <pre> graph TD MA[Master Account] <--> ZB[ZBARelationships / Transfers (Ledger)] ZB --> S11[Store #11] ZB --> S22[Store #22] ZB --> S33[Store #33] ZB --> S44[Store #44] ZB --> S55[Store #55] S11 --> MA S22 --> MA S33 --> MA S44 --> MA S55 --> MA </pre> <p>The diagram illustrates the Focal Point Plus sub-accounting solution. At the top is the 'Master Account'. Below it is a blue box labeled 'ZBARelationships / Transfers (Ledger)'. Arrows point from the Master Account to the Ledger and from the Ledger to the Master Account. Below the Ledger are five 'Store' accounts, each represented by a rounded rectangle. Each Store account contains specific transaction information:</p> <ul style="list-style-type: none"> Store #11: Deposit #634, Deposit #635, Adj to dep #662 Store #22: Deposit #702, Return tm dep #778, Return tm dep #779, Return tm dep #779 Store #33: Deposit #1075, Check #6098 Store #44: Deposit #805, Ret tm dep #801, Ret tm dep #801, Ret tm dep #803, Ret tm dep #804, Ret tm dep #804 Store #55: Deposit #897, Deposit #898, Deposit #899, Check #8067, Check #8069, Adj to dep #897 	

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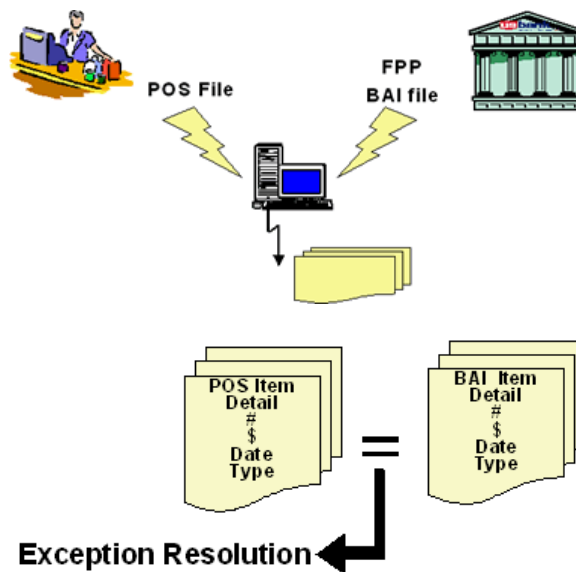
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When you view your daily Focal Point Plus master account activity in reports or from downloaded BAI2 file contents, you see all transactions and balances from the Focal Point Plus master account and all shadow accounts. (Shadow account transactions include the guaranteed store number.)

The process flow is illustrated as follows:



By default, report and file information excludes ZBA consolidation transactions. All transactions occur in a single account – yet they are labeled with guaranteed location numbers where they were transacted. You can choose to see the mirror ZBA consolidation transactions in your reporting if desired.

Focal Point Plus benefits include:

- Automatic, same-day ZBA funds consolidation.
- Single account reporting structures.
- Consistent BAI2 coding and pricing across all states.
- Store or location level activity and fees.
- Simplified reconciliation of a single daily file.
- Guaranteed store numbers on all transactions of any type.
- Fewer unknown transactions, less research time and quicker issue resolution.
- MICR lines not using space for store numbers.

When using Focal Point Plus or Focal Point Plus Enhanced, the State assigns a unique store number (10 digits maximum) to each of its locations. Every transaction that hits your shadow account is automatically tagged with the appropriate store/location number, regardless of what appears in the MICR line of the deposit ticket.

This Focal Point Plus feature allows you to use the MICR line of deposit tickets to capture additional information, examples of which include:

- Serialized deposit ticket numbers (for audit trail purposes).

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	<ul style="list-style-type: none"> Deposit type (cash or check) identifiers. Register or checkout aisle numbers. <p>If the State uses serialized deposit tickets, you cannot restrict the users.</p>																				
6.2.5	<p>AVAILABILITY SCHEDULE</p> <p>Excluding lockbox, the vast majority of the State's incoming deposits are received via electronic payments. However, the State expects to receive the fastest possible availability for check payments. The Proposer shall provide their availability for all endpoints included within the Routing Numbers as published by the Federal Reserve Bank. The Proposer may list ABA Institution Identifiers separately or in ranges. All routing number and ABA Institution identifier combinations must be included within the Availability Schedule.</p> <p>The availability listed shall not be changed without approval of the Contract Administrator.</p> <p>The Availability Code¹ shall be provided in RFP Section 6.2.5.1, "All Endpoints".</p> <p>Reference Appendix F: The Federal Reserve 2018 Key to Routing Numbers to find the Federal Reserve Routing Numbers.</p> <p>6.2.5.1 All Endpoints</p> <p>Reference Attachment F: Availability Schedule Worksheet.</p> <p>Proposer shall provide the following Availability Code¹ on Attachment F, "Availability Schedule Worksheet" assuming that a deposit that is ready to be processed is received no later than 12:30 p.m.</p> <p>*REFERENCE TABLE 6.2.5.1 at the end of this document.</p> <p>The Availability Code¹ listed by the Proposer shall be used to determine the Proposer's overall availability score.</p>																				
6.2.5	<p>RESPOND HERE OR ATTACH AND CLEARLY LABEL AS "ATTACHMENT B - 6.2.5"</p> <p>U.S. Bank will continue to provide the State with our best availability schedule, our National Premier Schedule, as outlined in Attachment F. The schedule provides availability as follows:</p> <table border="1"> <thead> <tr> <th colspan="4">National Premier Availability Schedule Detail</th></tr> <tr> <th>Item Type</th><th>Float Assignment</th><th>Deadline</th><th>If deposited by the deadline the funds become collected:</th></tr> </thead> <tbody> <tr> <td>U.S. Bank On-Us Items</td><td>0 Day</td><td>End of Day</td><td>Today</td></tr> <tr> <td>Transit Items</td><td>1 Day</td><td>End of Day</td><td>Tomorrow</td></tr> <tr> <td>Government Items</td><td>1 Day</td><td>End of Day</td><td>Tomorrow</td></tr> </tbody> </table> <p>The standard ledger deadlines are:</p> <ul style="list-style-type: none"> 4 p.m. CT for correspondent bank image forward deposits. 9 p.m. CT for correspondent bank image return deposits. 10 p.m. CT for corporate image deposits. 10 p.m. local time for paper deposits. 	National Premier Availability Schedule Detail				Item Type	Float Assignment	Deadline	If deposited by the deadline the funds become collected:	U.S. Bank On-Us Items	0 Day	End of Day	Today	Transit Items	1 Day	End of Day	Tomorrow	Government Items	1 Day	End of Day	Tomorrow
National Premier Availability Schedule Detail																					
Item Type	Float Assignment	Deadline	If deposited by the deadline the funds become collected:																		
U.S. Bank On-Us Items	0 Day	End of Day	Today																		
Transit Items	1 Day	End of Day	Tomorrow																		
Government Items	1 Day	End of Day	Tomorrow																		

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6.2.6	ERROR TRACKING Proposer shall describe the various processing error rates which are tracked and used to measure processing accuracy and include a description of each rate and any minimum performance standards. Proposer shall also describe how the rates are measured and tracked, and how the Proposer follows up on any sub-standard rates.																																				
6.2.6 RESPOND HERE OR ATTACH AND CLEARLY LABEL AS “ATTACHMENT B - 6.2.6”																																					
<p>U.S. Bank currently maintains a 24/7 Payments Processing Production Control unit, which is responsible for the identification, response and escalation of all file processing exception situations. In addition, this group is charged with the monitoring of diagnostic health, performance and subsequent escalation of all payment associated operating systems and hardware.</p> <p>Our cash vaults track the following processing error reporting:</p> <ul style="list-style-type: none">▪ Deposits not credited same day—Standard is 45 per 10,000 deposits.▪ Orders not filled same day as received—Standard is 15 per 10,000 orders.▪ Accuracy – cash services errors—Standard is four per 10,000 cash vault transactions. <p>Performance is tracked independently by an internal Quality and Performance Management team and results reported during monthly Quality Review meetings with senior management. We perform a root cause analysis for any sub-standard issue, develop a resolution plan and track and report progress against plan during these meetings.</p> <p>U.S. Bank also currently maintains the following payments processing SLAs:</p> <p>External SLAs</p> <table><tr><th>SLA #</th><th>Location</th><th>SLA Standard</th><th>SLA Standard</th></tr><tr><td>OPS104 Item Processing</td><td>All</td><td>Accurately encode MICR document fields on all OTC items processed in proof areas: 5 errors per 100,000 transactions (encoded fields).</td><td>5 per 100,000</td></tr><tr><td>OPS105 Customer Deposit Reconciliation</td><td>All</td><td>Timely reconciliation of CPCS entries prior to release to Hogan.</td><td>99%</td></tr><tr><td>OPS116 ATM Deposit Processing</td><td>All</td><td>AMT deposits processed same day of receipt.</td><td>99.5%</td></tr><tr><td>OPS 121 – Image</td><td>All</td><td>Missing Images per 1,000,000 captured items.</td><td>0.01%</td></tr><tr><td>OPS 121 – Image</td><td>All</td><td>Number of on-time daily image file releases for all regions (by 3:30 a.m. local time {4:30 local time for Region 3 on Fridays}) / number of processing days per month × 4 (regions).</td><td>95%</td></tr><tr><td>OPS 122 – ACH</td><td>All</td><td>Originated files processed on time – percent produced on time.</td><td>99.7%</td></tr><tr><td>OPS 122 – ACH</td><td>All</td><td>File transmissions FRP on time – percent on time.</td><td>99.7%</td></tr><tr><td>OPS 122 – ACH</td><td>All</td><td>Accuracy – externally reported errors – errors per 100,000 transactions.</td><td>0.05 per 100,000</td></tr></table>		SLA #	Location	SLA Standard	SLA Standard	OPS104 Item Processing	All	Accurately encode MICR document fields on all OTC items processed in proof areas: 5 errors per 100,000 transactions (encoded fields).	5 per 100,000	OPS105 Customer Deposit Reconciliation	All	Timely reconciliation of CPCS entries prior to release to Hogan.	99%	OPS116 ATM Deposit Processing	All	AMT deposits processed same day of receipt.	99.5%	OPS 121 – Image	All	Missing Images per 1,000,000 captured items.	0.01%	OPS 121 – Image	All	Number of on-time daily image file releases for all regions (by 3:30 a.m. local time {4:30 local time for Region 3 on Fridays}) / number of processing days per month × 4 (regions).	95%	OPS 122 – ACH	All	Originated files processed on time – percent produced on time.	99.7%	OPS 122 – ACH	All	File transmissions FRP on time – percent on time.	99.7%	OPS 122 – ACH	All	Accuracy – externally reported errors – errors per 100,000 transactions.	0.05 per 100,000
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Internal SLAs			
SLA#	Location	SLA Standard	SLA Standard
OPS104 Item Processing	All	Timeliness – data capture of customer deposits and cash items, items captured day of receipt when received by stated delivery time.	100%
OPS107 Control Disbursements	All	Timely release of CPCS Control Disbursement type entries (blocks) to the on-line banker system for daily reporting and customer notification. 97% overall accuracy in transmissions.	97%
6.2.7	ACCOUNT ADJUSTMENTS		
	<p>Proposer shall describe how inquiries requiring research and account adjustments shall be handled including any established turn-around times.</p> <p>Proposer shall also describe the system used to track and resolve potential account adjustments.</p>		
6.2.7 RESPOND HERE OR ATTACH AND CLEARLY LABEL AS “ATTACHMENT B - 6.2.7”			
<p>Nancy Ogas will continue to serve as the State’s customer service ombudsman and is your primary contact for these inquiries. She will involve any additional resources, as needed, to ensure resolution. While all inquiries are unique, once research has been completed, adjustments are typically made the same day.</p> <p>When the State contacts Nancy regarding an issue, she enters all information into a real-time call tracking database. This database is available for your relationship manager and treasury management consultant to review. It reflects the status of all requests, which includes the nature of the issue, the status of resolution, along with any agreed upon date for a status update from Nancy. All activity regarding the resolution and those working with the request is entered into the call tracking system. Your relationship manager and treasury management consultant will be immediately notified of any critical issue. Our goal is to ensure you always receive proactive updates about problem resolution.</p>			
6.2.8	DEPOSIT ADJUSTMENTS		
	<p>Proposer shall describe their ability to notify the State Controller’s Office (or the Wisconsin Department of Children and Families for deposits to the Child Support accounts) of any deposit overages or shortages that exceed \$10.00, and the information that shall be provided in such notifications.</p>		
6.2.8 RESPOND HERE OR ATTACH AND CLEARLY LABEL AS “ATTACHMENT B - 6.2.8”			
<p>U.S. Bank will notify the State for adjustments of \$10 or greater.</p>			
Branch services			
<p>The branch adjustment advice provides you with the store name, location number (if applicable), deposit date, original deposit amount, amount of the adjustment and description of the adjustment.</p>			
Cash vault			
<p>Our cash vaults can provide a copy of the adjustment ticket to your preferred location if the deposit includes checks. Deposits that include only cash will provide brief adjustment details on your reporting as adjustments</p>			

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	<p>are electronically posted. If requested, you may receive our Special Vault Report, which contains information regarding the deposit breakdown, adjustment reason, counterfeit note details, bag ID and serial number from the deposit ticket.</p> <p>For deposits that include checks, we make a paper adjustment. These adjustment copies can be accessed via SinglePoint or can be sent through the mail. Outsourced cash vaults may email or fax an adjustment report instead of sending back a copy of the adjustment ticket. For deposits that include only cash, an electronic adjustment is made. You may view adjustment details via SinglePoint Previous Day Reporting or your BAI file. Cash vault discrepancies are easily identified by unique descriptions and client location/store number IDs on information reporting application reports. If requested, you may receive our Special Vault Report, which contains information regarding the deposit breakdown, adjustment reason, counterfeit note details, bag ID and serial number from the deposit ticket.</p> <p>Focal Point Plus</p> <p>We recommend the State implement Focal Point Plus. All deposit adjustments are automatically labeled with the client-assigned number of the location that made the original deposit, regardless of what was in the MICR line of the original deposit ticket.</p>
6.2.9	<p>INTERNAL CONTROLS FOR ESTABLISHING OR CHANGING ACCOUNTS AND SERVICES</p> <p>Proposer shall describe their process for ensuring that only the individuals authorized by the State may request new accounts and services, make changes to existing accounts and services, or conduct transactions for the State's accounts.</p> <p>As part of the internal controls, the State shall provide the Contractor with the names and contact information for two individuals who shall be authorized to establish new accounts and services, and approve changes to existing accounts and services.</p> <p>In addition, the State shall provide to the Contractor a list of authorized account signers for each account.</p>
6.2.9	<p>RESPOND HERE OR ATTACH AND CLEARLY LABEL AS "ATTACHMENT B - 6.2.9"</p> <p>Nancy Ogas and Olivia Sexton, your customer service ombudsmen, are authorized to establish new accounts and services, as well as approve changes to existing accounts and services. Nancy and Olivia are familiar with the State's internal control requirements; they do not establish or change accounts or conduct transactions without approval from individuals authorized by the State. U.S. Bank uses the State's provided list of authorized account signers to determine who are account signers and who should have access to account information. We also understand and agree that only the two authorized contract signers can approve changes to existing accounts and services.</p>
6.3	<p>CHECK PROCESSING</p>
6.3.1	<p>CHECK PROCESSING</p> <p>Proposer shall describe the check processing operation (at each location) that shall be used for the State of Wisconsin.</p> <p>The description should include:</p> <ul style="list-style-type: none"> • The type of check reader/sorter equipment used. • A description of the encoding quality monitoring process.

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	<ul style="list-style-type: none"> • The number of checks processed during calendar 2018. • The number of return items processed during calendar 2018. <p>Proposer shall also include any unique processing capabilities that distinguish it from other providers.</p>
	<p>6.3.1 RESPOND HERE OR ATTACH AND CLEARLY LABEL AS "ATTACHMENT B - 6.3.1"</p> <p>The State will use our Milwaukee, Wisconsin check processing facility (capture center). The Research Center is in St. Paul and supports the following capture centers: Cedar Rapids, Chicago, Milwaukee and St. Paul. The processing facility uses 3890 high-speed image capture sorters, along with a 9810 itran.</p> <p>In total during calendar 2018 we processed:</p> <ul style="list-style-type: none"> ▪ 1.75 billion checks (U.S. Bank total). ▪ 4.4 million returned items (U.S. Bank total). ▪ 41.7 million checks (Milwaukee site). <p>U.S. Bank exchanges imaged checks with a variety of partners, including the Federal Reserve, the shared repository of Viewpointe Archive Services LLC, SVPCo, and the Endpoint Exchange Network. U.S. Bank is exchanging images with over two dozen major trading partners through Viewpointe and SVPCo and has established connectivity with the nation's top ten banks for direct image exchanges.</p> <ul style="list-style-type: none"> ▪ The Endpoint Exchange Network enables U.S. financial institutions to clear their check-based transactions by exchanging check images between member institutions. It was the country's first electronic check-clearing network to capitalize on existing imaging infrastructure and settlement relationships, with the interoperability to connect to every endpoint in the nation. ▪ U.S. Bank is a member of the Small Value Payments Company L.L.C. (SVPCo). SVPCo was formed in 1998 when 12 major U.S. banks joined together to develop and support state-of-the art payment systems. Now owned by 20 of the largest U.S. clearing and issuing banks, SVPCo owners hold over \$2.3 trillion in deposits and represent 55% of U.S. commercial bank deposits, providing the necessary critical mass to move the payment systems market. The SVPCo Image Payments Network is a single, end-to-end system that provides unparalleled control, security and processing efficiency for transmitting check images directly between participants and settling the participants' net positions. The network enables financial institutions to exchange and settle check images peer-to-peer without a cumbersome central processing system, thus eliminating the expense of transporting physical checks. All financial institutions that exchange images directly with each other via the SVPCo Image Payments Network use the automated settlement function. Automated settlement provides online net and bilateral settlement position reporting and eliminates the manual intervention required with other settlement arrangements. Financial institutions have online access to view their net debit or credit position and their position with all the financial institutions participating in the SVPCo Image Payments Network. ▪ Viewpointe provides check image archive, retrieval and exchange services for leading financial institutions. Viewpointe was founded by financial institutions to stimulate industry adoption of image technology, check truncation and image exchange. Viewpointe is equally owned by U.S. Bank, Bank of America, JPMorgan Chase and Sun Trust. <p>U.S. Bank has taken an active role in shaping industry standards for check electronication and continues to develop innovative products and solutions to make check processing safer, faster and more efficient.</p>

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	<p>Approximately 98% of the items received from the State are eligible to be cleared via image exchanges such as Clearing House Association and Viewpoint. U.S. Bank is aggressively working to increase the amount exchanged via image and other electronic channels with forecasts close to 100% by the end of 2019.</p> <p>We recommend the State consider the use of prepaid cards as an alternative to issuing checks. Please refer to ATTACHMENT B - 6.3.1 for details on our prepaid card solutions.</p>
<p>6.3.2</p>	<p>REGULAR AND CONTROLLED DISBURSEMENT ACCOUNT SERVICES</p> <p>Proposer shall describe its regular and controlled disbursement account services.</p> <p>Included shall be a description of any innovative or unique services that are offered to its government customers.</p>
	<p>6.3.2 RESPOND HERE OR ATTACH AND CLEARLY LABEL AS "ATTACHMENT B - 6.3.2"</p> <p>Regular disbursement account services</p> <p>U.S. Bank offers various services to assist with the management of your disbursement accounts.</p> <ul style="list-style-type: none"> ▪ Account monitoring and transaction initiation via our SinglePoint web portal. ▪ Fraud protection tools such as ACH blocks and filters, check blocks and positive pay. ▪ Multilevel target balance services. ▪ Wide variety of account reconciliation plans. ▪ Image services via web and CD-ROM. ▪ Investment sweeps. <p>Controlled Disbursement account services</p> <p>U.S. Bank first offered Controlled Disbursement services in 1977. U.S. Bank Controlled Disbursement provides the State the exact dollar amount of checks and ACH transactions clearing your checking account daily. You fund only the amount necessary to cover payment of presented checks and ACH transactions. Controlling your disbursements and cash position allows you to make your funds work until the day they are needed. This helps you make the best use of your available funds to pay down loans or make investments. You can manage Controlled Disbursement accounts with flexibility and confidence.</p> <p>We operate eight Controlled Disbursement sites across the country. We recommend the State continue to use the Wausau, Wisconsin site; its first presentment time is 7:45 a.m. CT, and its second presentment time is 9 a.m. CT. Any checks we receive after the cutoff time or at our branches are posted the following business day and included in your presentment totals. U.S. Bank supports more than 2,928 Controlled Disbursement accounts for more than 1,100 clients. The average dollar size of client daily clearings is \$5.3 million. The average item volume of clients' daily clearings is 1,259 checks. In total, we clear more than \$1.1 billion daily and 223,683 items. Specifically, from the Wausau, Wisconsin site, we clear \$116.4 million daily and more than 26,000 items.</p> <p>Controlled Disbursement accounts can be funded via zero balance within the same bank processing region by a zero-balance lead account. Accounts in different bank processing regions cannot be zero balanced and are funded automatically through ACH funds transfer between the funding and disbursement accounts.</p> <p>More than 99% of our Controlled Disbursement checks are cleared virtually through Image Exchange. Physical capture of Controlled Disbursement checks is performed at any of our item capturing centers.</p>

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	<p>Using SinglePoint, you can access summary or detailed account information, including check images and check transaction details. Automatic funding from a single designated account eliminates the guesswork of forecasting and the need for cushion balances. By eliminating idle cash balances, you can maximize your use of available funds and avoid the risk of costly overdrafts.</p> <p>We require check fraud prevention services, positive pay, on all Controlled Disbursement accounts. U.S. Bank Same-Day Positive Pay is our most advanced check disbursement fraud prevention tool and is only available on Controlled Disbursement accounts. By adding the same-day service to SinglePoint Positive Pay, the State can review your exceptions for the current day's checks before they are posted. This allows the State to return items and request adjustments so that checks post correctly to your accounts.</p> <p>Through the many years the State has partnered with U.S. Bank, we have offered – and in some cases implemented – disbursement services that were unique to government entities such as: batch stop payments, quarterly purge of stale dated checks and batch initiation of wire transfers. We look forward to working with the State to explore other disbursement services that might be helpful to you.</p> <p>SinglePoint® Positive Pay – Payee Verification</p> <p>As part of our commitment to offering clients the most robust suite of fraud prevention services available, we provide payee verification to help you detect and prevent altered payee name fraud on deposited and cash letter items, as well as items presented at the teller line. With this service, we enable you to detect fraud by helping you identify any items with non-matching payee names on disbursed checks. You can use two kinds of payee verification:</p> <p>Teller payee positive pay—included with our standard positive pay service</p> <p>Your payee name information will be verified prior to checks being cashed by U.S. Bank tellers, if you provide it in your issue file. The check amount, check number and payee name on checks presented for payment are matched to the data on your issue file. Any mismatches are not cashed, but returned to the presenter, reducing check fraud at the teller window.</p> <p>Payee positive pay—optional feature for SinglePoint Positive Pay</p> <p>In addition to teller payee positive pay, the State can leverage our most advanced positive pay service, which provides the most complete fraud protection. This service expands our payee name verification to all items processed for your positive pay account, both at our teller line and in the back office. The payee positive pay service option is available only through SinglePoint.</p> <p>U.S. Bank Payee Positive Pay identifies payee name mismatches. These exceptions will be presented to you daily in the SinglePoint Positive Pay Exceptions list for your review, along with all other positive pay exceptions. You can link directly from the exception list to the corresponding check image. You can view and manipulate the image and easily make your decision from the image viewer.</p> <p>Check payables transmission</p> <p>Our more robust transmission-based check payables solution is ideal if you have large volumes or if you have specific check-related needs. Both services are integrated with our positive pay and account reconciliation, which eliminates the need for you to send us a separate check issue file.</p>

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	<p>Supplier Prefer Pay</p> <p>Supplier Prefer Pay is our electronic payment enrollment solution. Trading partners can efficiently self-enroll for electronic payments and delivery of remittance information. The portal also offers online monitoring of the Supplier Enrollment program and secure storage of enrollee payment preferences and related information. This information can then be used to streamline payment origination.</p> <p>As an electronic payment enrollment facilitator, Supplier Prefer Pay provides the engine behind the enrollment campaign to migrate from check to electronic payments. Trading partner records can be entered or loaded to Supplier Prefer Pay, including the unique recipient (supplier) ID, name, mailing address and email address, as well as electronic payment type to offer along with payment terms. Supplier Prefer Pay will generate enrollment solicitation messaging via email or paper letter, based on the information stored for the recipient. The trading partner can complete their enrollment directly within Supplier Prefer Pay, including entry of payment routing information, and they can opt to receive payment remittance information via email. All this information for trading partners is then securely stored within Supplier Prefer Pay. Query and reporting features allow users to access information about their program or specific trading partners at any time.</p>
<p>6.3.3</p>	<p>ACCOUNT RECONCILIATION SERVICES</p> <p>Proposer shall describe its account reconciliation services including when full reconciliation files are transmitted to the customer.</p> <p>Include a description of any innovative or unique services that are offered to its government customers.</p>
	<p>6.3.3 RESPOND HERE OR ATTACH AND CLEARLY LABEL AS "ATTACHMENT B - 6.3.3"</p> <p>U.S. Bank has customized account reconciliation services to meet the needs of the State. We have a few specialized processes that are provided specifically for the State.</p> <ul style="list-style-type: none"> ▪ Monthly and quarterly purge of stale-dated checks, including a transmission of purged items. ▪ Customized spreadsheets are emailed each period to document reconciliation adjustments. ▪ Customized spreadsheets are emailed each period to document outstanding delete items. <p>U.S. Bank Account Reconciliation delivers prompt and accurate computer-generated reports on paid and outstanding checks. Our services reduce your clerical work, help reduce fraud and give you more time. Our services are designed to fit with your computerized accounting system and provide you flexible reporting options for a wide variety of accounting cycles. We provide your information via hard copy report, data transmission or online through SinglePoint Account Reconciliation.</p> <p>We offer partial ARP, partial positive pay, full ARP and full positive pay services. While this set of services is optional, we strongly recommend you take advantage of the positive pay service as a component of your overall ARP package. Positive pay is the best and most affordable protection against fraudulent check activity. If you choose not to use positive pay, you are responsible for and more susceptible to, fraudulent activity within your accounts.</p> <p>We provide two options to help reduce or virtually eliminate staff time for reconciliation:</p>

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U.S. Bank Partial Reconciliation

U.S. Bank Partial Reconciliation provides paid checks and missing items in numerical order. The Paid Only report provides detail including date paid, dollar amount and check number of each check. Flexible cutoff times allow you to customize the statement period. Below is a listing of reconciliation information availability following statement cutoff:

- **Bank statements**—Five business days through U. S. Mail. Two business days through SinglePoint.
- **Canceled checks**—10 business days (checks).
- **CD-ROM**—Five business days.
- **Reconciliation information**—Five business days through U. S. Mail. Due to automated balancing, 99% of reconciliation reports are available on SinglePoint by the second business day.
- **Paid check files**—Transmitted the day after the cutoff date. The file is available by 7 a.m. CT.

U.S. Bank Full Account Reconciliation

U.S. Bank Full Account Reconciliation provides a set of comprehensive reports listing all outstanding and paid checks, along with all other check activity. With full reconciliation, you simply forward us the register information on all checks issued, along with a list of deleted or cancelled items. Your issue information is compared to your account activity to produce the reports. Since we automatically adjust and correct mis-encoded items, this service virtually balances your checking account for you. Flexible cutoff times allow you to customize the statement period. Below is a listing of reconciliation information availability following statement cutoff:

- **Bank statements**—Eight business days through U. S. Mail. Two business days through SinglePoint.
- **Canceled checks**—10 business days (checks).
- **CD-ROM**—Five business days.
- **Reconciliation information**—Eight business days through U. S. Mail. Due to automated balancing, 99% of reconciliation reports are available on SinglePoint by the second business day. The transmitted file is available by 7 a.m. CT.

U.S. Bank offers the State automated stale-date processing through our full reconciliation and positive pay services. You define the length of time outstanding issues remain valid (e.g., 60, 90, 180 calendar days). A minimum of 30 calendar days is required. We monitor your outstanding issue file and automatically cancel any items that exceed your specified stale-date parameters. These items will no longer be presented.

Other reconciliation tools

U.S. Bank can provide the State positive pay services on full ARP and partial ARP accounts, as well as accounts not set up for reconciliation services. Controlled Disbursement accounts may be set up to on our same-day positive pay service. This allows you to correct and return items before they post to your account.

We also offer account reconciliation reporting through SinglePoint. You can select from a variety of report options, including reconciliation summary reports, reconciliation data files containing the detailed disbursement transactions, daily checks paid and outstanding check files.

SinglePoint ARP Rejected Items allows you to closely monitor your issue files and quickly correct rejected items by providing you the ability to review ARP rejected items daily. ARP rejected items include issues, cancels and stop payments that reject off the ARP system. Examples include duplicate items or items with a dollar amount mismatch.

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6.3.4	CONFIRMATION OF CHECKS ISSUED/CANCELLED FILES <p>Proposer shall describe how they confirm that checks issued/cancelled files transmitted to the bank have been received and processed.</p> <p>Include the method used to communicate the confirmations, how long after transmission shall the confirmation be sent, whether the confirmation shall be sent before or after the data has updated the system available to the tellers, and the information that shall be included within each confirmation.</p>
	<p>6.3.4 RESPOND HERE OR ATTACH AND CLEARLY LABEL AS "ATTACHMENT B - 6.3.4"</p> <p>With SinglePoint Issue Maintenance, files can be uploaded online in the standard comma-separated value (CSV) format, or you can create a customized delimited or fixed length format. You will receive a message that the file was accepted or rejected (<i>note: limit of 5,000 items per file upload</i>). Issue files at U.S. Bank, including the teller line, are updated immediately, from 6 a.m. to 10 p.m. CT each day.</p> <p>The State can send data transmissions of issue files from 7 a.m. to 10 p.m. CT. Files are processed every 20 minutes, Monday through Saturday. On Sunday the issue files are processed at 6 p.m. CT. It takes approximately 30 minutes to update information at the teller line with electronic data after the issue transmission file is received by U.S. Bank. Files received after the 10 p.m. cutoff will be processed at the next window at 7 a.m. the following morning, or on Sunday processing if the file is received over the weekend. There are no limits on the number of files per day or the time between files.</p> <p>When the State sends your issue files to us via data transmission, you will also need to be set up for our SinglePoint Issue Maintenance File Confirmation service. SinglePoint File Confirmation enables the State to view issue file confirmation information on SinglePoint. This option is available within the SinglePoint Issue Maintenance service. Features include:</p> <ul style="list-style-type: none"> ▪ Confirmations are available on Issue files sent via data transmission only. (Clients using SinglePoint Issue Maintenance File Upload receive an immediate confirmation when they send issue files through SinglePoint.) ▪ Data transmissions are updated hourly, at the top of the hour, from 7 a.m. to 10 p.m. CT Monday through Saturday. ▪ Confirmations are available within two hours of receipt of the file by the bank. <p>The State can choose to login to SinglePoint and view your File Confirmation Reports and history or you can receive detailed email notifications. The SinglePoint reports and email notifications include the same level of details. Benefit: The State does not have to log into SinglePoint to verify confirmation details; you can get this information through email.</p> <p>Sample of information in the email:</p> <p>Filename: X001.D150035I.Z123 Date: 10/11/20XX Time: 06:03 AM CDT File Number: 3 Total Records: 463</p>

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	<p>Total Issues: 463 Issues amount: \$16,120,433.58 Total Cancels: 0 Cancels amount: \$0.00 First Record: F1RS7 R3CORD D3741LZ 1RS7 R3CORD D3741LZ 1RS7 Last Record: L4S7 R3CORD D3741LZ</p>
	<p>You have the ability to send the email notification to up to 10 email addresses. This allows the State the ability to send the email file confirmation to internal and external third-party vendors. Additional email addresses can be set up by the customer on the System Administration "View Message Detail" page.</p> <p>When a file with no detail information is received, you will see "ALERT - No issues or cancels received" in the subject line of your email. The benefit is that the State will immediately know that the file was empty and that you need to take action.</p>
<p>6.3.5</p>	<p>STOP PAYMENTS</p> <p>Proposer shall describe its web-based stop payment system including how the system verifies that a check is outstanding before a stop payment order is accepted.</p> <p>On a daily basis, the State shall verify the paid status of approximately 2 – 3 dozen checks. Proposer shall describe the batch processing capabilities of the system, including the ability to upload an Excel worksheet or Comma Separated Variable (CSV) file containing a listing of checks to the system, and receive a response on whether each check has been paid.</p> <p>Proposer shall also list the latest time each day that a stop payment request can be made and when the stop payment shall be placed that same day.</p>
	<p>6.3.5 RESPOND HERE OR ATTACH AND CLEARLY LABEL AS "ATTACHMENT B - 6.3.5"</p> <p>U.S. Bank developed a customized stop payment report for the State. This daily report is available in SinglePoint Information Reporting under Special Reports. The report contains only select State accounts; each account has its own section, and there is a total dollar amount per account. The standard Stop Payments Daily Activity report in SinglePoint does not allow users to select a group of accounts, as in the State's custom report. The custom report also includes the total dollar amount of all the stops per account per day. Fields include:</p> <ul style="list-style-type: none"> ▪ Account number ▪ Date entered ▪ Stop payment amount ▪ Low serial ▪ High serial ▪ Remarks <p>SinglePoint Stop Payments</p> <p>SinglePoint Stop Payments enable the State to manage your financial position with powerful search and stop payment tools. SinglePoint Stop Payments provides three methods of initiating stop payments: after initiating a check inquiry; by directly entering a stop payment request; and by importing stop payment requests (via CSV file). Each method supports single, batch and range entry. By default, stop payments are placed for 12 months, but you can adjust the term to either six or 24 months. You can also revoke a stop payment online.</p>

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SECTION	SECTION 6.0 TECHNICAL REQUIREMENTS
	<p>With the State's use of U.S. Bank's Issue Maintenance service, an automatic cancel is placed on all stop payment items. This will prevent the need to extend the stop payment upon maturity.</p> <p>The State can define ranges up to 50 checks and process a maximum 2,500 check inquiries or stop payments in a single submission. You can also revoke stops and batches of stops at the same capacity and rate.</p> <p>You can search for stop payments initiated up to 45 calendar days in the past, with optional 60- or 90-day retention available. SinglePoint allows users to view stop payment history and generate detailed daily activity reports on initiated stop payments. A stops expiration page identifies which stop payments will expire within five days – even if those stops were placed on a system other than SinglePoint. Using this page, you can select any of the expiring or expired stop payments and place a new stop payment to avoid checks being paid. If you plan to stop a check and after inquiry you find that it has cleared, the check's image is available from a "View image" link on the Check Inquiry Results page. Check images are available by 7 a.m. local time the day after they are paid.</p> <p>Stop payments may be requested in SinglePoint – and are processed in real time – Monday through Saturday from 6 a.m. to 10 p.m. CT. After that time, if the user attempts to place or revoke a stop payment they will receive an error message. We cannot guarantee stop payment enforcement during the first 24 hours because the check may have been cashed by a teller.</p>
<p>6.3.6</p>	<p>FRAUD PROTECTION</p> <p>Proposer shall describe its ability to:</p> <ul style="list-style-type: none"> • Accept daily check issuance data (including payee name) from the State and to provide a system for the State to view images of presented items that do not match the issuance data (Positive Pay and Payee Positive Pay). • Reject attempts to cash checks that do not match the issued data at teller windows within their branch offices (Teller Positive Pay). • Eliminate the following items from the State's daily decision process, but display them in the exception reporting: Encoding errors; Missing check numbers; Missing account numbers; and Duplicate Image Replacement Documents (IRD's). • Block paper debits to the State accounts used for ACH payments. • Block ACH debits to State accounts. • Filter ACH debits against specific company codes. <p>Proposer shall describe any innovative or unique fraud-protection services available to state governments.</p>
<p>6.3.6</p>	<p>RESPOND HERE OR ATTACH AND CLEARLY LABEL AS "ATTACHMENT B - 6.3.6"</p> <p>U.S. Bank currently provides the State with positive pay services for the majority of the State's disbursement accounts. This service requires the State to send U.S. Bank an issue file each time checks are written. As checks are presented for payment, U.S. Bank compares the issue file to the items presented for payment for serial number and dollar amount. As an option, the matching criteria can be expanded to include the payee name. U.S. Bank pays all checks that match and provides an exception report, via SinglePoint, listing any unmatched items. We also have offered to add payee positive pay when you are ready to implement.</p>

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Positive pay

U.S. Bank Positive Pay helps detect check fraud by electronically matching checks that are presented for payment to the checks you have issued. SinglePoint Positive Pay provides the tools to review exceptions, view images, make payment decisions, request adjustments and access history online. We offer two types of exception review:

- With the previous day service, you can review exceptions for the previous day's checks after they have posted.
- For Controlled Disbursement accounts, the same-day service allows you to review exceptions for the current day's checks before they are posted. You can decide whether to return items and request adjustments to correct the checks before they are posted to your account. Same-day exceptions are available at 1 p.m. account processing time on the day of posting (based on the time zone of the Controlled Disbursement site), with decisions due back to U.S. Bank by 3 p.m. If you are unable to decision your same day exceptions on the day of posting, you can defer your decision until 3 p.m. account processing time on the day after posting. (The exception will be displayed in the Previous Day Positive Pay Exception list the next day.)

Each day, we update your exceptions list with mismatches between presented and issued checks, allowing the State to review positive pay exceptions on multiple accounts at the same time. Exception items include checks that have been converted to ACH items. You can decision each exception from the list and submit to U.S. Bank in a matter of seconds. Your online decisions can include adjustments to an item's dollar amount and/or check number and automatic creation of updated issue information. You can link directly from the exception list to the corresponding check image; view and manipulate the image; and then decision from the image viewer.

You can change the default decision for every account. Default changes must be made prior to the account deadline and are effective immediately. For the same-day service, you have the option to set your default to defer to previous day review (though this defeats the same-day accurate account posting benefit). A second level of security can be set up to require an approver for all decisions. Decision approval must take place prior to account deadlines. Robust audit reports allow you to view modification history and determine who decisioned and edited items. Up to 45 days of exception history can also be viewed to verify decisions and review images of exception items.

Payee positive pay

Payee positive pay is an optional feature for SinglePoint Positive Pay. The State can leverage our most advanced positive pay service, which provides the most complete fraud protection. This service expands our payee name verification to all items processed for your positive pay account, both at our teller line and in the back office. The payee positive pay service option is available only through SinglePoint.

U.S. Bank Payee Positive Pay identifies payee name mismatches. These exceptions will be presented to you daily in the SinglePoint Positive Pay Exceptions list for your review, along with all other positive pay exceptions. You can link directly from the exception list to the corresponding check image. You can view and manipulate the image and easily make your decision from the image viewer.

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SECTION	SECTION 6.0 TECHNICAL REQUIREMENTS
	<p>Requirements:</p> <ul style="list-style-type: none"> ▪ Add payee name information to your issue file. ▪ Verify your check stock meets U.S. Bank Payee Positive Pay Check Formatting Guidelines. ▪ Complete and return the U.S. Bank Payee Positive Pay Check Image Questionnaire. <p>Although the State tried using payee positive pay many years ago, we are recommending the State try the service again due to the significant enhancements of technology allowing for more accurate reading of payee information on the check. Additionally, in late 2016, we changed the payee software used to locate and read the payee name on the check image and match that information to the payee name on the client issue file from Hyland to Orbograph software, creating a much higher degree of accuracy.</p> <p>Teller positive pay</p> <p>U.S. Bank provides teller positive pay for the State. If the serial number and the dollar amount do not match the issue file, the teller will give the check back to the customer. For accounts that have a number of manual checks issued, such as the Lottery, the State can provide a phone number, which is displayed to the teller to use to obtain approval for unmatched items, if the payee comes to the branch before the issue file is updated. If the State provides the payee name on the issue file, the teller will also verify the correct name is on the check. This prevents the cashing of a stolen check when the payee has been altered.</p> <p>Teller payee positive pay is included with our standard positive pay service. Your payee name information will be verified prior to checks being cashed by U.S. Bank tellers, if you provide it in your issue file. The check amount, check number and payee name on checks presented for payment are matched to the data on your issue file. Any mismatches are not cashed, but returned to the presenter, reducing check fraud at the teller window. Issues and cancels are updated immediately to the ARP system. Manual input and file upload files will process immediately, taking approximately five minutes to update the teller line. Files are processed from 6 a.m. to 10 p.m. CT, Monday through Sunday.</p> <p>Requirements:</p> <ul style="list-style-type: none"> ▪ Add payee name information to your issue file. ▪ Verify that the payee name on the check exactly matches the payee name on the issue file. <p>Eliminate data from decision process but retain in reporting</p> <p>On a daily basis, we scrub (review and correct) the positive pay exceptions and resolve any items that were caused by bank encoding or processing errors, including misreads on the dollar amount and check number; missing check numbers; missing account numbers; and duplicate image replacement documents (IRDs). The exception items resolved by our personnel are moved to the SinglePoint Bank Corrected Exception report. This report is for information only – the State does not need to make payment decisions on these items. This process reduces the number of exceptions you would need to decision and only presents “true” exceptions that could be fraudulent. These items are included in the reporting as bank adjusted items.</p> <p>Block paper debits from accounts used for ACH payments</p> <p>U.S. Bank has placed check filters on selected State accounts, which prevent paper debits (checks) greater than a specified amount (i.e., zero) from posting. To prevent any paper checks from clearing the State’s account, the filter amount would be set to zero.</p>

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Block and filter ACH debits

U.S. Bank ACH Filter and Block enables the State to protect deposit accounts against unauthorized ACH debit and/or credit transactions.

Additionally, you can use SinglePoint ACH Positive Pay to add new authorizations to your accounts online. Authorizations are a set of rules you can establish to determine which incoming ACH credits and debits should be allowed to post to your accounts.

The ACH block service effectively blocks all ACH debit transactions, except generated settlement items. You can also configure the ACH block service to block all incoming credits.

In addition to ACH Blocks and Filters, U.S. Bank can also help protect the State's account from unauthorized debits initiated over the web or telephone with utilization of our Business e-Check Blocks. This service provides the State with the added option to accept or reject converted check items such as ARC, POP or RCK, as well as WEB/TEL transactions, from posting to your accounts.

The State works with your treasury management sales consultant to identify accounts and criteria for the ACH filter and block service or business eCheck block. The instructions are then added directly into our ACH system or the DDA system. SinglePoint ACH Positive Pay allows you to set up and maintain account authorizations online without bank intervention.

Additional fraud protection services

UPIC: U.S. Bank offers the UPIC® secure account identifier. UPIC is a unique account number that allows ACH credit transactions to post to a designated U.S. Bank account, while blocking ACH debits from your account. A UPIC looks and acts just like a regular bank account. It masks the State's account number allowing you to receive electronic credit payment without revealing sensitive bank information to your business associates. Using a UPIC, you can publish account information freely to encourage your trading partners to send electronic payments without the fear of fraud on your business DDA.

IP White Listing: SinglePoint offers an optional IP white listing security feature if you want to restrict user access to allow only specific IP addresses or IP address ranges.

ACH Positive Pay: ACH Positive Pay is an additional fraud prevention service available to protect the State's accounts from unauthorized ACH debits and permits review of authorized ACH payment amounts. It prevents ACH debit transactions from posting to your DDA account unless the transaction matches an authorization that has been established for that trading partner or the State accept the new transaction by the 7 p.m. CT decision deadline. ACH Positive Pay allows the State to maintain your own authorization information within SinglePoint, without having to contact the bank. You can opt to receive LaunchPoint or External Messaging notifications when you have new items to review.

Account Validation Service: The State can verify the standing and ownership of bank accounts via the Real-time Payment Chek® account and account owner response functionality offered through U.S. Bank's Account Validation Service offered in partnership with Early Warning Services. Early Warning's proprietary National Shared Database currently consists of 597 million checking and savings accounts, including:

- 514 million accounts from participating banks, which are updated nightly after each posting cycle.

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	<ul style="list-style-type: none"> 83 million accounts that are drawn on non-participating banks and are risk-scored through check and ACH transactions experienced by participants. <p>The U.S. Bank Account Validation Service can report real-time results of the match of United States-based bank account information provided via the State member's online account to the data retained by the Early Warning's National Shared Database once it has been queried. The solution will provide you with validation of multiple bank account holders when your query request contains this information. However, the solution will not provide information beyond that contained in your query.</p> <p>Our Account Validation solution through Early Warning Services is able to respond to 95% of all inquiries with 60% of those responses coming from the directly contributed data and 35% of the responses being delivered through scored account modeling. The match rate for the Account Owner Authentication service is approximately 50% and continues to grow as more financial institutions contribute account owner element data.</p>
6.3.7	PAID CHECK IMAGES <p>Proposer shall describe:</p> <ul style="list-style-type: none"> Which checks may be viewed immediately online verses recalled through an image archive retrieval process. The response time for images retrieved through the image archive retrieval process. The maximum age of checks whose images may be viewed online. The portable media that shall be used to provide paid check images to the State. The indexing software used to access the images, where it resides, and whether it provides the capability to search for a range of checks in a batch mode.
	<p>6.3.7 RESPOND HERE OR ATTACH AND CLEARLY LABEL AS "ATTACHMENT B - 6.3.7"</p> <p>Images can be viewed from multiple SinglePoint service areas, including Image Access, information reporting, positive pay, reverse positive pay and stop payments.</p> <p>SinglePoint's image-enhanced positive pay delivers real-time access to images of exception items over the internet. You can view, manipulate and print images of exception items and enter pay/no-pay decisions within the same exception list.</p> <p>Images are accessible from a number of different services within SinglePoint and are available for seven years from process date. A digital image of a check retrieved using U.S. Bank SinglePoint Image Access appears virtually immediately (within 10 seconds) on the user's browser in a separate window.</p> <p>The indexing software resides within our Image Access module on SinglePoint. The State can request a range to search on check number, dollar amount, and paid date.</p> <p>Image Archive is our CD-ROM-media based long-term storage and retrieval service for end-of-cycle images of paid checks (post-statement cutoff). Each CD-ROM holds 18 to 20 thousand images. To use, the State would install our Image Archive software on your PC. The software is delivered within your first CD-ROM of paid check images. Each subsequent CD-ROM you receive will also contain the viewing software. If there are any future upgrades to the software, it will arrive on the CD-ROM of check images and will load automatically. The</p>

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	<p>State imports each volume into a cumulative index (database) that you maintain on your PCs. As long as the State loads each volume, you generate a cumulative index that will allow you to search across multiple CD-ROMs.</p> <p>Our image products are indexed from standard fields on our CD-ROM and SinglePoint services.</p> <ul style="list-style-type: none"> ▪ Account number ▪ Posting date ▪ Check serial number ▪ Dollar amount ▪ Sequence number ▪ Routing transit number <p>SinglePoint Image File Delivery provides a regular transmission of check images and associated index information for in-house check image archiving. Weekly, monthly, bimonthly and customized schedule transmissions are available by 8 a.m. CT the third business day after the capture cycle ends. Single use transmissions are available within 48 hours from 6 p.m. CT of the submission date. Recreated transmissions are available within two hours from submission time depending on volume.</p>
<p>6.3.8</p>	<p>POSITIVE PAY DECISIONING</p> <p>Proposer shall describe when the Positive Pay decision items shall be available to the State for viewing online and the latest time that it has to enter its decisions each business day.</p>
<p>6.3.8</p>	<p>RESPOND HERE OR ATTACH AND CLEARLY LABEL AS "ATTACHMENT B - 6.3.8"</p> <p>Standard positive pay exception items are presented to the State daily after the items have posted to the account. The State will have from 9 a.m. to 3 p.m. local processing time to decision exception items. After 3 p.m., the default decision applies. Exception items decisioned for return are processed at noon and 3 p.m. local processing time. Returns processed at noon and 3 p.m. cannot have the decision changed. Returns are sent automatically to the return department for processing.</p> <p>Same-day exceptions are available at 1 p.m. account processing time on the day of posting (based on the time zone of the Controlled Disbursement site), with decisions due back to U.S. Bank by 3 p.m. These items are being presented before posting to your account. If you are unable to decision your same day exceptions on the day of posting, you can defer your decision until 3 p.m. account processing time on the day after posting. (The exception will be displayed in the Previous Day Positive Pay Exception List the next day.)</p> <p>The benefit of responding to your items in the same-day window is that the checks as modified/corrected will show on your bank statement, images and account reconciliation accurately, as opposed to having to post the item incorrectly and then make the subsequent adjustments next day.</p>
<p>6.3.9</p>	<p>NIGHTLY TRANSMISSION OF CHECKS ISSUED AND CANCELLED FILE</p> <p>The State shall transmit a checks issued/cancelled file to the Contractor once the nightly processing for its enterprise accounting system has completed. This file is normally sent by 10 pm. On infrequent occasions, the nightly processing takes longer, and the State shall not be able to transmit the file until as late as 3 am.</p>

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	<p>Proposer shall describe its ability to accept and process a nightly check issued and cancelled file transmitted by the State between 10:00 pm and 3:00 am Monday through Saturday (Sunday if Saturday is the last day of the month or if alternate scheduling is required for holidays).</p> <p>Proposer shall include the latest time that they can receive the file and have the data available at the teller stations by bank opening the next business morning.</p>
	<p>6.3.9 RESPOND HERE OR ATTACH AND CLEARLY LABEL AS "ATTACHMENT B - 6.3.9"</p> <p>Check issue information can be sent via data transmission or via the internet using SinglePoint Issue Maintenance File Upload. Manual issues and cancels can be keyed into SinglePoint Issue Maintenance.</p> <p>The State can send data transmissions of issue files from 7 a.m. to 10 p.m. CT. Files are processed every 20 minutes, Monday through Saturday. On Sunday, the issue files are processed at 6 p.m. CT. It takes approximately 30 minutes to update information at the teller line with electronic data after the issue transmission file is received by U.S. Bank. Files received after the 10 p.m. cutoff will be processed at the next window at 7 a.m. the following morning.</p> <p>Through SinglePoint Issue Maintenance, check issues can be added to the issue file from 6 a.m. to 10 p.m. CT, Monday through Saturday, and the file is processed immediately, taking about five minutes to update the teller line. Files received after the cutoff will be processed at the next window at 6 a.m. the following morning.</p> <p>Issues and cancels are updated immediately to the ARP system. Manual Input and File Upload files will process immediately, taking approximately five minutes to update the teller line. Files are processed from 6 a.m. to 10 p.m., CT Monday through Sunday.</p> <p>The State can receive a direct transmission of paid images and associated index information on a daily, weekly, monthly or ad-hoc basis using standard internet-based file transfer protocol (FTP) methods for importing into your image archive. We can also provide a transmission file of historical images that posted up to seven years before the request date. (Maximum of one month per file request).</p>
<p>6.3.10</p>	<p>FOREIGN EXCHANGE SERVICES</p> <p>Proposer shall describe its ability to provide immediate ledger credit for the following items delivered for deposit to the Proposer's primary depository location using a deposit ticket:</p> <ul style="list-style-type: none"> • Checks drawn on a Canadian bank in either Canadian Dollars or U.S. Dollars. • Checks drawn on a European bank whose currency is now the Euro that are issued in the Euro. • Checks drawn on a bank located in one of the countries listed below if issued in the currency listed: <p>*REFERENCE TABLE 6.3.10 at the end of this document.</p> <ul style="list-style-type: none"> • Checks issued in U.S. Dollars drawn on a foreign bank's U.S. correspondent bank should be considered domestic items. • Proposer shall describe its capability to produce drafts in foreign currency upon request. Include the standard timing for completing these requests.

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	<ul style="list-style-type: none"> Proposer shall describe its capability for wiring money in foreign currencies including the daily cut-off time for submission by the State. Proposer shall describe its ability to establish bank accounts in foreign countries. 																					
6.3.10	<p>RESPOND HERE OR ATTACH AND CLEARLY LABEL AS "ATTACHMENT B - 6.3.10"</p> <p>Canadian checks should be deposited at face value on a separate deposit slip. The rate of exchange is calculated, and an adjustment is processed to the State's account. You must prepare separate deposit slips for foreign currency and checks. Other foreign checks require special handling.</p> <p>Checks sent directly to our International Remittances department in Oshkosh, Wisconsin will receive immediate ledger credit for their foreign items that are processed on a cash letter basis. Checks drawn in 10 currencies (Australian dollar, U.S. dollar, Canadian dollar, Swiss franc, Euro, Hong Kong dollar, Japanese yen, Norwegian krone, New Zealand dollar, Swedish krona and Singapore dollar), as well as U.S. dollar checks drawn on Canadian banks, can be deposited to your account for immediate credit basis, subject to the risk of return. All other currencies will be processed on a collection basis; your account will be credited on the day U.S. Bank receives final payment from the foreign bank.</p> <ul style="list-style-type: none"> Checks drawn on a Canadian bank in either Canadian dollars or U.S. dollars—Yes, cash letter. Checks drawn on a European bank whose currency is now the Euro that are issued in the Euro—Yes, cash letter. Checks drawn on a bank located in one of the countries listed below if issued in the currency listed: International Remittance—See above; we handle 10 currencies on a cash letter basis where immediate credit is given, subject to the risk of return. <p>Checks issued in U.S. Dollars drawn on a foreign bank's U.S. correspondent bank</p> <p>Checks drawn on banks outside of the U.S. are considered foreign items. U.S. dollar items drawn outside of the U.S. and Canada will typically be handled on a cash letter basis; U.S. dollar items on any other country will be processed on a collection basis. When processed on a collection basis, your account will be credited on the day U.S. Bank receives final payment from the foreign bank.</p> <p>Capability to produce drafts in foreign currency</p> <p>Requests may be made via email or fax in 19 currencies:</p> <table border="0"> <tbody> <tr> <td>▪ Australian dollar</td> <td>▪ Canadian dollar</td> <td>▪ Swiss franc</td> </tr> <tr> <td>▪ Czech koruna</td> <td>▪ Euro</td> <td>▪ British pound sterling</td> </tr> <tr> <td>▪ Hong Kong dollar</td> <td>▪ Hungarian forint</td> <td>▪ Israeli Shekel</td> </tr> <tr> <td>▪ Japanese yen</td> <td>▪ Mexican peso</td> <td>▪ Norwegian krone</td> </tr> <tr> <td>▪ New Zealand dollar</td> <td>▪ Polish zloty</td> <td>▪ Saudi riyal</td> </tr> <tr> <td>▪ Swedish krona</td> <td>▪ Singapore dollar</td> <td>▪ Thailand baht</td> </tr> <tr> <td>▪ South African rand</td> <td></td> <td></td> </tr> </tbody> </table> <p>The foreign draft will be issued same day if the request is received by 2 p.m. CT.</p> <p>Wiring money in foreign currencies</p> <p>International wire transfers are sent on the day we are instructed to send the wire transfer. The value date defines the date the beneficiary should receive the funds within their account; however, U.S. Bank does not</p>	▪ Australian dollar	▪ Canadian dollar	▪ Swiss franc	▪ Czech koruna	▪ Euro	▪ British pound sterling	▪ Hong Kong dollar	▪ Hungarian forint	▪ Israeli Shekel	▪ Japanese yen	▪ Mexican peso	▪ Norwegian krone	▪ New Zealand dollar	▪ Polish zloty	▪ Saudi riyal	▪ Swedish krona	▪ Singapore dollar	▪ Thailand baht	▪ South African rand		
▪ Australian dollar	▪ Canadian dollar	▪ Swiss franc																				
▪ Czech koruna	▪ Euro	▪ British pound sterling																				
▪ Hong Kong dollar	▪ Hungarian forint	▪ Israeli Shekel																				
▪ Japanese yen	▪ Mexican peso	▪ Norwegian krone																				
▪ New Zealand dollar	▪ Polish zloty	▪ Saudi riyal																				
▪ Swedish krona	▪ Singapore dollar	▪ Thailand baht																				
▪ South African rand																						

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	<p>have control over an international bank and the process they use to complete the wire. Therefore, regardless of the value date on the international wire, we can only commit to submit the wire on the date requested.</p> <ul style="list-style-type: none"> ▪ The lead time for foreign currency wires is based on the currency. The majority of currencies require a two-day lead time with the exception of Canadian dollars (CAD) and Mexican pesos (MXN), which have a one-day lead time. ▪ The cutoff times for same-day outgoing international wire transfers is 5 p.m. CT for U.S. dollar and 4 p.m. CT for foreign currency wire transfers. ▪ The cutoff times for future-dated outgoing international wire transfers are 6 p.m. CT for U.S. dollar and 4 p.m. CT for foreign currency wire transfers. ▪ Incoming wire transfers are credited on the day and at the time they are received, up to 6 p.m. CT for U.S. dollar and 4 p.m. CT for foreign currency wire transfers. <p>If you use SinglePoint, you may view incoming wire transfer credits immediately upon receipt by our Wire Transfer department on the wire transfer activity page.</p> <p>Establishing bank accounts in foreign countries</p> <p>U.S. Bank has several options for establishing foreign bank accounts. Our first offering, Foreign Currency Linked Accounts (FCLA) provides integrated solutions in Canada, the United Kingdom and Europe through our partnerships with Royal Bank of Canada, Bank of America and Standard Chartered Bank. Our FCLAs give customers access to local, low-value (ACH-type) payment systems within each region without the need to establish a direct relationship with each bank. U.S. Bank acts as your central point of contact for account opening and ongoing management of these bank relationships. We provide you a dedicated international customer support team for day-to-day technical and business support.</p> <p>When there is a need for an in-country account, U.S. Bank provides international solutions through our partner banks in several countries. We are a member of the International Banking One Solution (IBOS) network of banks, allowing us to refer our customers to strong local banks within Europe and the United Kingdom. With our partner bank approach, the account would be owned and managed by the account-holding bank. U.S. Bank would act as a liaison for establishing the account if desired. We can integrate your direct foreign bank account(s) with our global platform for daily transaction and detail reporting, as well as payment initiation.</p> <p>In the absence of local, in-country accounts, U.S. Bank also offers foreign currency accounts (FCAs) in 22 currencies on our U.S. platform. FCAs can be a valuable tool if you have payables and receivables in the same currency. FCAs can also minimize foreign exchange risk by eliminating the need for conversion or reducing the number of foreign exchange transactions. Our FCAs have full access to U.S. Bank treasury management services.</p>
6.3.11	<p>IMAGES OF CHECKS DEPOSITED AND CHECKS RETURNED</p> <p>Proposer shall describe how many business days after the deposit it shall take before the deposited check images shall be available for online viewing and how long the images shall be available online.</p> <p>Proposer shall also describe the ability to provide online images of returned checks, including how many business days after the return it shall take before the image is available for online viewing, and how long the images shall be available online.</p>

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6.3.11	<p>RESPOND HERE OR ATTACH AND CLEARLY LABEL AS "ATTACHMENT B - 6.3.11"</p> <p>Images are accessible from a number of different services within SinglePoint and are available:</p> <ul style="list-style-type: none"> On the business day after the date of deposit. On the business day after the return check is received by U.S. Bank. For seven years from process date.
6.3.12	<p>RETURNED CHECK PROCESSING</p> <p>Proposer shall describe their ability to forward checks under \$1,000 for a second collection.</p> <p>Proposer shall describe their ability to segregate returned items based on the deposit account, and to segregate returned items for different Agencies within the same deposit account based on the endorsement.</p> <p>Proposer shall describe the returned check report(s) that shall be provided to the State.</p> <p>Proposer shall describe any alternative/innovative approaches for managing returned checks.</p>
6.3.12	<p>RESPOND HERE OR ATTACH AND CLEARLY LABEL AS "ATTACHMENT B - 6.3.12"</p> <p>Special instructions can be placed on our returned item processing system, which allows for returned items to be automatically redeposited one time, which is the maximum. Redeposited items are not reflected on your DDA or returned item advices.</p> <p>Location processing is available as long as the location is included within your endorsement and the deposit ticket.</p> <p>When returned items are forwarded to you, the returned items are attached to an advice. A maximum of eight returned items can be attached to a single advice. For reconciliation purposes, each advice matches to a single debit on your bank statement.</p> <p>Our processing of returned items may result in you receiving multiple advices and debits on a given day. Multiple advices can be the result of many factors including segregation by store number, reject processing (bad MICR, mutilated item) and multiple cycles. Special instructions are available to allow a consolidated debit for multiple advices by location or by account. However, because returned items are processed at two different locations, a daily advice may be created by each return location.</p> <p>As an alternative approach, if the State implements Focal Point Plus, returned items are automatically labeled with your assigned number of the location and store that made the original deposit, regardless of what was in the MICR line of the original deposit ticket. Debits are automatically made to the appropriate shadow account.</p>
6.4	<p>ELECTRONIC FUNDS TRANSFER</p>
6.4.1	<p>AUTOMATED CLEARING HOUSE</p> <p>Proposer shall provide the following information in relation to ACH services:</p> <ul style="list-style-type: none"> Describe the cut-off time for customer initiation of ACH transactions so that settlement occurs by 8:00 a.m. the next business day.

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	<ul style="list-style-type: none"> Describe whether the Proposer can automatically redeposit items returned for nonsufficient funds. Describe the ACH return process, including when funds are posted to the customer's account. Describe any ability to provide ACH returns to the State in an electronic file. Describe the Proposer's online ACH services including available reports. Describe whether the customer can build a database of repetitive transactions. Describe security procedures that are in place to minimize the risk of unauthorized transactions. Describe whether the Proposer can automatically direct returns to an alternate account. Describe whether the Proposer provides the ability for the State to enter IAT transactions online. Describe how the Proposer shall confirm that ACH Files transmitted by the State to the Proposer have been received and processed. Include the method used to communicate the confirmations, when the confirmation shall be sent, and the information that shall be included within each confirmation. Describe the methods used to delete a specific transaction or a file prior to releasing to the ACH operator. Describe how the State would reverse a transaction or file that has been released to the ACH operator. Describe any unique, innovative services.
<p>6.4.1 RESPOND HERE OR ATTACH AND CLEARLY LABEL AS "ATTACHMENT B - 6.4.1"</p> <p>U.S. Bank has established the following special handling processes for the State:</p> <ul style="list-style-type: none"> ACH research provides consolidated handling of letter of indemnity (LOI) and ACH return processing, including handling of LOIs for international ACH transactions and both corporate and non-corporate ACH returns. ACH production supports special instructions with various State ACH files, including specific timing for file confirmations and calling the State if file and file confirmation criteria are not met. ACH production also supports a new special handling process for ACH adjustments with communication on status of adjustments. <p>Cutoffs</p> <p>The table on the next page lists U.S. Bank cutoff times in Central Time.</p>	

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State Input Method	Standard ACH Deadlines	Same Day ACH Deadlines – Transit Items	Same Day Transfer Deadlines – On-Us items – U.S. Bank accounts only
SinglePoint ACH Origination (Web)	9 p.m.	11:15 a.m.	3 p.m. for afternoon posting 9 p.m. for end-of-day posting
ACH Direct File Transmission – NACHA Format	10:30 p.m.	Noon	3 p.m. for afternoon posting 10:30 p.m. for end-of-day posting
ACH via Data Translation Services	4 p.m.	10:15 a.m.	Not applicable
Consolidated Payables	4 p.m.	10:15 a.m.	Not applicable
ACH Adjustment Requests	7 p.m.	Noon	3 p.m. and 7 p.m.
ACH Positive Pay Exception Decisions	7 p.m.	7 p.m.	7 p.m.

Redeposits

The ACH redeposit service allows the State to establish standing instructions based on days or dates (also known as lags) for U.S. Bank to automatically redeposit and represent an ACH transaction returned for nonsufficient funds (NSF) or uncollected funds (UCF). In accordance with National Automated Clearing House Association (NACHA) rules, an item can be redeposited no more than two times following the return of the original entry.

ACH redeposit allows several options for redepositing items, described below:

- **Step one**—You select how many times you want to try to collect on the item. The State can establish one or two redeposit attempts per item.
- **Step two**—You select best redeposit option for your collection environment.
 - **Lag days**—Between one and nine calendar days.
 - **Date**—Choose specific dates (if the date falls on the weekend, the item will be redeposited on the next business day).
 - **Days**—Identify day(s) of the week (Monday through Friday).
 - You can also set minimum and/or maximum dollar amount parameters to help determine which transactions will be redeposited.
- **Step three**—You select best option for settling reconciliation items.
 - **Settlement account**—Reconcile using your primary settlement account.
 - **Exception account**—Reconcile using the account used for returns.
 - **Redistribution account**—Reconcile using the account used only for settling the redeposited items:
 - You are charged for the returned item(s), the redeposited items and for reporting. You are charged back for settlement of the item each time the item is returned and redeposited.
 - A report of all redeposited transactions is available through SinglePoint’s Special Reports menu or by fax.
- **Step four**—You can also select a minimum and/or maximum amount. This will allow you to defer certain transactions to alternative collection methods. This setting is optional.

ACH return process

We match ACH return items to a combination of the following on the control file:

- Trace number

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	<ul style="list-style-type: none">▪ Receiving financial institution routing and transit number▪ Credit versus debit transaction code▪ Dollar amount▪ Account number <p>If one of these fields does not match, the returned item becomes an unresolved return.</p> <ul style="list-style-type: none">▪ U.S. Bank ACH reviews each unresolved return, and if the returned item is still unresolved, may then settle the amount to the State's settlement account.▪ The exception does not appear in your information reporting since they are handled manually due to the original item no longer existing within the ACH system.▪ We manually fax all unresolved return reports to you. The volume of unresolved returns is very low. <p>ACH return item processing is completed at end of day, at which time funds are posted to the account. ACH return reports are available the next business day.</p> <p>There are three options for viewing previous day settled ACH returns online:</p> <ul style="list-style-type: none">▪ ACH Settlement report▪ ACH Return and Notification of Change (NOC) report via special reports▪ ACH Return and NOC report via standard reporting (includes advanced filter, sort and export options) <p>Each of these reports is available from SinglePoint's Special Reports menu. ACH returns can also be reported back to the State via fax or transmission. The ACH Return transmission reports previous day settled returns or current day returns that will settle at end of day and is available by 9 a.m. CT.</p> <p>Additional return and NOC items are sent from other financial institutions with same day ACH items. These items appear on the ACH Return reports the following business day. If the State opts to receive your return and NOC information in a NACHA formatted file via direct file transmission, you may opt to add another return settlement later in the day and receive those additional items in another transmission file.</p> <p>ACH return file</p> <p>U.S. Bank can provide the State a direct transmission file of ACH returns information. Data is standardly available by 10 a.m. CT or 9 a.m. exception (or out of every ACH processing window) and is provided in a NACHA formatted file, not in report format. On days when there is no data to send to the State, the file transmitted will contain a NACHA format 1 and 9 record for the empty file. This is the default for a nil or empty file report. Other options for the State include the ability to receive a file stating "No data to send" or you can choose to not receive a file on the days when there are no returns or NOCs to report.</p> <p>ACH services and reports</p> <p>As one of the top-five largest originators and receivers of ACH transactions in the United States, U.S. Bank offers the State a variety of ACH services that allows you to eliminate paper checks by using electronic payments.</p> <ul style="list-style-type: none">▪ ACH Direct File Transmission—The State or your third-party provider transmits the disbursement or collection transaction information in a NACHA formatted data file, electronic data interchange (EDI) format or custom format to U.S. Bank through a variety of methods. We process the transactions, and funds are debited from or credited to the organization's account on the settlement date. ACH credits or

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	<p>debits can be made to personal and/or business accounts. The direct transmission input deadline for same business-day processing is 10:30 p.m. CT. Future-dated ACH transactions may be submitted up to 30 calendar days in advance of the settlement date. The file confirmation service can be used as a complement to our file submission process.</p> <ul style="list-style-type: none"> ▪ SinglePoint ACH—Enables the State to originate ACH transactions online through a web browser. SinglePoint is a full-service ACH application that creates, stores and originates ACH transactions from any location at any time. Unique features include: <ul style="list-style-type: none"> • A robust import option supporting NACHA, CSV and fixed field file formats. • An export function that sends ACH data from SinglePoint to other accounting applications. • A function that automatically updates transactions with detail provided in NOCs. <p>Among the wide variety of optional output reports available to the State as a U.S. Bank ACH originating client is the ACH Settlement report or Customer Activity report, which can be accessed the next business day via SinglePoint. U.S. Bank provides ACH reports, including ACH Summary and ACH Detail reports, via SinglePoint, direct transmission and fax. ACH Return and NOC reporting for both current and prior day is also available.</p> <p>In addition to providing transaction detail and summary information through its information reporting service, SinglePoint also provides the following ACH special reports:</p> <ul style="list-style-type: none"> ▪ ACH Return and NOC – standard or special reports ▪ ACH Received Item ▪ ACH Addenda Reporting (BAI) ▪ ACH Redeposit ▪ ACH Settlement ▪ ACH Filter Rejected Item ▪ ACH Filter Authorization ▪ ACH Transaction Capture ▪ EDI Remittance ▪ Same Day ACH Status <p>Current day ACH detail information is updated on SinglePoint at 7 a.m., 10 a.m., 2 p.m. and 5 p.m. CT. SinglePoint's Previous Day and Current Day ACH Summary and Detail reports can be exported in BAI and CSV formats for import into other systems. ACH returns can also be reported back to the State via fax or transmission. The ACH Return Transmission reports previous day settled returns or current day returns that will settle at end of day and is available by 9 a.m. CT.</p> <p>U.S. Bank ACH Remittance Reporting allows the State to view incoming ACH activity posting to your DDA. We offer several report formats that detail incoming ACH activity and addenda information posting to your account in the reporting method of your choice. Remittance information can be customized and reported using specified criteria via SEC code, transaction code, account number, routing number or unique account prefix(s), seamlessly integrating into your accounts receivables system. Incoming ACH items can settle either as a lump-sum or an individual settlement to help make reconciliation easier.</p> <p>U.S. Bank ACH Data Capture provides customized transaction detail reporting on ACH originated or received items. Data capture reporting makes it easy to determine which ACH transactions should be designated to</p>

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	<p>specific departments within your organization. Your report can detail ACH originated or received items, along with any additional remittance (addenda) information posting to your account. The State can designate transactions by SEC code, transaction code, account number, routing number or by using unique account prefix(s) for reporting to the designated endpoint. Received items can settle in a lump sum or as individual settlement items based on your criteria. U.S. Bank ACH Data Capture reports are available through SinglePoint or via direct file transmission to meet your unique reporting and transmission needs and/or timeframes. The flexibility of the file formats we deliver allows your systems to more easily integrate ACH data into your current processes, enabling greater levels of automation. Our data translation feature supports industry standards such as ANSI X12 and proprietary formats.</p> <p>Repetitive transactions</p> <p>The State can create and maintain templates of repetitive transactions with SinglePoint ACH Origination. The transactions are stored on SinglePoint's secure servers and are available for you to modify at any time. You can set up templates within minutes without intervention from our implementation group.</p> <p>Security</p> <p>The State defines and sets access and security for SinglePoint at account, function and user levels. SinglePoint's robust entitlements and system administration functionality allow you to control user access using the principle of least privilege. Dollar amount limits can be set at the company and individual user levels for credit or debit batch initiation and approval. Additional security controls allow you to designate templates as confidential to restrict access to certain users and to limit which transaction fields users can update, ensuring that transaction data is seen, modified and used for initiation only as needed.</p> <p>System administrators at your site may change user and account security levels using SinglePoint System Administration. By default, modifications by system administrators are subject to dual approval. Alternatively, you may also request that implementation representatives complete desired security changes</p> <p>SinglePoint employs 128-bit encryption, SSLv3 with TLS 1.2, individual customer IDs and passwords. Additionally, tokens are required to access payment modules within SinglePoint, including ACH Origination.</p> <p>Direct returns to an alternate account</p> <p>Standard processing is to direct returns back to the account of origination. However, exception processing instructions allow the State to direct ACH returns to an alternate account of your choice. We can set up at the CO ID level the account for settlement, the account for returns and the account to bill separately at the choice of the State.</p> <p>International ACH transactions (IAT)</p> <p>Our international ACH service enables the State to originate corporate or consumer-based ACH transactions to Canada, Mexico and 22 European countries. This service enables you to originate in U.S. dollars or foreign currencies and engages our network of correspondents to credit or debit (only available in Canada) a beneficiary in a destination country. International ACH transactions initiated through SinglePoint offer the added benefit of real time exchange rates and U.S. dollar-equivalent information.</p> <p>Confirmations</p> <p>Clients originating files via ACH direct transmission or through another method (third-party originator) receive a notice from our ACH Services group confirming the file was received and will be processed. The</p>

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	<p>confirmation also allows the originator to match the dollar amounts reported by U.S. Bank to the totals for the files they sent. This confirmation notice can be provided via secured email, flat file by direct transmission or fax. The notice confirms we have received your ACH file for processing. An organization may be set up with an unlimited number of email addresses or fax numbers to receive the file confirmation notice. They will incur a charge for each fax, email and file confirmation sent.</p> <p>In addition to the File Confirmation report, clients may opt to choose to implement control total entry. If control totals are implemented, ACH will require the client to submit the total dollar amount of the file(s) submitted for processing, ACH will only process the file(s) if the control total entry matches the amount submitted for processing. You can choose to enter the control totals using our SinglePoint platform or via IVR.</p> <p>The confirmation is available within 30 minutes, but no longer than one hour, after submission of the file. The file confirmation includes a message that the file was received for processing, or it reports there was an error and to contact ACH Production Services. If you have not received your confirmation within one hour you should contact ACH Production Services for further assistance.</p> <p>Clients can opt to receive an ANSI X12 formatted file confirmation, such as an 824, if desired.</p> <p>Deleting a transaction or file and reversing transactions</p> <p>The State has several options for requesting an adjustment to your file, batch or items. You can submit adjustment requests to our ACH operations area through the SinglePoint ACH Adjustment service or by emailing a request form to our ACH operations group. We recommend using SinglePoint ACH Adjustments, which allows specific users to be entitled to the service, and access information on requests that have been submitted. Under the ACH rules, ACH reversals must be completed within five banking days of the settlement date of the original transaction. After five days, the letter of indemnity service option can be used to request that the other bank to return the transaction. However, the other bank is under no obligation to do so.</p> <p>A file, batch or item previously transmitted to the ACH operator may be reversed up to five days after settlement date for errors specified under the NACHA rules and within the time frames specified by the rules.</p> <ul style="list-style-type: none"> ▪ If the item, file or batch is still in the ACH warehouse and has not been released for processing, U.S. Bank processes the adjustment as requested. ▪ If the item, file or batch has already been processed, U.S. Bank attempts the adjustment or notifies you that the adjustment may not be completed as requested. ▪ If an item is past the five-banking day timeline for reversals, our ACH Customer Service department issues a letter of indemnity to the receiving bank to recall the funds. <p><i>Note: Same day effective dated transactions destined for other banks are submitted to the ACH network operator midday so the timeframe to delete transactions is very limited. Reversals of same day ACH payments are allowed.</i></p> <p>Unique, innovative services</p> <p>Below are some key services and attributes that help differentiate our ACH products and services from other financial institutions:</p> <ul style="list-style-type: none"> ▪ Our international ACH service enables clients to originate corporate or consumer-based ACH transactions to Canada, Mexico and 22 European countries. With international ACH, clients can originate in U.S. dollars

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	<p>or foreign currencies and engage our network of correspondents to credit or debit a beneficiary in a destination country. International ACH transactions initiated through SinglePoint offer the added benefit of real-time exchange rates and U.S. dollar-equivalent information.</p> <ul style="list-style-type: none"> ▪ We offer Same Day ACH to our clients on an opt in basis, with additional configuration options to meet individual client needs. You can choose to originate Same Day ACH transactions when you desire, and can choose between credit and debit origination or both. You can also designate specific direct file transmission Company IDs for Same Day ACH origination and designate a minimum and maximum dollar amount per transaction up to \$25,000. Finally, we provide a Same Day ACH Status report to clients who originate Same Day ACH transactions free of charge. Our approach to Same Day ACH demonstrates our ability to deliver key functionality in a customer focused manner. ▪ Our ACH processing is hosted in a Tier 4 certified data center, with different geographic operational locations to deliver operational excellence in security and processing redundancy. ▪ Fraud behavior monitoring is used for various payment types, including ACH. This provides additional value by monitoring for fraudulent activity during real-time transaction processing. ▪ We are an early participant in Real Time Payments through The Clearing House. As this new payment option evolves, our active leadership in payments will allow clients to evaluate and leverage these emerging new payment types. ▪ We have a reputation for being able to create custom solutions to address key client needs. For example, we collaborated with one of our clients to create a customized netting solution that serves the needs of their industry and has allowed them to differentiate themselves from their main competitor. ▪ We provide a high level of hands-on service for our ACH clients. We engage our ACH analyst and production team to help answer client inquiries or collaborate to assist as needed. It is common for one of our key production staff or analysts to be directly engaged with a client when needed. <p>ACH fraud protection tools</p> <ul style="list-style-type: none"> ▪ U.S. Bank UPIC secure account identifier is a unique account number that allows ACH credit transactions to post to a designated U.S. Bank account, while blocking ACH debits from your account. A UPIC looks and acts just like a regular bank account. It masks the account number, allowing organizations to receive electronic credit payment without revealing sensitive bank information to their business associates. Using a UPIC, your organization can publish account information freely to encourage your trading partners to send electronic payments without the fear of fraud on your business DDA. ▪ ACH positive pay gives you full control over which transactions post to your account. Since you access and manage ACH positive pay through SinglePoint, you have the power to add and modify authorizations as quickly and as often as needed. To assist you in locating potentially fraudulent items, any exception items not meeting your authorization rules are reported to you. Receive notifications that you have exceptions to review and decision by enabling LaunchPoint or External Messaging notifications. Add another layer of security to your decisioning via ACH positive pay dual authorization, which requires review and approval of decisions before they are communicated to U.S. Bank. ▪ ACH filter and block enables the State to authorize specific ACH debits and/or credits or prevent ACH transactions from posting to your U.S. Bank account. ▪ Business eCheck block enables the State to block converted check payment types, such as ARC, POP and RCK, in addition to blocking WEB and TEL payment types. We can also block Visa ECS items.

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	<p>Other ACH services</p> <ul style="list-style-type: none"> ACH data capture reporting for organizations with customized transactional detail reporting on incoming (received) ACH transactions are captured based on client-defined criteria, and then reported through SinglePoint or directly through data transmission. ACH data capture also can report originated items back to you. ACH adjustment allows you to request an amendment to an ACH item, batch or file previously submitted to U.S. Bank for processing. Requests may be delivered to U.S. Bank online using the SinglePoint ACH Adjustment service or via faxed form. ACH redeposit enables you to establish standing instructions for recollection of NSF or uncollected funds based on defined days of the week or dates of the month. ACH additional services enable you to view warehoused ACH information – including up-to-the minute status information and details of all originated and received ACH files, batches, transactions and remittance addenda – create and manage direct transmission file activity schedules and submit file confirmations for submitted ACH transmission files. This is offered through SinglePoint. Automated dishonors of received returns allow the ACH system to automatically refuse to accept (dishonor) ACH return items that have been returned to U.S. Bank outside of the normal return timeframe as defined by NACHA rules.
<p>6.4.2</p>	<p>WIRE TRANSFERS</p> <p>Proposer shall provide the following information in relation to wire transfer services:</p> <ul style="list-style-type: none"> Describe the cut-off times for customer initiation of wire transfers to ensure same-day execution. Describe how wire transfers can be customer-initiated from a remote site. Describe how the Proposer shall accommodate a repetitive wire set-up function. Describe how the State can add, delete, modify repeat codes and templates for wire transfers. Describe how the Proposer shall accommodate a batch wire transmission. Describe the procedures and time frames for repairing incoming and outgoing wires. Describe any unique, innovative services.
	<p>6.4.2 RESPOND HERE OR ATTACH AND CLEARLY LABEL AS “ATTACHMENT B - 6.4.2”</p> <p>Cutoff times</p> <p>The table on the next page lists our opening hours and cutoffs in Central Time for initiating wire transfers to ensure same-day execution. Cutoff times can vary based on the type of wire transfer. The end time is the cutoff time for clients to ensure processing by the specified send date.</p>

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Wire Type Initiated	Outgoing Wires					Incoming Wires
	Voice & Phone	Direct Wire	Batch Wire	SinglePoint	SWIFT	
Domestic Same-Day						
Internal / Book	6 p.m.	6 p.m.	4 p.m.	6 p.m.	5 p.m.	6 p.m.
Drawdown	4:30 p.m.	4:55 p.m.	4 p.m.	4:30 p.m.	N/A	5 p.m.
Fedwire	4:30 p.m.	4:55 p.m.	4 p.m.	4:30 p.m.	4:55 p.m.	5 p.m.
Federal Tax Payment	2:30 p.m.	2:30 p.m.	N/A	2:30 p.m.	N/A	N/A
Domestic Future-Day						
Book	6:30 p.m.	N/A	4 p.m.	No deadline	No deadline	N/A
Drawdown	6:30 p.m.	N/A	4 p.m.	No deadline	N/A	N/A
Fedwire	6:30 p.m.	N/A	4 p.m.	No deadline	No deadline	N/A
Federal Tax Payment	2:30 p.m.	N/A	N/A	No deadline	N/A	N/A
International Same-Day*						
U.S. Dollar	4:30 p.m.	4:55 p.m.**	4 p.m.	5 p.m.**	5 p.m.**	6 p.m.
Foreign Currency	4 p.m.	4 p.m.	4 p.m.	4 p.m.	4 p.m.	4 p.m.
International Future-Day						
U.S. Dollar	6 p.m.	N/A	4 p.m.	No deadline	No deadline	N/A
Foreign Currency	N/A	N/A	4 p.m.	No deadline	No deadline	N/A
* Same-day, in international terms, means the wire transfer will be sent to the foreign bank today. International wires to major foreign banks generally post the funds to the beneficiary account within two business days. For some countries and/or smaller banks, a few extra days may be required.						
** For international same-day U.S. Dollar direct wire, SinglePoint and SWIFT initiations, the cutoff for payments above \$1 million may require a 4:30 p.m. CT cutoff.						

Remote site initiation

You may use voice initiation to send a wire transfer from a remote site. Voice offers the flexibility of initiating wire transfers quickly and provides a back-up process when an individual does not have access to a workstation.

Repetitive wires

We offer the following options for establishing repetitive wire transfers:

- **Internet**—You can request repeat codes online via SinglePoint. Additionally, you can create wire transfer templates that provide repetitive wire data for your use. The wire transfer system treats templates as nonrepetitive transactions since they can be modified by a single individual with access to your SinglePoint.
- **Mail**—Mailing the authorized request form is the standard method to request repeat codes if you do not use SinglePoint Wire Transfer.
- **Other**—You can request the setup of a repeat code for use as a repetitive wire transfer by completing our Wire Transfer Repetitive Transfer Authorization form. Repeat codes are uploaded into SinglePoint for use. If you use batch wire, you can use repeat codes within your transmitted files.

Add, delete and modify repeat codes templates

SinglePoint offers the State two ways to create repetitive wire transactions:

- You can create templates in SinglePoint and store the template information locally. You create the template name or ID and maintain the templates. Wire transfers sent using SinglePoint-created templates are processed as free-form (nonrepetitive) payments and require no lead-time from creation to initiation. This is because the template can potentially be modified by a single individual with access to SinglePoint.

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	<ul style="list-style-type: none"> You can request repeat codes online through SinglePoint, and we upload the repeat codes to your profile. No exchange of paper documents is necessary, and the lead-time is less than five business days. We also mail you a confirmation. <p>Batch wire transmission</p> <p>U.S. Bank offers two methods of batch initiation:</p> <p>SinglePoint</p> <p>SinglePoint provides a batch entry feature to quickly enter batches of full repetitive and semi-repetitive transfers. There is no maximum volume per batch. The batch entry function supports domestic (Fedwire, internal and drawdowns) and international U.S. Dollar (USD) wire transfer types. In addition, all or multiple transactions may be approved at one time.</p> <p>Semi-repetitive transfers allow the initiator to enter additional wire transfer instructions into these fields:</p> <ul style="list-style-type: none"> Originator to Beneficiary Information (OBI) Bank to Bank Information (drawdowns only) <p>SinglePoint also provides a batch input through the import feature. There is no maximum volume per import file. Import files support domestic (Fedwire, internal and drawdowns) and international USD wire transfer types. Repetitive and non-repetitive wire transfer types are supported in import files sent to SinglePoint.</p> <p>Batch wire</p> <p>The batch wire product supports and is designed for multiple batch input and transmission of repetitive, semi-repetitive and nonrepetitive wire transfer files. Batch wire supports domestic (Fedwire, internal and drawdowns) and international (U.S. dollar and foreign currency) transactions. You transmit files through direct transmission directly to our wire transfer processing system. Data translation capabilities are also available. We support a maximum of 9,999 transactions per batch file and 499 batch file transmissions per day.</p> <p>Repairing wires</p> <p>We can research and attempt to repair a problem such as a missing DDA account number prefix. Each wire transfer repair is handled on a case-by-case basis. The procedure varies based on our assessment of the problem. For wire transfers with problems not clearly apparent, we prefer to return them to the sender for repair, ensuring future accuracy and avoiding incorrect payment application. Our repair rate for incoming and outgoing wire transfers is less than 1%.</p> <p>Unique, innovative services</p> <p>SinglePoint</p> <p>SinglePoint offers cutting-edge, internet-based treasury management services and supports all aspects of wire transfer initiation, receipt and processing.</p> <p>SinglePoint enables the State to initiate both domestic and international wire transfers through a real-time interface. SinglePoint supports repetitive, semi-repetitive and free-form (nonrepetitive) transactions with the following features:</p>

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	<ul style="list-style-type: none"> ▪ Robust import functionality, including: domestic and international wire transfer types, and repetitive and nonrepetitive wire transfers. ▪ Batch approval, enabling users to enter and approve multiple wire transfers at one time. ▪ Offline entry, enabling you to enter and queue wire transfers after processing hours. ▪ Ability to request the setup or modification of repeat codes used for repetitive wires online. ▪ Repair of expired wire transfers. If approvers do not approve wire transfers before the end-of-day cutoff, they can still repair the wire transfer records and continue with the approval process. <p>Convenience and customer service</p> <p>We focus on being the most trusted choice, getting better every day and delivering a unified client experience. In terms of our wire product, we do this in several ways:</p> <ul style="list-style-type: none"> ▪ Our wire transfer systems operate on common platforms wherever possible, ensuring consistent product and service delivery regardless of your physical location. ▪ We provide outstanding customer service, with extremely knowledgeable staff who are dedicated to all aspects of wire transfers. ▪ Batch wire is our automated wire transfer service designed to accept large volume files of outgoing domestic and international (U.S. dollar and foreign currency) wire transfer instructions from your internal systems by direct transmission. By offering batch wire transfers, we have fully automated the wire transfer process. You can also use this method if you need to connect from your internal application directly to the wire system. ▪ Direct wire interface allows you to originate wire transfer payment instructions from your internal wire initiation system and process through a secure, direct connection. This service has been designed for large volume outgoing (domestic or international, U.S. dollar or foreign exchange) and/or incoming (domestic or international, U.S. dollar or foreign exchange) transactions. ▪ Our automated standing wire transfers offer a great deal of flexibility in setting up your standing wire transfers, including setting the days or dates, time of day the wire transfers will occur and the dollar amount to be sent.
6.5	EPAYMENT GATEWAY
6.5.1	<p>EXPERIENCE OPERATING A LARGE-SCALE E-PAYMENT GATEWAY</p> <p>Proposer shall provide the following information as to operating a large-scale E-Payment Gateway:</p> <p>A. Transaction Processing Experience List the number of online credit/debit card payments that your organization has processed through the E-Payment Gateway each calendar year from 2010 through 2018. In addition, list the number of online ACH payments that have been processed through your organization's E-Payment Gateway each calendar year from 2010 through 2018.</p> <p>B. Application Implementation Experience List the number of your organization's E-Payment Gateway applications (separate E-Payment Gateway processing applications established to handle unique Biller store-front applications) that have been implemented each calendar year from 2010 through 2018.</p> <p>C. Experience with State Government E-Payment Gateway Applications</p>

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	<p>List the number of your organization's E-Payment Gateway applications that have been established for state governments each calendar year from 2010 through 2018. List each state government where these E-Payment Gateway applications have been implemented.</p> <p>D. Largest State Government E-Payment Gateway Applications List the three largest E-Payment Gateway Applications that your organization has implemented within a state government. The following information shall be provided for each:</p> <ul style="list-style-type: none"> • State Agency name • Name of E-Payment Gateway application • Brief description of the application functionality • Peak transaction volume within a calendar day • Peak transaction volume within a calendar month • Peak transaction volume within a calendar year <p>E. State Government References Provide at least one state government contact for each state government where this individual has implemented at least one E-Payment Gateway application and processed online payment transactions. The state government contact information should include:</p> <ul style="list-style-type: none"> • Contact name • State Agency name • Contact phone number • Contact email • Implementation date of the E-Payment application(s) • Contract end date (if the contract is no longer in effect – or “Continuing” if the contract is still in effect)
	<p>6.5.1 RESPOND HERE OR ATTACH AND CLEARLY LABEL AS “ATTACHMENT B - 6.5.1” CLEARLY LABEL EACH INDIVIDUAL SUB-SECTION AS "ATTACHMENT B - 6.5.1.A, 6.5.1.B, 6.5.1.C...CONTINUE"</p> <p>U.S. Bank has more than ten years of experience offering an e-payment gateway to our clients via our E-Payment Service, which the State currently uses. Last year, we determined it was time to enhance our offering, and we conducted a thorough search for a partner. From the several potential solutions we evaluated to replace E-Payment Service, we chose Alacriti as our fintech partner based on a successful track record in delivery and market leading capabilities. Our new solution provides the State with improved value, including:</p> <ul style="list-style-type: none"> ▪ User interface modernization: <ul style="list-style-type: none"> • Modern navigation for an intuitive user experience. • Advanced multilevel reporting – biller, payer, U.S. Bank. ▪ Payment collection processing: <ul style="list-style-type: none"> • First-class payment collection service. • Web/mobile, IVR or CSR. • Receivables management. • Holistic exception management and workflow.

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- Consolidated receivables posting files.
- Innovative, modern capabilities – providing the best opportunity to differentiate our service among competitors.
- Cutting-edge technology, like chatbots (Facebook Messenger, Alexa).
- Insightful reporting and a forward-thinking dashboard.

As we upgrade our E-Payment Service system to eBill Service, our new Electronic Bill Payment and Presentment (EBPP) service, we will work with the State to make it a smooth transition. You can continue using the existing E-Payment Service as we prepare to move you to our new eBill Service. With U.S. Bank, you will be afforded the time to make an orderly transition from our current E-Payment Service to the new eBill Service over a 12 to 18-month period. This gives you an extra year to transition, compared to the truncated timeline for moving to a new provider.

Since the State currently uses and is very familiar with our E-Payment Service, in section 6.5 EPAYMENT Gateway we will describe and provide information on our new eBill Service.

A. Transaction Processing Experience

Legacy E-Payment Service		
Year*	eCheck (ACH)	Card
2012	7,144,313	9,947,326
2013	8,266,393	10,965,466
2014	9,636,041	12,796,409
2015	11,059,636	13,892,111
2016	12,975,895	15,902,566
2017	14,561,232	17,725,040
2018	16,148,581	18,567,241

*Data is retained for seven years, so years prior to 2012 are not available.

Our new eBill Service platforms

eBill Service				
Year*	ACH payments	ACH value	Total payments	Total value
2015	N/A	N/A	3.93 million	\$1.18 billion
2016	N/A	N/A	6.79 million	\$2.11 billion
2017	N/A	N/A	12.77 million	\$13.31 billion
2018	12.62 million	\$61.6 billion	21.5 million	\$63.46 billion

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B. Application Implementation Experience

Year	E-Payment Service implementations*	eBill Service implementations
2014	166	N/A
2015	126	N/A
2016	130	103
2017	112	333
2018	97	107
2019 YTD	45	69

*Application implementation date recorded in E-Payment Service beginning in 2014.

C. Experience with State Government E-Payment Gateway Applications

Following is data for U.S. Bank E-Payment Service:

- 2014 State Govt = 54 apps - MN, IA, OR, WI, WA
- 2015 State Govt = 27 apps - MN, IA, OR, WA, WI
- 2016 State Govt = 32 apps - NE, MN, IA, OR, WA, WI, ME
- 2017 State Govt = 22 apps - MN, IA, ME, OR, WA, WI
- 2018 State Govt = 47 apps - PA, NE, MN, IA, WA, WI
- 2019 YTD State Govt = 16 apps - IA, OR, MN, WI

Florida and Arizona both use eBill Service.

D. Largest State Government E-Payment Gateway Applications

Wisconsin Dept of Transportation – Temporary Vehicle Registration

- Peak transaction volume within a calendar month = 285,194
- Peak transaction volume within a calendar year = 2,277,441

Administrative Office of Pennsylvania Courts – Fines and Costs

- Peak transaction volume within a calendar month = 103,978
- Peak transaction volume within a calendar year = 1,047,050

Minnesota Driver and Vehicle Services – Motor Vehicle Fees

- Peak transaction volume within a calendar month = 53,319
- Peak transaction volume within a calendar year = 497,628

E. State Government References

We have provided references within **Attachment D**.

6.5.2.1 E-PAYMENT SCREEN IMAGES

Provide a screen image for each functional area described in subsections 6.5.2.1. On each screen image, provide the subsection cross-reference to Attachment B. For example, the screen image for Establishing a Security Administrator shall be titled "ATTACHMENT B - 6.5.2.1.A".

6.5.2.1 SECURITY ADMINISTRATOR INTERACTIONS

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SECTION	SECTION 6.0 TECHNICAL REQUIREMENTS
	<p>A. Establishing a Security Administrator Describe how security administrators are set up in the E-Payment system and how they would gain access to all E-Payment applications.</p> <p>B. Limit Security Administrator's Access to Sensitive Data Describe how the E-Payment system would show credit card and banking transactions.</p> <p>Include ways to limit access to sensitive data which includes the 16-digit credit card PAN number, credit card CVV numbers, bank account numbers, customer home addresses and personal identification information.</p> <p>C. Assign One, Multiple, or all E-Payment Applications to a Security Administrator Describe how the E-Payment system would assign a security administrator to either one specific E-Payment application, a select group of E-Payment applications or all E-Payment applications.</p> <p>D. Establishing different User Security Access Roles to an E-Payment Application Describe how a security administrator would establish different user security access roles.</p> <p>Include examples of a customer service role, a refunding role, and a reconciling role.</p> <p>E. Establishing an Administrative Users Describe how Administrative Users are set up in the E-Payment System and how they would gain access to E-Payment applications.</p> <p>F. Assign Security Roles to Administrative Users Describe how the Security Administrator would assign security roles to Administrative Users.</p> <p>G. Assign Administrative Users to One or Multiple E-Payment Gateway Applications Describe how the security administrator would set up administrative users to one or a specific set of E-Payment applications.</p> <p>Describe how the administrative user would not have access to all E-Payment applications.</p> <p>H. Assign the Administrative User to have access to only those Roles needed to Answer Customer Payment Questions and Reconcile Transaction Data. The Administrative User would not be able to Add, Edit, Correct, Change or Post Customer Payments.</p> <p>Describe how the administrative user roles would be set up to answer customer payment questions and/or reconcile transaction data.</p> <p>Indicate how these roles would not be able to add, edit, correct, change or post customer payments.</p> <p>I. Assign the Administrative User to have Access to Refund Payments which include Editing and Canceling Recurring Payments</p>

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SECTION	SECTION 6.0 TECHNICAL REQUIREMENTS
	<p>Describe how the administrative user role would be set up to refund payments and edit/cancel recurring payments.</p> <p>J. Assign the Administrative User to Review Detail and Summary Transaction Reports Describe how the administrative user role would be set up to review detail and summary transaction reports.</p> <p>Include how the administrative user would not be able to set up, edit, change and save Payer information.</p> <p>K. Assign the Administrative User to Review Payer Profile and Payer History Reports Describe how the administrative user role would be set up to review Payer profile and Payer history reports.</p> <p>Include how the administrative user would be able to or not be able to edit, change and save Payer information.</p> <p>L. View the Security Profile of an Administrative User Describe how the security administrator would be able to view the security profile of specific administrative users.</p> <p>M. Reset Login and Passwords for Administrative Users Describe how the security administrator would be able to reset passwords for specific administrative users.</p>
<p>6.5.2.1 RESPOND HERE OR ATTACH AND CLEARLY LABEL AS "ATTACHMENT B - 6.5.2.1"</p> <p>CLEARLY LABEL EACH INDIVIDUAL SUB-SECTION AS "ATTACHMENT B - 6.5.2.1.A, 6.5.2.1.B, 6.5.2.1.C...CONT."</p> <p>For State employees that require access to the Customer Service Representative (CSR) portal, the State can establish various roles that provide employees with access to only the information they require for their specific role.</p> <p>Please refer to the attachments for screenshots and details.</p>	
<p>6.5.2.2</p>	<p>E-PAYMENT SCREEN IMAGES</p> <p>Provide a screen image for each functional area described in subsection 6.5.2.2. On each screen image, provide the subsection cross-reference to Attachment B. For example, the screen image for Lookup Payer Information and Review Payment Details and History shall be titled "ATTACHMENT B - 6.5.2.2.A".</p> <p>6.5.2.2 ADMINISTRATIVE USER INTERACTIONS</p> <p>A. Lookup Payer Information and Review Payment Details and History Describe how an administrative user can look up Payer payment details and history.</p> <p>Demonstrate the administrative user is unable to change any payment information.</p> <p>B. Assist Payers in Making Payments Describe how an administrative user can help payers make payments.</p> <p>Demonstrate the administrative user cannot enter the payment on the behalf of the Payer.</p>

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SECTION	SECTION 6.0 TECHNICAL REQUIREMENTS
	<p>C. Assist Payers with Recurring Payments Describe how an administrative user can help Payers make recurring payments without setting up the recurring payment on the behalf of the Payer. Show how the administrative user can define how many failed ACH payment attempts can be made by a Payer before their recurring payment ability is disabled.</p> <p>D. Refund Credit/Debit Card Transactions Describe how an administrative user can refund a Payer for a credit/debit card payment and include the length of time needed before a credit card refund can be issued.</p> <p>E. Refund ACH Transactions Describe how an administrative user can refund a Payer for an ACH payment and include the length of time needed before an ACH refund can be issued.</p> <p>F. Refund Full or Partial Payments by either Credit/Debit Card or ACH Describe how an administrative user can refund a Payer for the full or partial payment amount back to the original credit/debit card or the Payer's bank account by ACH.</p> <p>G. Cancel Scheduled Payments Describe how an administrative user can cancel a scheduled credit card and/or ACH payment on behalf of the Payer. Include length of time cancellation can occur by credit/debit card and/or by ACH until each of these options are no longer available.</p> <p>H. Enable/Disable Payers for ACH Payments Describe how an administrative user can enable and/or disable a Payer for ACH payments.</p> <p>I. Update Credit/Debit Card Expiration Dates Describe how an administrative user can update credit/debit card expiration dates on behalf of the Payer.</p> <p>J. Reset Payer Passwords Describe how an administrative user can reset a Payer password without exposing sensitive data via email or other unsecured medium.</p> <p>K. Search for Payments using Available Criteria Describe different ways an administrative user can search for payment information including searching by a transaction number, Payer data, credit/debit card, banking information and using date ranges when payments were made.</p> <p>L. Search for Payment using Multiple Criteria Describe different ways an administrative user can search for payment data using multiple criteria in order to filter information.</p> <p>M. Create Reports and run Customizable Queries Describe different ways an administrative user can create reports and export data. Demonstrate data is exportable into multiple formats including excel and/or CSV.</p>

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SECTION	SECTION 6.0 TECHNICAL REQUIREMENTS
	<p>6.5.2.2 RESPOND HERE OR ATTACH AND CLEARLY LABEL AS "ATTACHMENT B - 6.5.2.2" CLEARLY LABEL EACH INDIVIDUAL SUB-SECTION AS "ATTACHMENT B - 6.5.2.2.A, 6.5.2.2.B, 6.5.2.2.C...CONTINUE"</p> <p>Please refer to the attachments for A and D – M.</p> <p>B. Assist payers in making payments and C. Assist payers with recurring payments We don't have a function that allows the administrator to view the screen the customer is seeing to assist with a payment. If administrators are listening to and watching the customer enter card numbers or other activities, Payment Card industry (PCI) security concerns still come into play. You would need to refer to the manual.</p> <p>The number of failed ACH before a payer's access is disabled is configured as part of the implementation. The State may grant your administrators the ability to reinstate access.</p>
<p>6.5.2.3</p>	<p>E-PAYMENT SCREEN IMAGES</p> <p>Provide a screen image for each functional area described in subsection 6.5.2.3. On each screen image, provide the subsection cross-reference to Attachment B. For example, the screen image for Enter ACH Payment through Registration shall be titled "ATTACHMENT B - 6.5.2.3.A".</p> <p>6.5.2.3 PAYER INTERACTIONS</p> <ul style="list-style-type: none"> A. Enter ACH Payment through Registration Describe how a Payer registers for an ACH payment. B. Enter ACH Payment without Registration Describe how a Payer enters an ACH payment without registering. C. Cancel an ACH Payment Describe how a Payer cancels an ACH payment and the time period available to cancel an ACH payment. D. Establish a Recurrent ACH Payment Describe how a Payer establishes recurrent ACH payments. E. Cancel a Recurrent ACH Payment Describe how a Payer cancels recurrent ACH payments. Define the time period available to cancel an ACH payment. Define the point in time in which the payment can no longer be cancelled before the next payment occurs. F. Update ACH Payment Information Describe how the Payer updates her/his ACH payment information. Define when the ACH payment is no longer available to edit.

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SECTION	SECTION 6.0 TECHNICAL REQUIREMENTS
	<p>G. Enter Credit/Debit Card Payment through Registration Describe how a Payer registers for a credit/debit card payment.</p> <p>H. Enter Credit/Debit Card Payment without Registration Describe how a Payer enters a credit/debit card payment without registering.</p> <p>I. Cancel a Credit/Debit Card Payment Describe how a Payer cancels a credit/debit card payment. Define the time period available to cancel a credit/debit card payment until the payment can no longer be cancelled before the next payment occurs.</p> <p>J. Establish a Recurring Credit/Debit Card Payment Describe how a Payer establishes recurrent credit/debit card payments.</p> <p>K. Cancel a Recurring Credit/Debit Card Payment Describe how a Payer cancels recurrent credit/debit card payments. Define the time period available to cancel a credit/debit card payment until the payment can no longer be cancelled before the next payment occurs.</p> <p>L. Update Credit/Debit Card Payment Information Describe how the Payer updates their credit/debit card payments. Define when the credit/debit card payment is no longer available to edit.</p>
	<p>6.5.2.3 RESPOND HERE OR ATTACH AND CLEARLY LABEL AS "ATTACHMENT B - 6.5.2.3" CLEARLY LABEL EACH INDIVIDUAL SUB-SECTION AS "ATTACHMENT B - 6.5.2.3.A, 6.5.2.3.B, 6.5.2.3.C...CONTINUE"</p> <p>Please refer to the attachments.</p>
<p>6.5.2.4</p>	<p>E-PAYMENT SCREEN IMAGES</p> <p>Provide a screen image for each functional area described in subsection 6.5.2.4. On each screen image, provide the subsection cross-reference to Attachment B. For example, the screen image for Examples of Real-Time Payment Confirmation Messages shall be titled "ATTACHMENT B - 6.5.2.4.A".</p> <p>6.5.2.4 FILE LAYOUT</p> <p>A. Examples of Real-Time Payment Confirmation Messages Provide and describe the record layout for the Real-Time payment confirmation message.</p> <p>B. Examples of Remittance File Layouts Provide and describe the remittance file layouts. Include examples of all transaction types and convenience fee options.</p>
	<p>6.5.2.4 RESPOND HERE OR ATTACH AND CLEARLY LABEL AS "ATTACHMENT B - 6.5.2.4" CLEARLY LABEL EACH INDIVIDUAL SUB-SECTION AS "ATTACHMENT B - 6.5.2.4.A, 6.5.2.4.B"</p> <p>Please refer to the attachment.</p>

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SECTION	SECTION 6.0 TECHNICAL REQUIREMENTS
6.5.2.5	<p>E-PAYMENT SCREEN IMAGES</p> <p>Provide a screen image for each functional area described in subsection 6.5.2.5. On each screen image, provide the subsection cross-reference to Attachment B. For example, the screen image for Additional Images shall be titled "ATTACHMENT B - 6.5.2.5".</p> <p>6.5.2.5 Other Functionality</p> <p>Additional Images</p> <p>Provide Images of E-Payment Gateway Screens that provide functions not listed above.</p>
6.5.2.5	<p>RESPOND HERE OR ATTACH AND CLEARLY LABEL AS "ATTACHMENT B - 6.5.2.5"</p> <p>CLEARLY LABEL THE SUB-SECTION AS "ATTACHMENT B - 6.5.2.5"</p> <p>Please refer to the attachments.</p>
6.5.3	<p>DATA BREACHES</p> <p>Proposer shall list any data breaches with your organization's E-Payment Gateway.</p> <p>For each breach, list the following information:</p> <ul style="list-style-type: none"> • The start date of the data breach. • The end date of the data breach. • The date the breach was detected. • The date the breach was made public. • How many customer records were affected. • How the breach occurred.
6.5.3	<p>RESPOND HERE OR ATTACH AND CLEARLY LABEL AS "ATTACHMENT B - 6.5.3"</p> <p>There have been no breaches.</p>
6.5.4	<p>UNPLANNED E-PAYMENT GATEWAY OUTAGES</p> <p>Proposer shall list each of the unplanned outages that your organization's E-Payment Gateway has experienced each calendar year from 2015 - 2018.</p> <p>Include the following information regarding each unplanned outage:</p> <ul style="list-style-type: none"> • Date • Outage start time • Outage end time • Root cause of the unplanned outage
6.5.4	<p>RESPOND HERE OR ATTACH AND CLEARLY LABEL AS "ATTACHMENT B - 6.5.4"</p> <p>2015</p> <p>The following outages were seen:</p> <ul style="list-style-type: none"> ▪ February 27—Sporadic outages between 7:20 p.m. and 10:10 p.m. CT while resolving issue, totaling 30 minutes. Application code for detecting mobile browser access reached load threshold and blocked access to application server. ▪ March 24—2:35 p.m. to 2:50 p.m. CT. Sporadic slowdown and page errors caused by database issues.

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SECTION	SECTION 6.0 TECHNICAL REQUIREMENTS
<p>▪ June 15—11:44 p.m. ET to 11:55 p.m. CT. Ad-hoc reporting database query caused database to become unresponsive.</p> <p>2016 No outages were seen.</p> <p>2017 The following outages were seen:</p> <ul style="list-style-type: none"> ▪ May 7—3:40 a.m. to 5:07 a.m. CT. Outage caused by AWS Database Infrastructure Services. ▪ May 17—4:04 p.m. to 4:39 p.m. CT. Outage caused by AWS Database Infrastructure Services. <p>2018 The following outages were seen:</p> <ul style="list-style-type: none"> ▪ April 23—2:51 p.m. 3:20 p.m. CT. Outage caused by issue with Infinispan caching software. ▪ May 31—5:25 p.m. to 5:45 p.m. CT. Outage caused by issue with Infinispan caching software. <p>Note: Infinispan was replaced with ElastiCache in the August 2018 release.</p>	
<p>6.5.5</p>	<p>PLANNED E-PAYMENT GATEWAY MAINTENANCE OUTAGES</p> <p>Proposer shall list each of the planned E-Payment Gateway maintenance outages that occurred each year from 15 - 2018.</p> <p>Include the following information regarding each planned outage:</p> <ul style="list-style-type: none"> • Date • Outage start time • Outage end time <p>Proposer shall provide an overview of the process used to verify that the E-Payment Gateway is functioning normally after restoring the E-Payment Gateway service.</p>
<p>6.5.5</p>	<p>RESPOND HERE OR ATTACH AND CLEARLY LABEL AS "ATTACHMENT B - 6.5.5"</p> <p>We haven't tracked the scheduled maintenance outages. Historically, we have made use of maintenance windows no more than six times per year since 2010 and they always occur between 1 and 5 a.m. CT on Sundays. However, we reserve the right to use up to two maintenance windows per month.</p> <p>We have a checklist of tasks we complete after scheduled maintenance or a full restart to verify normal functionality. However, this checklist is confidential.</p>
<p>6.5.6</p>	<p>E-PAYMENT GATEWAY FUNCTIONALITY</p> <p>Proposer shall provide the following information as to their E-Payment Gateway Functionality:</p> <ul style="list-style-type: none"> • Describe the method your organization uses to direct the Payer back to the Biller's website after successful or unsuccessful payment. • Describe your organization's ability to integrate Point of Sale payment data into their online transaction warehouse. • Describe the ability of your organization's E-Payment Gateway to support on-line bill presentment functionality where Payers may view all of their outstanding bills and choose the bill(s) they wish to pay.

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	<ul style="list-style-type: none"> Describe your organization's ability to provide multi-factor Authentication to verify the Payer. Include how the Payer account information is secured. <p>A. Online Administrative Access Describe how the online administrative access is controlled by your organization. Include a listing of each security role and the functions that may be accessed from that role.</p> <p>B. Reconciliation with the Daily Bank Deposit Describe the process that Billers shall use to reconcile the daily settlement deposit to their bank account with the total of the transactions processed. Also describe the circumstances that may lead to a discrepancy between these two amounts, and how that discrepancy is researched with the tools provided by the E-Payment Gateway.</p> <p>C. Application-Level Configurations Describe the variables that are configurable at the application-level. Include any ability to apply payment limits (subject to credit/debit card rules).</p> <p>D. Ability to Customize Email Communications Describe the ability of the E-Payment Gateway to customize emails at the application level.</p> <p>E. Customer Service Representatives Describe the ability to provide Customer Service Representatives at their location to accept payments over the phone, or to address Payer questions.</p> <p>F. Partial Payments and Multiple Partial Payments Describe how the E-Payment Gateway supports partial payments and multiple partial payments.</p> <p>G. Recurring Payments Describe how the E-Payment Gateway supports recurring payments.</p> <p>H. Overpayments Describe how overpayments are handled within the E-Payment Gateway.</p> <p>I. Communication Describe how ACH return information shall be communicated to the State.</p>
	<p>6.5.6 RESPOND HERE OR ATTACH AND CLEARLY LABEL AS "ATTACHMENT B - 6.5.6"</p> <p>CLEARLY LABEL EACH INDIVIDUAL SUB-SECTION AS "ATTACHMENT B - 6.5.6.A, 6.5.6.B, 6.5.6.C...CONTINUE"</p> <p>Method used to direct the payer back to the biller's website after successful or unsuccessful payment</p> <p>The State has two options:</p> <ul style="list-style-type: none"> If you use single sign-on (SSO) to access Simple Web, we can redirect the customer back to the State's website via URL redirect. If you use Hosted Payment Forms, the redirect back is automatic, and uses REST APIs. <p>There are also other options to notify the State in real time. This can be as simple as being copied on the payer's payment confirmation email, or a full webhook-based notification service.</p>

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Ability to integrate point-of-sale (POS) payment data into the online transaction warehouse

The State has two options:

- **Any POS device**—Details of payments processed through the POS can be manually entered by the user (including authorization code) to record that payment.
- **Integrated PAX POS device**—Details of payments are passed to the POS device and the Approve or Decline response passed back, automating the process seen in the first option.

Ability to support on-line bill presentment functionality where payers may view all of their outstanding bills and choose the bill(s) they wish to pay.

Customers can view exact replica PDFs of their billing statements from previous periods. Two presentment and payment setups are supported:

- **Bill presentment**—The current bill (and prior bills) for the account are available to be viewed, and the payer can pay the current amount owed.
- **Invoice presentment**—The open invoice(s) on the account are available to be viewed, and the payer can select the Invoices they want to pay.

There are two options for hosting the bill or invoice images:

- They can be hosted externally and pulled on demand as the payer chooses to view the image.
- They can be hosted on eBill Service itself.

Provide multi-factor authentication to verify the payer and how we secure payer account information

Payer verification is typically done by asking for the account number to be paid, as well as the ZIP code associated with the account. The ZIP code can be supplemented (or replaced) by either the last four digits of the Social Security Number or a State-defined authentication value such as date of birth, property number, etc. that is known by the payer.

The payer's account number is considered sensitive data and is encrypted at rest in the system.

A. Online administrative access

Please refer to our response to **6.5.2.1.A** for how the setup works.

To allow the greatest flexibility, we don't have fixed, predefined User Roles. Rather, we have suggested templates for the operator, supervisor and administrator, with the most commonly assigned access and features. These can be used as-is, but the State and each entity can edit them as they see fit or supplement them with new user roles, such as report only access.

B. Reconciliation with the daily bank deposit

Billers may elect to receive either a same day or next day remittance file. Next day files are available by 7 a.m. CT, Monday through Friday, excluding federal holidays. Same day remittance files are available within two hours after the payment cut-off time defined by the biller, Sunday through Friday, excluding federal holidays. Both versions of the file include ACH debit and credit/debit card payment activity for the most recent payment effective date.

The U.S. Bank Depository Account settlement deposits for a given post date should reconcile to the transaction data included in the remittance file.

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	<p>For eCheck payments, the effective date on the Remittance File is the date that the payment will settle (or “post”) to your U.S. Bank depository settlement account. For credit card and debit card payments, the effective date on the Remittance File is the date the transaction was sent to the credit card processor for approval.</p> <p>The reconciliation process may be defined as:</p> <ul style="list-style-type: none">▪ The total Bank Settlement Account Deposits for a given post date = The total amount of transactions processed on the Remittance File.▪ The credit card transactions on the Remittance File = The sum of the transaction amounts on the U.S Bank Merchant Services Credit Card Information for a given post date. <p>C. Application-level configurations</p> <p>Nearly everything is configurable. At a high level, the channels, payment types and funding sources are configurable within an application (entity). That said, the funding sources are configurable at the channel and payment type level. For example, recurring payments in the customer web portal may only support ACH, but one-time payments support ACH and debit card. Credit card may be reserved for agent payments, and so on.</p> <p>Business rules, limits and fees are then configurable at the channel, payment type, funding source and funding source sub-type levels. This allows, for example, the service fee for a Visa debit card to be different from that for a Mastercard debit card, if required.</p> <p>Our eBill Service provides a biller-branded landing page from which the customer can login with their ID and password. The customer user interface can be branded with your logo and color scheme that provides the same look and feel as the State’s website (white-labeled and vendor agnostic). In addition, we support inline frames, if the State wishes to embed our eBill Service within the State’s website.</p> <p>Text can be added to designated positions throughout the application. We will work with the State during implementation to add the requested text.</p> <p>D. Ability to Customize Email Communications</p> <p>All the content of the email and SMS notifications is configurable. Logos can be added, and simple HTML commands used to add emphasis or other formatting.</p> <p>U.S. Bank eBill Service provides the State with the ability to configure, manage and support the setup of templates for enrollment, new documents, forgotten password emails and SMS text notifications.</p> <p>Our eBill Service has over 20 different email and SMS text notifications, including one for card expiration dates. Enrolled members can elect to receive an email one month prior to the card expiration date to remind them they need to update their card details. As part of our standard reporting capabilities, we provide Card Expiration reports which show cards that expired last month, and those that will expire in the next five months.</p> <p>Additional email and SMS/text notifications include:</p> <ul style="list-style-type: none">▪ Web portal email options—Customer enrollment, enrollment status change, enrollment cancelled, forgotten password notice, new bill image notification.

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	<ul style="list-style-type: none"> ▪ Funding source email options—Add funding account, edit funding account, delete funding account, card expiration notification. ▪ Payment email options—Payment scheduled, edited, canceled, refunded, returned, due notification, one-time payment reminder, future dated payment declines, autopay/recurring-new payment, no payment, autopay-payment rejected. <p>E. Customer service representatives Please refer to to 6.5.2.2 for information.</p> <p>F. Partial payments and multiple partial payments Partial Payments are supported by enabling the “Enter Payment Amount” field. Minimum and maximum payment amounts are then set. The minimum can be static (e.g., \$5.00) or variable based on amount owed (e.g., 50% of amount due).</p> <p>Multiple partial payments would need to be made sequentially. The user interface supports options to allow the payer to loop back to more easily accomplish this.</p> <p>G. Recurring payments Please refer to our answer to 6.5.2.3.D.</p> <p>H. Overpayments Overpayments can be prevented in two ways:</p> <ul style="list-style-type: none"> ▪ Only allow the customer to pay the amount owed, so they cannot enter a payment amount. ▪ If partial payments need to be supported, a maximum limit amount can be set based on the amount owed, to prevent the customer entering an amount more than they owe. <p>Duplicate payments on the same day are automatically blocked.</p> <p>I. Communication The State may choose from multiple options to receive ACH return information:</p> <ul style="list-style-type: none"> ▪ Details of returns are sent in a return remittance file daily. ▪ Users access the online reporting to periodically download details of returns received. ▪ Details of returns received can be sent in real time using the webhook notification service. ▪ You can choose to be copied on the return received email notification sent to customers, but this would not include returns on accounts where there is no email address.
6.5.7	APPLICATION IMPLEMENTATION Proposer shall describe their ability to work directly with individual State Agency program staff for application implementation. Proposer shall describe their implementation process and include all implementation forms.
6.5.7	RESPOND HERE OR ATTACH AND CLEARLY LABEL AS “ATTACHMENT B - 6.5.7” <p>eBill Service implementation support To help make your transition to U.S. Bank smooth and efficient, we designed an implementation process that includes a dedicated team of professionals. Our team ensures a successful onboarding experience.</p>

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During the implementation process, we will spend the time and resources to build a solid foundation for a successful solution for the State. As your dedicated banking partner and current provider, we understand your organization and we strive to provide solutions to support your business needs. You can rely on our commitment, accessibility and responsiveness.

eBill Service implementation plan

The eBill Service implementation team will work with you before implementation to develop an implementation strategy and plan specific to your setup (incorporating any required changes), and to determine the implementation timeline. Our standard implementation is eight to 12 weeks, which can be modified depending on your exact requirements. During the implementation phase, we will allow the State to access the fully featured sandbox environment (which is a clone of production) to familiarize your staff with our application, real-time messaging, batch file transfers and other features. The implementation manager will then work with the appropriate State counterpart to manage the implementation, initiate UAT, signoff and go-live.

The following table includes information about the proposed phases in a standard project implementation plan, and a summary of the activities in each phase of the project implementation plan. The actual phases and activities may vary by project plan, based on whether custom development is required, a pilot is required, etc. Similarly, the durations of each phase (and by extension, project) may vary based on specific project requirements. Honed by more than 1,000 entity implementations, ours is a proven, robust and repeatable approach to project management. We'll develop an implementation schedule that incorporates all the activities of both the eBill Service solution and the State.

Phase	Activities	U.S. Bank EBPP eBill Service Staff	State eBill Service Staff
Planning	<ul style="list-style-type: none"> Project Planning Product Functionality Review Configuration Meetings Integration Design Migration Planning 	<ul style="list-style-type: none"> Project Team Product Team Implementation Team Development Team 	<ul style="list-style-type: none"> Project Team Business Team Operations Team Development Team
Build and Configuration	<ul style="list-style-type: none"> Test Environment Setup Test Environment Review Production Environment Setup 	<ul style="list-style-type: none"> Project Team Implementation Team 	<ul style="list-style-type: none"> Project Team Business Team Operations Team
Customization and Integration	<ul style="list-style-type: none"> Data Mapping Enhancement and Interface Design Interface Build Data Migration Process Design and Development 	<ul style="list-style-type: none"> Project Team Development Team Network Team 	<ul style="list-style-type: none"> Project Team Development Team Network Team
Testing	<ul style="list-style-type: none"> Unit Testing Integration Testing User Acceptance Testing Migration Testing 	<ul style="list-style-type: none"> Project Team Implementation Team 	<ul style="list-style-type: none"> Project Team Business Team Operations Team End User Team
Pilot (if required)	<ul style="list-style-type: none"> Production Environment Review Data Migration Live Proving Remediation Period 	<ul style="list-style-type: none"> Project Team Implementation Team Development Team 	<ul style="list-style-type: none"> Project Team Business Team Operations Team Development Team End User Team

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Go Live	<ul style="list-style-type: none"> Production Environment Review Data Migration Live Proving Remediation Period 	<ul style="list-style-type: none"> Project Team Implementation Team Development Team Production Support Team 	<ul style="list-style-type: none"> Project Team Business Team Operations Team Development Team End User Team
Please refer to ATTACHMENT B - 6.5.7 for a detailed sample eBill Service Implementation Timeline .			
6.5.8	REPORTS AND QUERIES Proposer shall provide a complete list of the reports and queries available within the E-Payment Gateway. <ul style="list-style-type: none"> Include the report/query name, description of the report/query, report formats, export data formats and delivery methods. Include how long the information shall be retained and continue to be made available via reports and queries. 		
6.5.8 RESPOND HERE OR ATTACH AND CLEARLY LABEL AS "ATTACHMENT B - 6.5.8" See attachment.			
6.5.9	E-PAYMENT GATEWAY SERVICE APPLICATION SUPPORT Proposer shall describe their organization's process for receiving, investigating and responding to Biller reports of problems within an E-Payment Gateway application. <ul style="list-style-type: none"> Include whether there is 24/7 support specifically for the E-Payment Gateway Service or whether the support is generic for all services. Include any SLA standards that the Proposer has in place for response times, and any other features provided as part of the E-Payment Gateway Service Application Support. 		
6.5.9 RESPOND HERE OR ATTACH AND CLEARLY LABEL AS "ATTACHMENT B - 6.5.9" U.S. Bank eBill Service business operations and technical support is available during standard business hours, with extended support available for system incidents and other product performance related events. In addition, Tier 2 and Tier 3 technology support is available at U.S. Bank Monday through Friday, from 8 a.m. to 5 p.m. CT via phone and email. Emergency or incident support is available via an after-hours support phone number. On-site support requirements will be evaluated. The State will continue to receive daily servicing support from Nancy Ogas, your U.S. Bank Commercial Customer Service (CCS) Ombudsman. Nancy is dedicated to providing depository and treasury management support at a premier level of service, including timely, thorough and responsive measures to ensure your satisfaction. You may contact Nancy and her team for all your depository, and treasury management servicing to ensure the most appropriate action is taken and your satisfaction is achieved. Our CCS service bankers take ownership of your inquiry with final resolution often occurring during the initial call. If a request cannot be immediately resolved, we will discuss expectations for the time of resolution. If more technical research is required for issue resolution, CCS contacts the appropriate area within U.S. Bank to assist.			

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	<p>Each CCS site consists of a site manager, team leader(s) and a small group of service bankers. Each team is responsible for supporting a group of clients. Every team member has a thorough knowledge of the products and services you use.</p> <p>Issue escalation</p> <p>If an issue requires escalation and more detailed second level support, the CCS banker assigns the issue to an operations or technical area to facilitate the resolution through our call tracking system.</p> <p>Should further escalation be required, the CCS service banker escalates the issue to their team leader or CCS site manager, who works directly with escalation contacts for all operations and technical areas. The relationship manager will be part of this process. Senior management team members meet each Friday to address and solve escalated issues, keeping ownership until the root cause is determined and resolved. The three-tier escalation process is as follows:</p> <p>First level of response: CCS</p> <p>When the State first identifies an issue, your first step is to report it to CCS, who will enter it into our call tracking system and attempt to resolve it. If the service banker is unable to resolve the issue, CCS escalates it to a product-specific Level Two support team.</p> <p>Second level of response: escalation to appropriate operations/implementation managers</p> <p>Level Two support team resolves issue and updates tracking data, or if not resolved, interested parties are brought together to assist in resolution. Parties could include:</p> <ul style="list-style-type: none"> ▪ CCS team leader or site manager. ▪ Relationship manager. ▪ Treasury management sales consultant. ▪ Treasury management support manager. ▪ Operations manager. <p>Third level of response: escalation to senior management</p> <p>If the issue is still unresolved, it's escalated to senior management. Reasons for escalation at this stage include:</p> <ul style="list-style-type: none"> ▪ Issues with unacceptably prolonged closure. ▪ Issues for customers experiencing abnormally high quantity and/or frequency of service quality or system performance issues. ▪ Chronic, recurring issues. ▪ Issues that risk or may risk the client relationship. <p>The issue is escalated by an appropriate manager (as listed in Level Two) sending an email summarizing the situation to the Operation Servicing Issues group. An appointed senior management banker will then log the issue and engage appropriate operations (or other groups) in the research and resolution of the issue.</p> <p>All open issues are reviewed in the Treasury Management Operations Service Quality meeting every Friday. The purpose of the meeting is to review actual performance relative to all operations and IT service level agreements (SLAs). SLAs relate to system availability, accuracy and responsiveness. IT and operations managers speak to causes and remedial actions in process relative to missed SLAs.</p>

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	<p>Calls/tickets are acknowledged soon after they are received. For non-critical incidents the response time will be primarily dependent on the nature of the inquiry or client reported issue. For incidents meeting the Severity Criteria, the following are the standard SLA for responses:</p> <ul style="list-style-type: none"> Severity 1: 30 minutes Severity 2: Four hours Severity 3: No defined response measure <p>For incidents, the following are the standard SLA.</p> <ul style="list-style-type: none"> Severity 1: Four hours Severity 2: 12 hours Severity 3: 48 hours <p>Service statistics are reported monthly, as part of monthly reporting performance metrics. Details of reported incidents that do not result in an incident report may viewed in the online ticketing application.</p>
6.5.10	<p>WEB SERVICE</p> <p>Proposer shall describe their organization's web service/API interface to include its Responsive Web design approach and techniques and any other innovative features that it supports.</p>
6.5.10	<p>RESPOND HERE OR ATTACH AND CLEARLY LABEL AS "ATTACHMENT B - 6.5.10"</p> <p>In summary:</p> <ul style="list-style-type: none"> REST API—The payments API covers customers, their billing accounts, funding sources and payments. It supports create, update and delete options in these areas. Webhook notifications—This allows the State to subscribe to receive real-time notifications of payment events in which you are interested. Typically, this is payment creation, but all payment events are covered. Hosted web forms—This allows a client to embed a hosted form into their site to enable seamless payments within their site, but without them handling funding source data. <p>Responsive web design is standard in our customer (payer) facing websites. Across all clients we see around 25% usage on mobile devices, 5% from tablets and the remainder from desktops/laptops.</p>
6.5.11	<p>OTHER INNOVATIVE FEATURES OF THE E-PAYMENT GATEWAY</p> <p>Proposer shall describe all other innovative features of their E-Payment Gateway that shall make Payer and Biller interactions more effective and efficient, including multi-factor Authentication methods to validate the Payer and Real-Time payment confirmations to validate the bank Routing Transit Numbers (RTN).</p>
6.5.11	<p>RESPOND HERE OR ATTACH AND CLEARLY LABEL AS "ATTACHMENT B - 6.5.11"</p> <p>Key features</p> <ul style="list-style-type: none"> Payment channels include mobile/web, IVR, pay-by-text, agent, walk-in, messenger and intelligent personal assistants. Payment methods include credit cards and debit cards (Visa, Mastercard, Discover and American Express), ACH, cash, checks and (POS) payments. Payment options:

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	<ul style="list-style-type: none"> • One-time payments (same day and future dated) • Recurring payments • Autopay • Payment plans • Balance reloads <ul style="list-style-type: none"> ▪ Customer portal—Empowers your customers to choose one-time guest payments or enroll quickly for full service capabilities. The customer portal can be customized to reflect the unique look and feel of your brand. ▪ Payment center—Provide your customer service staff the ability to access profiles, view payment history, schedule and manage payments on behalf of customers, view reports, and perform other day-to-day customer service tasks through role-based user access. All your customers’ billing and payments information is easily accessible in the payment center. ▪ Bill and invoice presentment—Present summary and detailed bill and invoice data to customers within the customer portal, customized with your company’s branding. Customers can also view and download PDF versions of their bills. ▪ Reporting—Give your staff unparalleled visibility into your customers’ billing history and payment behavior. Access reports including payments processed, returned payments and fee/settlement, all downloadable in multiple file formats. Its data warehousing features allow for a consolidated view of customer and payment information across channels and multiple lines of business, giving you operational and analytical insight that empowers faster business decisions. ▪ Paperless billing—Enable your customers to access bills electronically and manage their paperless billing preferences. ▪ Alerts and notifications—Keep your customers up-to-date with billing and payment-related alerts and notifications. Customers can setup and manage email and/or SMS text message alerts and notifications via the customer portal. ▪ Security and compliance—Built-in security features ensure data and privacy protection to give you and your customers peace of mind. U.S. Bank eBill Service meets the following security and compliance standards: <ul style="list-style-type: none"> • PCI DSS—For payment card security • HIPAA/HiTech—For healthcare information security ▪ Integration suite—Integrate your applications with eBill Service using our comprehensive developer API and integration tools. Developers can choose the approach that best fits your organization’s business requirements, preferred integration method and security requirements. ▪ Developer API—Our comprehensive developer API provides flexible options to integrate your customer-facing channels and applications with the eBill Service platform. API integration options include web redirect, SSO, REST and web services. ▪ Invoice billing—The customer portal supports invoice presentment, full or partial invoice payments, single payments applied to multiple invoices, and applying credit balances to invoices. <p>Additional features</p> <ul style="list-style-type: none"> ▪ Secure messaging—Send secure online messages between customers and staff to facilitate Q&A anytime. ▪ Forms and documents—Make forms, policies or financial applications available to your customers within the customer portal. ▪ Payment plans—Set up and manage flexible payment plans for your customers to pay over time.

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<ul style="list-style-type: none"> ▪ Multi-account profile—Link multiple billing accounts to a customer profile and make payments against those accounts. 	
6.5.12	USE OF SUBCONTRACTORS Proposer shall list each of the subcontractors that shall be used to provide E-Payment Gateway Services to the State. For each subcontractor, the Proposer shall describe the services they shall be providing, as well as the number of years the subcontractor has been performing those services for the Proposer.
	6.5.12 RESPOND HERE OR ATTACH AND CLEARLY LABEL AS "ATTACHMENT B - 6.5.12" U.S. Bank has partnered with Alacriti Payments, LLC, who provides the development, hosting and processing services for our eBill Service. This partnership is new this year. The State will continue to work directly with U.S. Bank for all your e-payment gateway needs.
6.6	MERCHANT PROCESSING
	MERCHANT PROCESSING The State of Wisconsin (excluding the University of Wisconsin) currently utilizes more than 510 merchant accounts and 1,600 terminal IDs to accept Visa/MasterCard credit/debit card payments. The following table shows the number/dollar amount of credit/debit card payments received per channel during State fiscal year 2018: *REFERENCE TABLE 6.6 at the end of this document. During the five fiscal years FY 2014 – FY 2018, the number of transactions has increased at an average annual rate of 29%, while the dollar amount of transactions has increased at an average annual rate of 14%. It should be noted that a significant portion of the transaction growth was due to the implementation of several large convenience fee applications where the convenience fee amount was processed as an additional transaction. The State provides no guarantee of comparable growth in the future.
6.6.1	PROCESSING CUT-OFF TIMES Proposer shall describe the daily processing cut-off times, and when authorized transactions are settled and funded. Include any requirements for a minimum settlement amount. Proposer shall describe any ability for the Biller to select from several cut-off times.
	6.6.1 RESPOND HERE OR ATTACH AND CLEARLY LABEL AS "ATTACHMENT B - 6.6.1" Merchant processing services are provided through Elavon, a wholly-owned subsidiary of U.S. Bancorp. We are flexible and will look for direction from the State to define the cut-off times for business day close and a customized remittance and settlement process with consolidation and separation based on your criteria. Our clients can settle at any time 24/7. Funds will be submitted to the State's bank account(s) the next business day. The total of the deposit will match the daily remittance file. The deposit and the debiting of the customer's account are separate processes.

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	<p>Clients depositing into a U.S. Bank DDA (checking account) and processing on our Elavon network typically receive same business day funding with ledger credit applied against debits and next business day funds availability for Visa, MasterCard, Discover, American Express (contract via Elavon) and debit transactions, provided batch settlement is completed before 9 p.m. CT.</p> <p>Weekends and federal banking holidays will impact funding times. Saturday and Sunday batch settlement will typically be deposited on Monday as separate deposits. If a federal holiday lands on a weekday, typically funds will be deposited to the DDA the following business day.</p> <p>For merchants not depositing to a U.S. Bank DDA, funds are sent via ACH and are generally available in approximately two business days, depending on the depository bank's ACH windows, provided batch settlement is completed before 8 p.m. CT. U.S. Bank deposits funds to any DDA account that is linked via the Federal Reserve banking system.</p>
6.6.2	<p>QUERY AND REPORT SCREEN IMAGES</p> <p>Proposer shall provide screen images showing the transaction search capabilities of the online system.</p> <p>Proposer shall provide screen images of daily reports that show the transactions comprising the bank deposit (settlement) amount.</p> <p>Proposer shall provide screen images of any other queries or reports that shall assist the State with reconciliation or customer service.</p> <ul style="list-style-type: none"> • Highlight any unique, innovative features.
6.6.2	<p>RESPOND HERE OR ATTACH AND CLEARLY LABEL AS "ATTACHMENT B - 6.6.2"</p> <p>Elavon works with our clients to provide the information necessary to consolidate and manage settlement and transaction data through advanced custom reporting systems designed to meet their specific needs. <i>Data can be summarized or detailed through a variety of hierarchies – from chain, to region, to department and to individual batch.</i></p> <p>As a current customer of Elavon, the State already has the ability to monitor your accounts around-the-clock from any Web browser through Elavon's online account access tools. You are able to access the information you need to manage your electronic payment activity and obtain critical information that can have a big impact on your bottom line. Our reporting tools enable you to display recent deposits, view chargebacks and retrieval requests, access customer support and more in a convenient, secure environment.</p> <p>To better serve our customers, Elavon offers various types of reporting tools:</p> <p>My Payment Insider</p> <p>Our web-based real-time service provides the streamlined and secure reporting. You can quickly and easily access payment information while protecting cardholder and account data. My Payment Insider brings together all the information you need to better manage your electronic payment processing activity. It's at your fingertips when you need it.</p>

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	<p>My Payment Insider provides a single log-in for a single location and features the ability to manage your account and have convenient access to important reporting and support information.</p> <p>My Account My Payment Insider provides you with fast access to all the information you need to manage your account and ensure that you receive the best possible merchant services. Review your merchant profile, view your statements, maintain account information, contact customer service and monitor equipment shipment status.</p> <p>My Reports My Reports shows you timely and secure accounting information, including deposit summaries, transaction activity, chargeback and retrieval status.</p> <p>Support The Support area of My Payment Insider makes it easy to find comprehensive information about transaction processing, industry mandates, product support and practical tips for how to control processing costs and improve your bottom line.</p> <ul style="list-style-type: none"> ▪ The Interchange Information area helps you better understand the rules and regulations that determine transaction pricing. Included are charts that outline qualification categories and helpful information on how to prevent downgrades for your specific industry. ▪ The Compliance and Data Security section provides valuable payment industry guidelines and best practices to help you safeguard both your businesses and your customer account information. <p>Raw data file delivery For large organizations with multiple distribution channels or complex reporting hierarchies that require specialized reporting capabilities, Elavon's Automated Customer Service (ACS) raw data reports provide detail that is easily importable to external applications for additional data management and reporting. With ACS, you can easily retrieve detailed reports with data for multiple locations, including transaction activity, statement detail and card type history.</p> <p>Custom reports If you need a truly custom approach, Elavon provides exclusive reporting solutions through our Focus system. Work with your enterprise account manager to determine the exact data you need, such as a comparison of qualified and unqualified interchange transactions, charting how you may be downgrading over time. Cost will be dependent upon the frequency and amount of data requested.</p> <p>Payment Insider Images are attached as ATTACHMENT B - 6.6.2.0 and ATTACHMENT B - 6.6.2.1.</p>
6.6.3	<p>PCI COMPLIANCE SERVICES</p> <p>Proposer shall describe the services that shall be available to the State for tracking PCI compliance across its merchant accounts.</p> <p>Include a description of the following:</p> <ul style="list-style-type: none"> • Online PCI portal services. • Integration with the Proposer's online merchant system. • Online PCI training capability. • Ability to track completion of online training by State staff.

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	<ul style="list-style-type: none"> Other innovative PCI compliance features.
6.6.3	<p>RESPOND HERE OR ATTACH AND CLEARLY LABEL AS "ATTACHMENT B - 6.6.3"</p> <p>Elavon's payment solutions assist government, public sector, utility and nonprofit organizations in taking control of PCI compliance in a more efficient manner with 24/7 support.</p> <p>We recognize that tackling data security can seem overwhelming for any organization, so we built Elavon's PCI Compliance Manager, a user-friendly online tool that helps you report and maintain compliance with the PCI-DSS.</p> <p>Our PCI Compliance Manager streamlines the PCI certification process and offers these benefits:</p> <ul style="list-style-type: none"> Financial protection—Elavon's PCI program provides up to \$100,000 of data breach protection per customer ID number if you are enrolled in Elavon's program and have certified your PCI compliance. Tools—The online portal takes you step-by-step through the PCI compliance process, including assistance with the PCI Self-Assessment Questionnaire (SAQ) and vulnerability scanning (if applicable). Tracking—Administrators can track the status of PCI-compliant merchant IDs and assign users accordingly. Education—Access valuable tips and information that make it easy to understand how you can safeguard your business. Support—Access Elavon's PCI professionals when you need it. We have answers to your PCI questions through online help, email and phone.
6.7	INFORMATION REPORTING
6.7.1	<p>SYSTEM FUNCTIONALITY AND EASE OF USE</p> <p>6.7.1.1 ONLINE BANKING SYSTEM DESCRIPTION</p> <p>Proposer shall provide an online banking system. Describe the features of this system including:</p> <ul style="list-style-type: none"> A. Hours of access. B. The time that previous day information shall be available to the State each business morning. C. The time that incoming ACH transactions may be viewed online. D. The time that intra-day incoming wires may be viewed online. E. The ability to initiate ACH and wires via the Internet. F. A description of inquiry capabilities. G. A description of any automated notifications. H. A description of how transfers between State accounts are made online. I. A description of the security access system including the establishment of access rights/roles for users. Include any ability to require dual approval for system administration, wire transfers, ACH, and other functions. J. The ability to use tokens or dongles. K. The use of IP verification for system login. L. Other unique or innovative bank services available through the system. <p>6.7.1.2 ONLINE BANKING SYSTEM ACCESS</p>

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SECTION	SECTION 6.0 TECHNICAL REQUIREMENTS
	<p>Proposer shall provide access to an online demonstration banking system (or screen images if an online demonstration system is not available) that shows the following functionality as well as examples of balance, transaction, stop payment and other available reports:</p> <ul style="list-style-type: none"> A. The assignment of access rights to system users. B. How an individual account can be searched for within the system. C. Ad-hoc querying of transactions within an account. D. Setting-up an ACH template. E. Entering an individual wire transfer. F. Setting-up a repetitive wire transfer. G. Search for a paid-check. H. Positive pay decisioning. I. Entering an individual stop payment request and importing a list of stop payment requests. J. Transferring funds between two State accounts. K. Retrieval of paid check images and deposit images. L. Establishing system messaging for individual users. M. Any other significant functionality.
	<p>6.7.1. RESPOND HERE OR ATTACH AND CLEARLY LABEL AS "ATTACHMENT B - 6.7.1"</p> <p>CLEARLY LABEL EACH INDIVIDUAL SUB-SECTION AS "ATTACHMENT B - 6.7.1.1, 6.7.1.2"</p> <p>6.7.1.1 ONLINE BANKING SYSTEM DESCRIPTION</p> <p>SinglePoint, our integrated suite of treasury management services, makes it possible for the State to achieve new levels of efficiency by bringing our powerful banking services together into one easy-to-use website. The tool's single point of access increases efficiency and an integrated design provides quick access to information in order to manage your financial position with speed and flexibility. SinglePoint does not require dedicated PCs or software installation.</p> <p>With SinglePoint, you can monitor account activity; view, manipulate and download images; transfer and manage payments; process and deposit collections; prevent fraud; and manage your employees' system use. The following services are available within SinglePoint and are accessible with the same login.</p> <p>Monitor account activity</p> <ul style="list-style-type: none"> ▪ Account reconciliation ▪ Adjustments ▪ Cash forecasting ▪ Image Access ▪ Information reporting ▪ Wholesale lockbox ▪ Returned item decisioning ▪ VantagePoint ▪ Account services ▪ Asset-based loan information reporting ▪ General ledger reconciliation ▪ Image File Delivery ▪ Lockbox Image Look ▪ Mobile SinglePoint ▪ Reports file delivery

Attachment B: Technical Requirements Response Sheet

RFP 28238-BD: Enterprise Banking Services

Transfer and manage money

- ACH adjustments
- ACH additional services
- Cash vault
- Electronic cash letter deposit
- On-Site Electronic Deposit
- Wire transfer
- Real Time Payments
- ACH origination
- Book transfer
- Check payables
- Investments
- Trust transfer
- Disbursements via Zelle®

Act globally

- Foreign Exchange Web (FX Web)
- International ACH
- International remittance calculator
- International wire transfer
- Global trade
- International information reporting
- International request for transfer

Prevent fraud

- ACH positive pay
- IP whitelist service
- Positive pay (previous day, same-day, payee)
- Stop payments
- Issue Maintenance
- Reverse positive pay
- IBM® Security Trusteer Rapport™

Control access and stay informed

- Customer service
- External Messaging
- Personal settings
- System administration
- Dashboard
- LaunchPoint
- Service guide

A. Hours of access.

SinglePoint users can access the system 24/7, except during a four-hour maintenance period early on Sunday mornings. Historically, the SinglePoint application has maintained 99.8% availability.

B. The time that previous day information shall be available to the State each business morning.

Previous day information is available by 6 a.m. CT; however, often the data is available sooner.

C. The time that incoming ACH transactions may be viewed online.

ACH data is updated four times during business hours: by 7 a.m., 10 a.m., 2 p.m. and 5 p.m. CT.

D. The time that intra-day incoming wires may be viewed online.

Wire transfer information is updated continuously and in real time.

E. The ability to initiate ACH and wires via the Internet.

You initiate ACH, account transfer and wire transfer services from separate pages in SinglePoint. Our systems are integrated, so each transaction type requires only the information unique to that type of transaction. The remaining fields are checked and populated from a common data source.

Attachment B: Technical Requirements Response Sheet

RFP 28238-BD: Enterprise Banking Services

SECTION	SECTION 6.0 TECHNICAL REQUIREMENTS
F. A description of inquiry capabilities.	<p>SinglePoint allows you to search by account, transaction type, date range, amount and transaction reference (such as check number). Users can view, sort and print search results in PDF or CSV formats and drill down to transaction detail within the application. Search also allows for wire returns.</p>
G. A description of any automated notifications.	<p>Alerts and notifications through SinglePoint External Messaging enhance process efficiencies by using more than 200 unique messages that can be configured and routed to various destinations, including email addresses and SMS messages to mobile devices, ensuring key items receive attention. External Messaging is available for one low monthly fee. You can set up as many users and accounts as you like, and each user can set up as many alerts and notifications as they wish.</p>
H. A description of how transfers between State accounts are made online.	<p>U.S. Bank SinglePoint® Book Transfers enable the State to manage your financial position and easily move funds between U.S. Bank accounts, including checking, savings and loan accounts. Funds are immediately available upon completion of a book transfer; for maximum flexibility, funds movement can also be future dated, up to 30 days in advance. Users can create book transfers on a single page or from a template.</p> <p>You can send up to 25 book transfers from a single page using the batch book transfer option, including transfers from a single account or multiple accounts and enter the same account multiple times. Up to 500 book transfers can be sent at one time by importing a CSV file of book transfers or by using data transmission methods.</p> <p>An approval process provides up to two levels of control. Approvers can view full details of each book transfer and confirm approval or make modifications to single or multiple book transfers. Approval levels can be set separately for different users and template or non-template transfers.</p> <p>Users can create templates for commonly used book transfer details and add a schedule to the template so that transfers are automatically initiated based on scheduled dates. Virtually all the State's account information is prefilled with default values and is otherwise selectable from dropdown lists. You only need to select a source, a destination, a value date and the amount.</p>
I. Security access system.	<p>Your system administrator:</p> <ul style="list-style-type: none">▪ Creates, modifies and deletes SinglePoint users.▪ Requests and maintains tokens, which are required to initiate payment transactions.▪ Sets and modifies user payment and transaction quantity limits.▪ Assigns user access to services and accounts.▪ Assigns initiation and approval entitlements.▪ Sets approvals for payments.▪ Reorders and renames accounts.▪ Sends passwords reset requests for own and other users' passwords when necessary. Regular users can change their own passwords within SinglePoint or using the Forgot Password tool.

Attachment B: Technical Requirements Response Sheet

RFP 28238-BD: Enterprise Banking Services

SECTION	SECTION 6.0 TECHNICAL REQUIREMENTS
	<p>Audit features include:</p> <ul style="list-style-type: none"> ▪ User activity audit reporting for all the services. ▪ Token maintenance and status reports. ▪ User profile reports. ▪ Account profile reports. ▪ Service profile reports. <p>SinglePoint offers a dual system administration option upon setup. If you opt for requiring dual system administration, all changes to user access or limits require a second system administrator approval to process. A second person with approval authorization must approve pending transactions for wires and ACH. A person cannot approve a wire they initiated.</p> <p>J. The ability to use tokens or dongles.</p> <p>Entrust time-based tokens are required for users to access payment services (ACH, wire transfer and investments). Tokens are preprogrammed to produce a new numerical code every 60 seconds. One token is assigned to each user at your site.</p> <p>K. The use of IP verification for system login.</p> <p>An optional IP white listing security feature is available if you choose to restrict user access to allow only specific IP addresses or IP address ranges.</p> <p>L. Other unique or innovative bank services available through the system.</p> <p>While a number of factors differentiate SinglePoint from that of other providers as listed below, U.S. Bank is embarking on a new transformational upgrade to our information reporting system – SinglePoint reimagined – to deliver an even greater differentiated experience. SinglePoint will have a more streamlined user experience, with intuitive organization and search functionality, improved layouts and user flows, a new log-in experience including biometrics, easy set up and account administration and extensive data analytics. SinglePoint reimagined is modernized technology delivering new features and functionality the way you asked for it. Please refer to Attachment B - 6.7.1.2.M for a presentation providing more details:</p> <ul style="list-style-type: none"> ▪ SinglePoint’s robust filtering and customization capabilities allow the State to drill down to specific transaction details for efficient cash management and reconciliation. ▪ Users can save customized reports and share them with other users. ▪ SinglePoint retains 10 days of data in current day report format and 60 days of previous day data. You can opt to extend previous day retention to: 90 days, six months, 12 months, 18 months or 24 months. ▪ Information reporting pages provide direct access to other actions, such as viewing a check’s image related to that transaction or transferring funds between accounts. ▪ SinglePoint’s web-based architecture provides direct and real-time access to data. ▪ Controlled Disbursement totals appear with the other balances in current day reporting. ▪ Complete wire transfer details appear in previous day and current day detail reporting. ▪ SinglePoint exports data in BAI2 and CSV formats. ▪ Access to foreign account balances is available in previous and current day reporting. ▪ Multibank reporting provides access to previous day information on accounts from other financial institutions.

Attachment B: Technical Requirements Response Sheet

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SECTION	SECTION 6.0 TECHNICAL REQUIREMENTS
	<ul style="list-style-type: none"> ▪ The report delivery service allows users to set up automated schedules for report delivery via email or transmission channels. ▪ SinglePoint's dashboard provides a control center of widgets that allows users to customize the one-stop page with the information that's important to them based on their entitlements. The dashboard displays all their useful information, including balance information, at glance information, report shortcuts and actions they wish to perform. <p>In addition to our newly reimaged SinglePoint experience, U.S. Bank continues to lead the way with numerous other treasury solutions designed to exceed your expectations keeping at the forefront of technology. Please refer to Attachment B - 6.7.1.1.L for information on what's new in Global Treasury Management. Throughout our proposal we have added alternative solutions in the respective sections as requested by the State. By keeping your banking services with U.S. Bank, the State will not be distracted with a lengthy, basic, same-service implementation but will instead be able to embark on a thoughtful assessment of new, more highly valued services providing enhanced operating efficiency, cost savings and increased security. Several of our recommendations include:</p> <ul style="list-style-type: none"> ▪ Utilizing more Controlled Disbursement accounts to better anticipate your daily check and ACH funding requirements before posting, increasing your ability to invest funds more timely. ▪ Utilizing Same Day Positive Pay to review and correct exception items before they are posted to your account, thereby allowing for accurate posting of all items to your account and bank statement. This also eliminates the time and effort of processing and managing two and three-day account reconciliation adjustments to fix encoding and positive pay corrections. ▪ Adding payee positive pay to prevent check payee alterations and e-Check blocks to protect your accounts from unauthorized web and phone ACH transactions for increased fraud protection. <p>In addition to our recommendations above, several of our other recommendations are extensively detailed in Attachment B – 6.7.1.1.L including the use of:</p> <ul style="list-style-type: none"> ▪ Focal Point Plus—Allows the State to simplify the reconciliation of your many locations and agencies by concentrating funds and information reporting into a single master account. Zero balance shadow depository accounts with unique location codes ensure all transactions are automatically identified in the consolidated master account reporting, thereby enabling segregation of information so each agency can see only their data without the use of expensive MICR encoded deposit tickets. ▪ Account Validation Services—Instant access to account status and ownership information reducing fraud, exceptions and returns. ▪ Payee Choice—Allowing payees choose from Zelle, ACH or check, and we send the payment ▪ Zelle and Real time payments—Increase electronic payment adoption for B2C payments with faster processing. ▪ VantagePoint—Improved receivables automation with simplified exception management with the ability to match decoupled remittances to electronic payments and customizable exception rules management. ▪ eBill Service—As detailed in 6.5, our completely revamped e-Payment Service that is a flexible, cloud-based billing and payment platform to drive digital payment transformation and improve customer experience. ▪ Healthcare Receivable Manager—A single platform with all patient financial information in one place allowing automated posting of patient and claim payments, denial management capabilities and streamlined research functionality.

Attachment B: Technical Requirements Response Sheet

RFP 28238-BD: Enterprise Banking Services

SECTION	SECTION 6.0 TECHNICAL REQUIREMENTS																																																																						
6.7.1.2 ONLINE BANKING SYSTEM ACCESS	<p>Although the State is a current active SinglePoint user, we encourage you and your team to review our online demo at www.usbank.com/sptdemo for a thorough review and refresher highlighting all service modules and functionality – some of which may not be currently used by the State. (No password or user ID is needed.)</p> <p>As highlighted in Exhibit 6.7.1.2.M, we are excited to announce our modernization roadmap redesigning the SinglePoint online cash management experience based on client feedback to include simpler, intuitive navigation and workflows with a new modern look and feel including dashboards and analytics tools.</p>																																																																						
6.7.2	<p>SYSTEM AVAILABILITY</p> <p>Proposer shall list the total number and total duration of any outages (planned and unplanned) of the online banking system between the hours of 6:30 am and 4:30 pm, Monday through Friday during the period January 1, 2018 - December 31, 2018.</p>																																																																						
6.7.2	<p>RESPOND HERE OR ATTACH AND CLEARLY LABEL AS "ATTACHMENT B - 6.7.2"</p> <p>SinglePoint maintains over 99% application availability, as shown in the chart below. Specific outage details are confidential.</p> <table border="1"> <thead> <tr> <th>2018</th> <th>Application Availability</th> <th>Current Day Reports Delivery</th> <th>Prior Day Reports Delivery</th> <th>Special Reports Delivery</th> </tr> </thead> <tbody> <tr> <td>SLA standard</td> <td>99.50%</td> <td>99%</td> <td>99%</td> <td>99%</td> </tr> <tr> <td>January</td> <td>100%</td> <td>99.85%</td> <td>100%</td> <td>99.29%</td> </tr> <tr> <td>February</td> <td>100%</td> <td>99.86%</td> <td>100%</td> <td>99.61%</td> </tr> <tr> <td>March</td> <td>100%</td> <td>99.97%</td> <td>100%</td> <td>100%</td> </tr> <tr> <td>April</td> <td>100%</td> <td>99.97%</td> <td>100%</td> <td>99.88%</td> </tr> <tr> <td>May</td> <td>100%</td> <td>99.73%</td> <td>99.89%</td> <td>99.65%</td> </tr> <tr> <td>June</td> <td>99.56%</td> <td>99.23%</td> <td>99.91%</td> <td>100%</td> </tr> <tr> <td>July</td> <td>100%</td> <td>99.97%</td> <td>99.82%</td> <td>99.64%</td> </tr> <tr> <td>August</td> <td>100%</td> <td>99.94%</td> <td>100%</td> <td>99.78%</td> </tr> <tr> <td>September</td> <td>100%</td> <td>99.49%</td> <td>99.80%</td> <td>99.21%</td> </tr> <tr> <td>October</td> <td>100%</td> <td>100%</td> <td>100%</td> <td>99.89%</td> </tr> <tr> <td>November</td> <td>100%</td> <td>99.90%</td> <td>100%</td> <td>100%</td> </tr> <tr> <td>December</td> <td>100%</td> <td>99.94%</td> <td>100%</td> <td>100%</td> </tr> </tbody> </table>	2018	Application Availability	Current Day Reports Delivery	Prior Day Reports Delivery	Special Reports Delivery	SLA standard	99.50%	99%	99%	99%	January	100%	99.85%	100%	99.29%	February	100%	99.86%	100%	99.61%	March	100%	99.97%	100%	100%	April	100%	99.97%	100%	99.88%	May	100%	99.73%	99.89%	99.65%	June	99.56%	99.23%	99.91%	100%	July	100%	99.97%	99.82%	99.64%	August	100%	99.94%	100%	99.78%	September	100%	99.49%	99.80%	99.21%	October	100%	100%	100%	99.89%	November	100%	99.90%	100%	100%	December	100%	99.94%	100%	100%
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December	100%	99.94%	100%	100%																																																																			
6.7.3	<p>ELECTRONIC FILE FOR MONTHLY ACCOUNT ANALYSIS</p> <p>Proposer shall describe the type of electronic file(s) that it is able to provide for the monthly account analysis statement.</p>																																																																						
6.7.3	<p>RESPOND HERE OR ATTACH AND CLEARLY LABEL AS "ATTACHMENT B - 6.7.3"</p> <p>U.S. Bank provides your account analysis electronically through the EDI 822 - ASCX12. Account analysis statements are also available online through SinglePoint by the seventh business day of the month in PDF and TXT formats.</p>																																																																						

Attachment B: Technical Requirements Response Sheet

RFP 28238-BD: Enterprise Banking Services

ATTACHMENT B: SECTION 6.2.5.1

Certain ABA Institutions

ITEM	DESCRIPTION
0	means "Availability on the Same Ledger (Business) Day as the Deposit Date"
1	means "Availability on the First Business Day after the Deposit Date"
2	means "Availability on the Second Business Day after the Deposit Date"
3	means "Availability on the Third Business Day after the Deposit Date"
4	means "Availability on the Fourth Business Day after the Deposit Date"

ATTACHMENT B: SECTION 6.3.10

FOREIGN EXCHANGE SERVICES

COUNTRY	CURRENCY
AUSTRALIA, CHRISTMAS ISLAND, COCO (KEELING) ISLANDS, HEARD AND MCDONALD ISLANDS, KIRIBATI, NAURU, NORFOLK ISLAND, TAVALLU	AUSTRALIAN DOLLAR
AUSTRIA	EURO
BRAZIL	CENTAVOS
BELGIUM	EURO
BHUTAN	INDIAN RUPEE
BOUVET ISLAND	NORWEGIAN KRONE
CZECH REPUBLIC	CZECH KORUNA
CHINA	YUAN
COOK ISLANDS	NEW ZEALAND DOLLAR
DENMARK	DANISH KRONE
ENGLAND	BRITISH POUND
FAROE ISLANDS	DANISH KRONE
FINLAND	EURO
FRANCE *NOTE: CHECKS FROM FRANCE MUST HAVE THE CITY OF ISSUE WRITTEN ON THE CHECK.	EURO
GERMANY	EURO
GREECE	EURO
GREENLAND	DANISH KRONE
GUERNSEY, C.I.	POUNDS STERLING
HONG KONG	HONG KONG DOLLAR
HUNGARY	FORINT
INDIA	INDIAN RUPEE
ISLE OF MAN	POUNDS STERLING
ISRAEL	ISRAELI SHEKEL
ITALY	EURO
IRELAND	EURO
JAPAN	JAPANESE YEN
JERSEY, C.I.	POUNDS STERLING
LESOTHO	RAND

FOREIGN EXCHANGE SERVICES

COUNTRY	CURRENCY
LIECHTENSTEIN	SWISS FRANC
LUXEMBOURG	EURO
MEXICO	PESO
MOROCCO	MOROCCAN DIRHAM
THE NETHERLANDS	EURO
NAMIBIA	RAND
NEW ZEALAND	NEW ZEALAND DOLLAR
NIUE	NEW ZEALAND DOLLAR
NORWAY	NORWEGIAN KRONE
PHILIPPINES	PHILIPPINE PESO
PITCAIRN	NEW ZEALAND DOLLAR
POLAND	ZLOTY
PORTUGAL	EURO
SAUDI ARABIA	SAUDI RIYAL
SCOTLAND	BRITISH POUND
SINGAPORE	SINGAPORE DOLLAR
SOUTH AFRICA	RAND
SOUTH KOREA	WON
SPAIN	EURO
SVALBARD AND JAN MAYEN ISLANDS	NORWEGIAN KRONE
SWEDEN	SWEDISH KRONA
SWITZERLAND	SWISS FRANC
THAILAND	THAI BAHT
TOKELAU	NEW ZEALAND DOLLAR
TURKEY	TURKISH LIRA
UNITED KINGDOM	POUNDS STERLING
VIETNAM	DONG

Attachment B: Technical Requirements Response Sheet

RFP 28238-BD: Enterprise Banking Services

ATTACHMENT B: SECTION 6.6

MERCHANT PROCESSING

PAYMENT CHANNEL	# TRANSACTIONS	\$ TRANSACTIONS
INTERNET	5,288,151	\$190,796,831
POS/MAIL ORDER/TELEPHONE ORDER/PAPER	1,626,056	\$137,531,735
TOTAL:	6,914,207	\$328,328,566

Disclaimer

This proposal may contain certain nonpublic information about U.S. Bancorp and its subsidiaries and affiliates that we deem proprietary and confidential. Acknowledging this information is subject to the Freedom of Information Laws governing disclosure of public information, U.S. Bank requests to be contacted before information is made public in order to request redaction of designated specific "Business Confidential" information including our proposal response, including business contracts/agreements, proprietary information regarding product functionality, custom process flows, pricing, operational procedures, processing site locations, service manuals, data security, disaster recovery details, SOC and SSAE16 reports, and implementation and disclosure documents. Publication of this information could create an unfair competitive disadvantage. Where possible, such information as outlined above will also be marked "Confidential" within our response as required.

Information provided is the sole and absolute property of U.S. Bank and nothing is intended to, in any way, transfer ownership rights to the State.

The prices quoted in this proposal are firm and irrevocable for not less than 180 days until contract award and documentation. Thereafter, prices quoted will be held fixed for the five-year term of the contract. Prices will then be reviewed and mutually re-negotiated for the remaining two-year extension period. However, should volumes, quality of work provided by the State, or regulatory requirements significantly change, this pricing agreement may be subject to mutual renegotiation for affected items. Notwithstanding anything contained herein to the contrary, all Treasury Management Services provided to the State are subject to U.S. Bank's Treasury Management Services Terms and Conditions as provided for mutual negotiation, and as the same may be amended from time to time. Additional new services will be offered at the same agreed upon prices if bid, or at similar offered discounts if newly requested services not previously included. This agreement can be terminated by either party with 30 days written notice.

Regulation W disclaimer: U.S. Bank N.A. is not responsible for the obligations of its affiliates.

For purposes of this proposal, we may have relied upon financial information provided to U.S. Bank by your authorized representatives or officers. The State agrees that U.S. Bank is not responsible for the completeness or accuracy of such information. By your acceptance of these materials, you also acknowledge that U.S. Bancorp and U.S. Bank are not committing to extend credit or render services to the State or any other person or entity.

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Regulatory Disclaimer

Our proposal is contingent on U.S. Bank's completion of any required AML/KYC processes and enhanced due diligence review and approval. We look forward to working with you to obtain the appropriate information to complete that process.

U.S. Bank staff chart

Name/ Certification(s)	Position	Percent of the Position Designated to Support State's Services	Number of Years' Experience in the Same Capacity for Other Statewide Banking Services Contracts
Nancy Ogas	Customer Service Ombudsman - Primary	80%	<ul style="list-style-type: none"> 11 years serving the State and the University of Wisconsin 33 years with U.S. Bank
Olivia Sexton	Customer Service Ombudsman – Back-up	10%	<ul style="list-style-type: none"> 1 year serving the State and the University of Wisconsin 6 years with U.S. Bank
Teresa McBride	Government Banking Relationship Manager/Senior Vice President	80%	<ul style="list-style-type: none"> 5 years as the Relationship Manager for the State and the University of Wisconsin 32 years with U.S. Bank
Lee Strom	Government Banking Regional Manager/Senior Vice President	As needed	<ul style="list-style-type: none"> 15 years serving governments at U.S. Bank 12 years serving State and University relationships; WI, IL, MN, ND, MI and IN
Bill Collins	Government Banking Division Manager/Senior Vice President	As needed	<ul style="list-style-type: none"> 3 years serving governments at U.S. Bank 32 years in working with governments across the U.S.
Adrienne Edwards	Treasury Management Consultant/Vice President	30%	<ul style="list-style-type: none"> 3 years serving the State and the University of Wisconsin 15 years in Treasury Management
Roxanne Shain	Treasury Management Associate	35%	<ul style="list-style-type: none"> 17 years serving the State and the University of Wisconsin 41 years with U.S. Bank
Kamola Kasina	Treasury Management Implementation Coordinator	20%	<ul style="list-style-type: none"> 1 year serving the State and the University of Wisconsin 25 years with U.S. Bank
Stephanie Brown	Treasury Management Technical Project Manager	As Needed	<ul style="list-style-type: none"> 7 months with State of Wisconsin (took over relationship when Chris retired) 2.5 years with U.S. Bank
Stephen Stradal	Treasury Management Product Manager/Vice President	As Needed	<ul style="list-style-type: none"> 12 years with U.S. Bank Treasury Management serving various Statewide contracts
Amir Aslam	Elavon/Client Executive	60%	<ul style="list-style-type: none"> 2 years serving the State and the University of Wisconsin 10 years with U.S. Bank serving various Statewide contracts
Jake Pederson	Elavon/Operational Account Executive	60%	<ul style="list-style-type: none"> 3 years serving the State and the University of Wisconsin 5 years with U.S. Bank serving various Statewide contracts
Tim Grittinger	Institutional Trust & Custody Relationship Manager/Senior Vice President	As needed	<ul style="list-style-type: none"> 3 years serving the State of Wisconsin 23 years with U.S. Bank



Implementation Schedule for STATE OF WISCONSIN

Updated - 08/14/2019

U.S. Bank Contact List

Phone

Email

Role

Kamola Kasina

414.765.6226

kamola.kasina@usbank.com

TM Implementation Project Lead

TBD

TBD

TBD

TM Technical Project Manager

Adrienne Edwards

414.765.4897

adrienne.edwards@usbank.com

TM Sales Consultant

Roxanne Shain

608.252.4444

roxanne.shain@usbank.com

TM Sales Associate

Teresa McBride

414.765.4419

teresa.mcbride@usbank.com

TM Relationship Manager

Carol Rumisek

414.347.4413

carol.a.rumisek@usbank.com

Commercial Customer Service Rep

STATE OF WISCONSIN Contact List

Phone

Email

Role

Bruce Derge

TBD

bruce.derge@wi.gov

Contract Manager

Tasks

Responsibility / Contacts

Date

Status

Comments

U.S. Bank

Customer

Complete
Date/Estimated
Due Date(Pending/
In Process/
Complete)

Treasury Management Agreements:

Deliver Master Service Agreement (MSA), Appendices and Terms & Conditions

USB Contact

Assist customer with determining appropriate MSA signers and Tax ID's

USB Contact

STATE OF WISCONSIN

Return completed MSA and Appendices

USB Contact

STATE OF WISCONSIN

Determine who will be the main STATE OF WISCONSIN

USB Contact

STATE OF WISCONSIN

Open Accounts: 5 business days lead time

Complete USA Patriot Act/CIP requirements

USB Contact

Assign account numbers

USB Contact

Deliver Appendix As to customer

USB Contact

Return account opening documentation and Appendix As

USB Contact

STATE OF WISCONSIN

Deliver MICR Specification Sheet if customer is printing checks

USB Contact

Mail 5 Sample Checks - to be tested by MICR & Image Quality

USB Contact

STATE OF WISCONSIN

Sample Checks Approved by MICR & Image Quality

USB Contact

Account Supply Order Information:

Determine type of checks (pre-printed, blank, etc)

USB Contact

STATE OF WISCONSIN

Determine type of deposit tickets

USB Contact

STATE OF WISCONSIN

Determine type of endorsement stamps

USB Contact

STATE OF WISCONSIN

Provide customer with quote for U.S. Bank supply order

USB Contact

Place supply order and provide delivery timing

USB Contact

Determine if Returned Item Special Instructions should be setup

USB Contact

STATE OF WISCONSIN

Treasury Management Core Products

Focal Point Plus: 20-30 business days lead time

Target Customer Use Date: TBD

Provide shadow account store and address information

USB Contact

STATE OF WISCONSIN

Determine Branch service and/or Cash Vault service

USB Contact

STATE OF WISCONSIN

Complete Proximity Study (if applicable)

TM Sales

Complete Branch Impact Questionnaires (if applicable)

TM Sales

Complete USA Patriot Act/CIP Requirements

USB Contact

Assign master account number and shadow account numbers

USB Contact

Deliver Appendix A, A1 for master account

USB Contact

Return account opening documentation and Appendix A, A1

USB Contact

STATE OF WISCONSIN

Determine additional services: check filter, eCheck block, item truncation

USB Contact

STATE OF WISCONSIN

Determine statement requirements: FPP Consolidated Statement, Fiscal Statement, Month End

USB Contact

STATE OF WISCONSIN

Provide shadow account store/ address information

USB Contact

STATE OF WISCONSIN

Determine reporting method: SinglePoint or Transmission

USB Contact

STATE OF WISCONSIN

Determine if Returned Item Special Instructions should be setup

USB Contact

STATE OF WISCONSIN

Deliver MICR Specification Sheet if customer is printing checks

USB Contact

Mail 5 Sample Checks - to be tested by MICR & Image Quality

USB Contact

Sample Checks Approved by MICR & Image Quality

USB Contact

Account Supply Order Information:

Determine type of check (pre-printed, blank, etc)

USB Contact

STATE OF WISCONSIN

Determine type of deposit tickets

USB Contact

STATE OF WISCONSIN

Determine type of endorsement stamps

USB Contact

STATE OF WISCONSIN

Provide customer with quote for U.S. Bank supply order

USB Contact

Place supply order and provide delivery timing

USB Contact

Complete account opening process

USB Contact

Request complete

USB Contact

Treasury Management Technical Products

Check Payables: 20-30 business days lead time

50	Target Customer Use Date: TBD					
51	Determine products and sub-products to be implemented: Check Payables w/Positive Pay, File Status Manager, etc.	TM Sales	STATE OF WISCONSIN			
52	Determine File Format to be used when submitting file to US Bank: EDI 820, EDI 835 or Custom. Note: A single file format must be selected to support all product types to be consolidated. EDI 820 is available for all products, custom formatting available for all products. Custom Formats will required additional development time.	TM IPM	STATE OF WISCONSIN			
53	Determine EDI File Confirmation Type to be used to provide control total data to US Bank for files submitted: EDI 831, or ARU/VRU - Manual - Automated Voice Recording system	TM IPM	STATE OF WISCONSIN			
54	Determine Acknowledgement File Type to be used to confirm to the customer that file was received by US Bank (optional service): 997, or 824	TM IPM	STATE OF WISCONSIN			
55	Provide Request Packet to include the Data Transmission Questionnaire, Check Payables Questionnaire and Access Online User ID Setup Form	TM IPM	STATE OF WISCONSIN			
56	Complete and return all documents provided to you with the Request Packet as broken down by product below.		STATE OF WISCONSIN			
57	Check Payables w/Positive Pay: (32 business days)					
58	Include Check Payables Questionnaire with the Request Packet (each account to be implemented with Check Payables needs a completed Questionnaire)	TM IPM				
59	Include the electronic check sample and electronic sample of the Check Stocks and Check Format Types available to our customers with the Request Packet.	TM IPM				
60	Positive Pay:					
61	Provide Positive Pay Exception Contact	TM IPM	Customer			
62	Determine Default Decision: Return All, Pay All	TM IPM	Customer			
63	Include ARP User Guide with the Request Packet	TM IPM	Customer			
64	Include SinglePoint Positive Pay Implementation Overview with the Request Packet	TM IPM	Customer			
65	Complete final Positive Pay training (review product details, deadlines, functionality, etc.)		Customer			
66	Account Reconciliation:					
67	Determine Input method (Full Recon): SinglePoint, Transmission	TM IPM	Customer			
68	Determine Output method: (Partial/ Deposit)Paper only, SinglePoint, Transmission	TM IPM	Customer			
69	Determine Check Handling: Image CD Rom, Truncation, Return All Items, Return Checks Only, Imaged Statements	TM IPM	Customer			
70	Input Transmission Testing: (includes all products selected)					
71	A MFS Tester will begin the Connectivity testing and request Test file (for Test and Production environments)	MFS Tester				
72	Contact Transmission Tester listed in Transmission Testing Instructions provided.		Customer IT			
73	Request Test file (UAT environment testing)	MFS Tester				
74	Submit Test file using the Test environment instructions		Customer IT			
75	Validate Test file (in Test environment), provide feedback	MFS Tester & EDI Analyst				
76	Make modifications, and retest (if necessary)		Customer IT			
77	Request Test file (Production testing)	MFS Tester & EDI Analyst				
78	Submit Test file using the Production instructions		Customer IT			
79	Validate Test file (in Production), provide feedback	MFS Tester & EDI Analyst				
80	Make modifications, and retest (if necessary)		Customer IT			
81	Input Transmission Test Sign off	MFS Tester	Customer IT			
82	Activate transmission	EDI Analyst				
83	Output Transmission Testing: (includes all products selected)					
84	A MFS Tester will begin the Connectivity testing and request Test file (for Test and Production environments)	MFS Tester				
85	Contact Transmission Tester listed in Transmission Testing Instructions provided.		Customer IT			
86	A MFS Tester will obtain and send Test file, Notify customer	MFS Tester & EDI Analyst				
87	Validate Test file, Provide feedback		Customer IT			
88	Make modifications, Request additional test files (if necessary)	MFS Tester & EDI Analyst	Customer IT			
89	Output Transmission Test Sign off	MFS Tester	Customer IT			
90	Activate transmission	EDI Analyst				
91	Format Testing - End to End: (includes all products selected)					
92	EDI Analyst will be in contact with you to implement this service. When our standard file formats are used sample file formats will be provided to you with the EDI Welcome Packet from the EDI Analyst.	EDI Analyst	Customer IT			
93	Create Test File including all payment types to be implemented		Customer IT			
94	Send Email to Access Online BPS Shared/MN/USB prior to 1st Consolidated File being sent	CPS IPM				

95	Process Test File; Deliver Feedback (1st test file received in Transmission testing)	EDI Analyst	Customer IT			
96	Approve or make modifications to the test file, and retest (2 successful test files required for sign off)		Customer IT			
97	Validate supplier receives the email and processes the transaction correctly	CPS SEM				
98	Validate Access Online matching process for payment instruction and transaction	CPS SEM				
99	Approval of test check sample provided		Customer			
100	Testing Sign off	EDI Analyst	Customer IT			
101	Update Production Environment(s)	EDI Analyst	Customer IT			
102	Send EDI Delivery Packet	EDI Analyst				
103	Submit/Process First Production File	EDI Production Support	Customer IT			
104	Send TM Implementation Delivery Packet	TM Implementation				
105	VantagePoint: 27-56 business days lead time					
106	Target Customer Use Date: TBD					
107	Determine products to be implemented utilizing the VantagePoint Service for output files: ACH, E-Lockbox, E-Pay, Wholesale Lockbox, On-site Electronic Deposit	TM IPM	STATE OF WISCONSIN			
108	Determine File Format to be used when receiving file from US Bank: EDI 820, EDI 823, EDI 835, XML, BAI2, or Custom Flat File. (Custom Formats will required additional development time)	TM IPM	STATE OF WISCONSIN			
109	Provide Request Packet to include the Data Transmission Questionnaire	TM IPM				
110	Complete and return the Data Transmission Questionnaire		STATE OF WISCONSIN			
111	File Format Development/Mapping:					
112	Provide EDI Welcome Packet including request for a sample of file layout/format	EDI Analyst				
113	Submit a sample of file layout/format		STATE OF WISCONSIN			
114	Work with customer to complete file format development requirements to create to test file	EDI Analyst	STATE OF WISCONSIN			
115	Submit first output test file to MFS.	EDI Analyst				
116	Output Transmission Testing:					
117	A MFS Tester will begin the Connectivity testing and request Test file (for Test and Production environments)	MFS Tester				
118	Contact Transmission Tester listed in Transmission Testing Instructions provided.		Customer IT			
119	A MFS Tester will obtain and send Test file, Notify customer	MFS Tester & EDI Analyst				
120	Validate Test file, Provide feedback		Customer IT			
121	Complete any necessary modifications, request additional test files (if necessary)	MFS Tester & EDI Analyst	Customer IT			
122	Output Transmission Test Sign off	MFS Tester & EDI Analyst	Customer IT			
123	Activate transmission	EDI Analyst				
124	Format Testing - End to End:					
125	Make file formatting modifications, if necessary	EDI Analyst				
126	Deliver Subsequent Test File	EDI Analyst				
127	Process Test File; Deliver Feedback		Customer IT			
128	Once 2 successful tests completed - provide testing sign off	EDI Analyst	Customer IT			
129	Update Production Environment(s)	EDI Analyst	Customer IT			
130	Send EDI Delivery Packet	EDI Analyst				
131	Submit/Process First Production File	EDI Production Support	Customer IT			
132	Send TM Implementation Delivery Packet	TM IPM				

GTM Implementation Standard Lead Times

This document provides the estimated number of business days required to implement new Treasury Management products and services.

Overview

Implementation lead time begins when the Implementation Team receives the TMIG request and ends when the customer is instructed to begin using the product.

- Lead time is dependent on the customer responding with information in a timely manner. Implementation lead time includes two business days to send out the customer request packet and five business days to receive and process any customer materials. Any delay in receipt of customer materials will add to the lead time of the implementation.
- Incomplete or incorrect product/customer information will add to the lead time of the implementation.
- Customization and high-volume requests will add to the lead time of the implementation.
- For additional detail on product lead times, refer to the product's TMIG Pending Checklist.

Standard Lead Times

Product	Implementation Timing
Account Reconciliation (ARP)	
Positive Pay, Reverse Positive Pay, Full Recon, Partial Recon, or Deposit Recon – With New Transmission	27-30 business days
Positive Pay, Reverse Positive Pay, Full Recon, Partial Recon, or Deposit Recon – With Existing Transmission or No Transmission	7 business days
Teller Payee or Payee Positive Pay – No Input File Change, Testing Required	17-20 business days
Teller Payee or Payee Positive Pay – No Input File Change, No Testing Required	12 business days
ACH Direct	
ACH Direct with Transmission	27-37 business days
ACH Direct with Return Transmission	32-47 business days
Return Transmission with existing ACH Direct	27-37 business days
ACH Direct – No Transmission	10 business days
ACH Data Capture	27-37 business days
ACH Services	
Block / Filter	10 business days
ACT	10 business days
UPIC	12 business days
EDI Remittance Reporting – SinglePoint	10 business days
EDI Remittance Reporting – Transmission	27-37 business days
Auto Cash Concentration	
Auto Cash Concentration - High Speed Locations	15 business days
Auto Cash Concentration - Low Speed/Manual	40 business days
Note: Multiple locations may extend time.	
BAI Transmission	
New BAI Transmission - MFS or SWIFT FileACT	27-37 business days
Add to Existing BAI Transmission	10 business days

Cash Concentration	10 business days
Cash Letter Services	28 business days
Cash Vault Cash Vault Location Setup DTS Setup to an Existing Cash Vault Location DTS and Cash Vault Location Setup <i>5 or more outsourced vaults on one request will be a high-volume request for DTS</i> Remote Cash Deposit Setup to an Existing Cash Vault Location Remote Cash Deposit Setup to a New Cash Vault Location Note: Lead time for Remote Cash Deposit does not include armored courier Smart Safe Installation, which must be completed prior to Remote Cash Deposit setup.	12 business days 17 business days 17 business days 17 business days 20 business days
Consolidated Payables with Standard Format Consolidated Payables with Check Payables Consolidated Payables with ACH Consolidated Payables with Batch Wires Consolidated Payables with Payment Plus Consolidated Payables with Custom Format Note: Lead time determined by products included within implementation. Products implemented simultaneously must all complete on same date.	31 business days 27-37 business days 56-70 business days 48-51 business days 70+ business days
Consolidated Receivables Consolidated Receivables Consolidated Receivables with Lockbox Consolidated Receivables with E-Payment Note: Lead time determined by products included within implementation. Products implemented simultaneously must all complete on same date.	27-37 business days 37-47 business days 56 business days
Controlled Disbursement Controlled Disbursement Controlled Disbursement with Same-Day Transmission	14 business days 25-40 business days
Data Exchange	10 business days
Deposit Recap	5 business days
Disbursements via Zelle Standard Zelle Transmission Consolidated Payables Transmission* Zelle API Zelle – Check Payables Backup Check Payables – MyEasyView *Dependent on the Consolidated Payables product service selected	27-37 Business Days 21-70 Business Days 17 Business Days 17 Business Days 10 Business Days
Electronic Cash Letter	45 business days
Electronic Check Services	10-15 business days
Electronic Statement	27-37 business days

E-Lockbox Remote Banking, Prefixed Billers, Credit Counseling Stop / Accept Payment File Direct to E-Lockbox Stop / Accept Payment File Shared with Lockbox Stop Pay Dollar and/or Account Processing VantagePoint E-Lockbox Essentials	37 business days 37 business days 47 business days 37 business days See VantagePoint 27 business days
E-Payment Service E-Payment E-Payment with EDI Remittance File	37 business days 56 business days
Focal Point Plus	27-37 business days
Foreign Bank Account Opening	30-40 business days
Foreign Currency Account Opening	7-10 business days
Global Trade	7-10 business days
Image Archive (CD-ROM)	7-12 business days
Image Cash Letter (ICL) – Receives (Corporate) ICL (HTTPS, FTPS) ICL with SFTP push ICL with VPN	29-34 business days 44 business days 69 business days
Image Cash Letter (ICL) – Sends ICL (HTTPS, FTPS) ICL with SFTP push ICL with VPN	40-45 business days 50-55 business Days 75 business days
Image Cash Letter (ICL) – Returns ICL (HTTPS, FTPS) ICL with SFTP push ICL with VPN	29 business days 39 business days 64 business days
Image Cash Letter (ICL) – Return Sends ICL (HTTPS, FTPS) ICL with SFTP push ICL with VPN	44 business days 54 business days 74 business days
National Wholesale Lockbox (dependent on product service)	7-57 business days
On-Site Electronic Deposit (OED) OED OED with customization	21 business days 29 business days
Payment Consolidator - Lockbox Setup (dependent on product service)	7-57 business days
Payment Master	60-80 business days
Property Management Lockbox	7-57 business days
Retail Lockbox	7-57 business days
Return Check Management	5 business days

Return Deposited Items Transmission	47 business days
Return Items Special Instructions	7 business days
Scannable Wholesale Lockbox (dependent on product service)	7-57 business days
SinglePoint All SinglePoint - <i>except Check Payables, Wires, Transmissions or International</i> SinglePoint with Wires SinglePoint with Transmissions SinglePoint with Transmissions and PGP Encryption SinglePoint with Check Payables	10 business days 12 business days 27-37 business days 42-57 business days 17 business days
SinglePoint ITM International Information Reporting International Request for Transfer	30-40 business days 30-40 business days
Sweep Sweep Loan Sweep	2 business days 5 business days
SWIFT FileAct SWIFT-Related Messaging MT101 Incoming - SCORE MT103 Incoming Non-Bank Financial Institution MT940 Outgoing Messaging - SCORE MT940 Outgoing Messaging MT950 Outgoing Messaging	13 business days 13 business days 13 business days 6 business days 6 business days 6 business days
U.S. Bank Email and Fax Information Delivery	10 business days
VantagePoint VantagePoint with ACH and / or Wire VantagePoint with new E-Lockbox VantagePoint with existing E-Lockbox VantagePoint with new Lockbox VantagePoint with existing Lockbox – No Data Entry Change VantagePoint with existing Lockbox – Data Entry Change VantagePoint with Remittance Reassociation VantagePoint with new Transmission VantagePoint Customer Training	10 Business Days 37 Business Days 10 Business Days 37 Business Days 17 Business Days 32 Business Days 12 Business Days 27-37 Business Days Standard Lead Time +2 Business Days
Wires (Voice)	9 business days
Wires – Mainframe Batchwire	56-70 business days
Wholesale Lockbox (dependent on product service)	7-37 business days
Zero/Target Balance Accounts (ZBA)	2 business days

Attachment B - 6.2.1

Branch #	Branch	Street Address	City	State	ZIP	County
1399	Almena WI	243 US Highway 8	Almena	WI	54805	Barron
2038	Appleton East WI	3300 E Calumet St	Appleton	WI	54915	Outagamie
2039	Appleton Main	200 N Durkee St	Appleton	WI	54911	Outagamie
2044	Appleton Grand Chute	2445 W Northland Ave	Appleton	WI	54914	Outagamie
1248	Athens WI	203 Alfred St	Athens	WI	54411	Marathon
2972	Bayside	400 W Brown Deer Rd	Bayside	WI	53217	Milwaukee
0793	Market Square	17195 W Bluemound Rd	Brookfield	WI	53005	Waukesha
2149	Brookfield Square	205 N Moorland Rd	Brookfield	WI	53005	Waukesha
0837	Brown Deer	4200 W Brown Deer Rd	Brown Deer	WI	53209	Milwaukee
2102	Butler	13195 W Hampton Ave	Butler	WI	53007	Waukesha
2060	Cedarburg	N61W6312 Turner St	Cedarburg	WI	53012	Ozaukee
1385	Eau Claire Hallie	1660 County Highway OO	Chippewa Falls	WI	54729	Chippewa
1379	Cumberland WI	1485 2nd Ave	Cumberland	WI	54829	Barron
1391	Cushing WI	2496 240th St	Cushing	WI	54006	Polk
2176	Delafield	2805 Heritage Dr	Delafield	WI	53018	Waukesha
2234	Delavan	1121 E Geneva St	Delavan	WI	53115	Walworth
1376	Eau Claire Main	131 S Barstow St	Eau Claire	WI	54701	Eau Claire
1381	Eau Claire Mill Run	5700 Old Mill Plz	Eau Claire	WI	54703	Eau Claire
1383	Eau Claire Oakwood	4640 Golf Rd	Eau Claire	WI	54701	Eau Claire
1387	Eau Claire Sky Park	1535 W Hamilton Ave	Eau Claire	WI	54701	Eau Claire
6676	University WI of Eau Claire	77 Roosevelt Ave	Eau Claire	WI	54701	Z_Reg 31
2237	Elkhorn WI	101 E Walworth St	Elkhorn	WI	53121	Walworth
2152	Elm Grove	945 Elm Grove Rd	Elm Grove	WI	53122	Waukesha
2036	Fond du Lac	55 S Main St	Fond du Lac	WI	54935	Fond Du Lac
2164	Franklin WI	9109 W Drexel Ave	Franklin	WI	53132	Milwaukee
2191	Franksville	10005 Northwestern Ave	Franksville	WI	53126	Racine
1395	Frederic WI	114 Wisconsin Ave S	Frederic	WI	54837	Polk
2096	Germantown	N96W18480 County Line Rd	Germantown	WI	53022	Z_Exclude List
2066	Bay Shore	5888 N Port Washington Rd	Glendale	WI	53217	Milwaukee
2064	Grafton WI	2368 Washington St	Grafton	WI	53024	Ozaukee
6583	Grafton Meijer	1600 Port Washington Rd	Grafton	WI	53024	Ozaukee
1370	Grantsburg WI	101 W Madison Ave	Grantsburg	WI	54840	Burnett
2048	Green Bay	425 Pine St	Green Bay	WI	54301	Brown
2051	Green Bay Lombardi	1317 Lombardi Access Road	Green Bay	WI	54304	Brown
2609	Green Bay Allouez	1950 S Webster Ave	Green Bay	WI	54301	Brown
2139	Southridge	5434 S 76th St	Greendale	WI	53129	Milwaukee
2970	Greenfield	4333 S 27th St	Greenfield	WI	53221	Milwaukee
6674	Greenfield Walmart	10600 W Layton Ave	Greenfield	WI	53228	Milwaukee
2078	Hartford WI	1472 E Sumner St	Hartford	WI	53027	Washington
2179	Hartland	160 E Capitol Dr	Hartland	WI	53029	Waukesha
1208	Fond du Lac Horicon	606 Washington St	Horicon	WI	53032	Dodge
0392	Hudson WI	1101 Pearson Dr	Hudson	WI	54016	Saint Croix
2020	Janesville Madison	2732 Milton Ave	Janesville	WI	53545	Rock
1254	Junction City WI	972 Main St	Junction City	WI	54443	Z_Exclude List
2212	West Kenosha	5621 75th St	Kenosha	WI	53142	Kenosha
2218	Kenosha South	3314 80th St	Kenosha	WI	53142	Kenosha
6585	Kenosha Meijer	7701 Green Bay Rd	Kenosha	WI	53142	Kenosha
9425	Parkside	1800 22nd Ave	Kenosha	WI	53140	Kenosha
0828	La Crosse	201 Main St Ste 100	La Crosse	WI	54601	La Crosse
2228	Lake Geneva	303 Center St	Lake Geneva	WI	53147	Walworth
2008	Capitol Square Madison	1 S Pinckney St	Madison	WI	53703	Dane
2014	West Towne Madison	402 Gammon Pl	Madison	WI	53719	Dane
2017	Hilldale Madison	3609 University Ave	Madison	WI	53705	Dane
2022	Fitchburg Madison	2961 Yarmouth Greenway Dr	Madison	WI	53711	Dane
2028	Cottage Grove Road Madison	6401 Cottage Grove Rd	Madison	WI	53718	Dane
2030	Sauk Trails Madison	8000 Excelsior Dr	Madison	WI	53717	Dane
2011	East Towne Madison	4602 E Towne Blvd	Madison	WI	53704	Z_Exclude List
6892	University Square Madison	389 East Campus Mall	Madison	WI	53715	Z_Reg 31
1217	Manitowoc Main	1617 Washington St	Manitowoc	WI	54220	Manitowoc
2605	Appleton Menasha	150 Main St	Menasha	WI	54952	Winnebago
2140	Kohls	N56W17000 Ridgewood Dr	Menomonee Falls	WI	53051	Z_Reg 31
2093	Menomonee Falls	N78W14545 Appleton Ave	Menomonee Fls	WI	53051	Waukesha


2063	Mequon	11111 N Port Washington Rd	Mequon	WI	53092	Ozaukee
2069	Farwell	2303 N Farwell Ave	Milwaukee	WI	53211	Milwaukee
2072	Center	777 E Wisconsin Ave	Milwaukee	WI	53202	Milwaukee
2090	Howell	4015 S Howell Ave	Milwaukee	WI	53207	Milwaukee
2106	Good Hope Road WI	7500 W Good Hope Rd	Milwaukee	WI	53223	Milwaukee
2110	Midtown WI	5526 W Capitol Dr	Milwaukee	WI	53216	Milwaukee
2113	Villard	3720 W Villard Ave	Milwaukee	WI	53209	Milwaukee
2119	North at 52nd	5220 W North Ave	Milwaukee	WI	53208	Milwaukee
2122	Mitchell WI	939 W Historic Mitchell St	Milwaukee	WI	53204	Milwaukee
2125	Wisconsin at 26th	2537 W Wisconsin Ave	Milwaukee	WI	53233	Milwaukee
2161	Oklahoma @ 74th	7325 W Oklahoma Ave	Milwaukee	WI	53219	Milwaukee
6673	103rd and Silver Spring WI Walmart	10330 W Silver Spring Dr	Milwaukee	WI	53225	Milwaukee
6685	Miller Park Way Walmart	4140 W Greenfield Ave	Milwaukee	WI	53215	Milwaukee
2146	Capitol & Lisbon	9921 W Capitol Dr	Milwaukee	WI	53222	Z_Exclude List
2735	Froedtert Memorial Lutheran Hospital	9200 W Wisconsin Ave	Milwaukee	WI	53226	Z_Reg 31
6899	Milwaukee Area Technical College	700 W State St	Milwaukee	WI	53233	Z_Reg 31
1235	Minocqua Island	401 Oneida St	Minocqua	WI	54548	Oneida
1256	Minocqua Main	9670 State Highway 70	Minocqua	WI	54548	Oneida
2167	Muskego	S75W17125 Janesville Rd	Muskego	WI	53150	Waukesha
1252	Wisconsin Rapids Adams	1146 County Road D	Nekoosa	WI	54457	Adams
2158	New Berlin	15305 W National Ave	New Berlin	WI	53151	Waukesha
2046	North Fond du Lac	718 Wisconsin Ave	North Fond du Lac	WI	54937	Fond Du Lac
6588	Oak Creek Meijer	171 W Town Square Way	Oak Creek	WI	53154	Milwaukee
2182	Oconomowoc	1674 Old School House Rd Ste 100	Oconomowoc	WI	53066	Waukesha
0798	Onalaska Festival Foods	1260 Crossing Meadows Dr	Onalaska	WI	54650	Z_Exclude List
2033	Oshkosh	111 N Main St	Oshkosh	WI	54901	Winnebago
2042	Oshkosh Southwest	1620 W 20th Ave	Oshkosh	WI	54902	Winnebago
2173	Silvernail	2040 Silvernail Rd	Pewaukee	WI	53072	Z_Exclude List
1201	Portage Downtown	238 W Wisconsin St	Portage	WI	53901	Columbia
1204	Portage Northridge	2848 New Pinery Rd	Portage	WI	53901	Columbia
1206	Fond du Lac Princeton	102 S Pearl St	Princeton	WI	54968	Green Lake
2188	Racine	4701 Washington Ave	Racine	WI	53406	Racine
1373	Rice Lake Main WI	138 N Main St	Rice Lake	WI	54868	Barron
1397	Cedar Mall WI	2950 S Main St	Rice Lake	WI	54868	Barron
1210	Fond du Lac Ripon	738 W Fond du Lac St	Ripon	WI	54971	Fond Du Lac
1250	St. Germain	309 Sunrise Ln	Saint Germain	WI	54558	Vilas
1242	Wausau Weston	5802 Camp Phillips Rd	Schofield	WI	54476	Marathon
1220	Sheboygan Main	605 N 8th St	Sheboygan	WI	53081	Sheboygan
1225	Sheboygan Southwest	1450 S 12th St	Sheboygan	WI	53081	Sheboygan
1389	Siren WI	24049 State Road 35	Siren	WI	54872	Burnett
1258	Stevens Point	5673 US Highway 10 E	Stevens Point	WI	54481	Portage
9686	University of WI Stevens Point	1015 Reserve St	Stevens Point	WI	54481	Z_Reg 31
2024	Sun Prairie Madison	2311 Windsor St	Sun Prairie	WI	53590	Dane
2099	Sussex	N64W24879 Main St	Sussex	WI	53089	Waukesha
9426	Twin Lakes WI	720 N Lake Ave	Twin Lakes	WI	53181	Kenosha
1223	Manitowoc Two Rivers	1516 Washington St	Two Rivers	WI	54241	Manitowoc
2170	Sunset	101 E Sunset Dr	Waukesha	WI	53189	Waukesha
6623	Waukesha South Walmart	2000 S West Ave	Waukesha	WI	53189	Waukesha
2026	Waunakee Madison	127 W Main St	Waunakee	WI	53597	Dane
1229	Wausau Main	401 N 5th St	Wausau	WI	54403	Marathon
1244	Wausau Stewart Avenue	2620 Stewart Ave Ste 110	Wausau	WI	54401	Marathon
1246	Wausau Rib Mountain	2003 N Mountain Rd	Wausau	WI	54401	Marathon
1212	Oshkosh Wautoma	450 E Main St	Wautoma	WI	54982	Waukesha
0615	Wauwatosa Pick 'n Save	6950 W State St	Wauwatosa	WI	53213	Milwaukee
2142	Mayfair	2323 N Mayfair Rd Ste 100	Wauwatosa	WI	53226	Milwaukee
6584	Mayfair Collection Meijer	11111 W Burleigh St	Wauwatosa	WI	53222	Milwaukee
9820	San Camillo Retirement Center	10200 W Bluemound Rd	Wauwatosa	WI	53226	Z_Exclude List
1393	Webster WI	26541 Lakeland Ave N	Webster	WI	54893	Burnett
2971	West Bend	2165 W Washington St	West Bend	WI	53095	Washington
1232	Wisconsin Rapids Main	311 W Grand Ave	Wisconsin Rapids	WI	54495	Wood
1238	Wisconsin Rapids 8th Street	3520 8th St S	Wisconsin Rapids	WI	54494	Wood

Attachment B – 6.3.1

Gaining Better Control of Non-Direct Deposit Payments with Prepaid Cards

Prepaid cards are an effective method of helping the State seamlessly and quickly distribute funds to a variety of recipients at a low cost. As a leader in the prepaid industry for nearly two decades, U.S. Bank® has significant experience working with clients in developing solutions that meet their payroll, expense/per diem and promotional needs as well as provide significant value to recipients, creating greater efficiency in issuance and resulting in cost-savings.

We offer a range of prepaid card programs designed to help you automate one-time and recurring payments including pension, lottery, payroll, Worker's compensation, personal income tax, travel and per diem expenses, 1099 individuals, etc. In support of these types of disbursements, we recommend the following card solutions: Focus Blue, ReliaCard®, Expense Card, Focus and Rewards Card.

	Focus Blue	ReliaCard	Expense Card	Focus Card	Rewards Card
Card Design					
Payment Types	<p>Recurring Payments (non-payroll), Personalized Cards for:</p> <ul style="list-style-type: none">▪ Incentives to Non-employees▪ Consumer payments/refunds▪ 1099 Contractor Payments▪ Assistance Payments	<p>Recurring Benefit Program Payments, Instant Issue and Personalized Cards for:</p> <ul style="list-style-type: none">▪ Government programs (Worker's comp, TANF, etc.)▪ Pension Plans▪ Foster Care▪ Personal Income Tax	<p>Recurring Payments using Corporate-owned funds, Instant Issue and Personalized Cards for:</p> <ul style="list-style-type: none">▪ Per Diem Expenses (staff travel, etc.)▪ Business Expenses	<p>Recurring Payroll Payments, Instant Issue and Personalized Cards for:</p> <ul style="list-style-type: none">▪ Payroll▪ Commissions▪ Bonus▪ Termination Pay	<p>One-time payments, Single-Load, Open-loop, Instant Issue and Personalized Cards for:</p> <ul style="list-style-type: none">▪ Awards▪ Incentives▪ Thank You▪ Bulk Orders

Enabling Ease of Use for Everyday Purchases

Cardholders do not have to undergo a credit check or have a bank account to get or use a prepaid card. Funds are easily credited to the prepaid card with a standard ACH deposit and made available immediately upon posting for the cardholder to use. For the recipient a prepaid card is flexible and easy-to-use (accepted almost everywhere) and provides recipients with a payment method they know and trust.

Each card program is designed with unique card features and functionality. Some allow for cash access (ATM, tellers, etc.), while other are designed for purchases only. All prepaid cards are FDIC-insured and can be used anywhere Visa is accepted, allowing recipients to use them for purchases at local or online merchants and providing the freedom to use the money for what they need. Cardholders can use their prepaid cards for both signature and PIN-based purchases, including more than 8 million domestic and 35 million international POS locations.

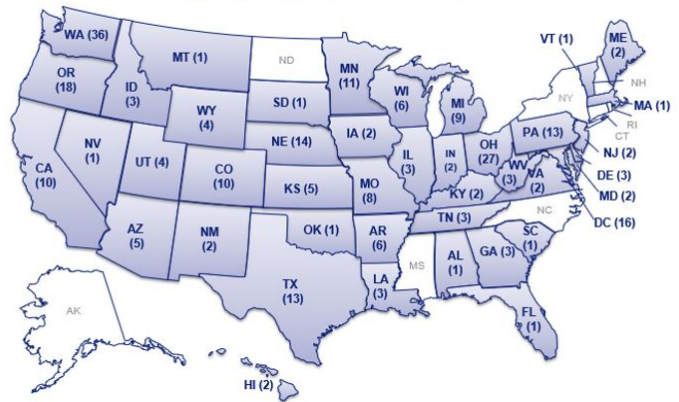
For the Focus, Focus Blue, ReliaCard and select Expense Card programs, cardholders have access to cash at more than 33,000 in-network U.S. Bank and MoneyPass® ATMs in the United States. They can also get cash back at the point of sale from participating merchants. With our comprehensive network, cardholders have nearly 40 million cash access locations around the world to choose from. The following chart highlights cash access services currently available both in and out of network for U.S. Bank prepaid cardholders (cash access is not available for Rewards Cards and some Expense Card programs).

Current U.S. Bank Prepaid Merchant, Banking and ATM Network			
Transaction Type	Network	U.S.	World
POS Transactions		8,400,000 Total	35,800,000 Total
	Signature-Based	8,400,000	35,800,000
	PIN-based and "Cash Back"	2,700,000	N/A
Bank Teller and Credit Union Cash Withdrawals	Visa	97,250	531,100
ATM Cash Withdrawals (In-Network)	U.S. Bank and MoneyPass	33,000	81,100
ATM Cash Withdrawals (Out-of-Network)	Visa/Plus	612,000	1,900,000
Total Access Points*		9,142,250	38,312,200

We also equip your cardholders with the tools they need to utilize their prepaid cards, including keeping them well-informed of their balance with email and text alerts, 24/7 live agent support and a dedicated website for recipients to gain immediate access to their account information.

As one of the leading providers of prepaid cards in the country, U.S. Bank is fully qualified to help you select and implement a prepaid program for a variety of State payments. We have been issuing prepaid cards to government entities since 2001, and our footprint now spans 276 state agencies in 43 states utilizing our prepaid card program. Our solutions that have resulted in high cardholder satisfaction ratings. We look forward to the opportunity to provide the State with the prepaid card services that will help you achieve your cost-saving objectives and provide your cardholders with a simple way to access their funds.

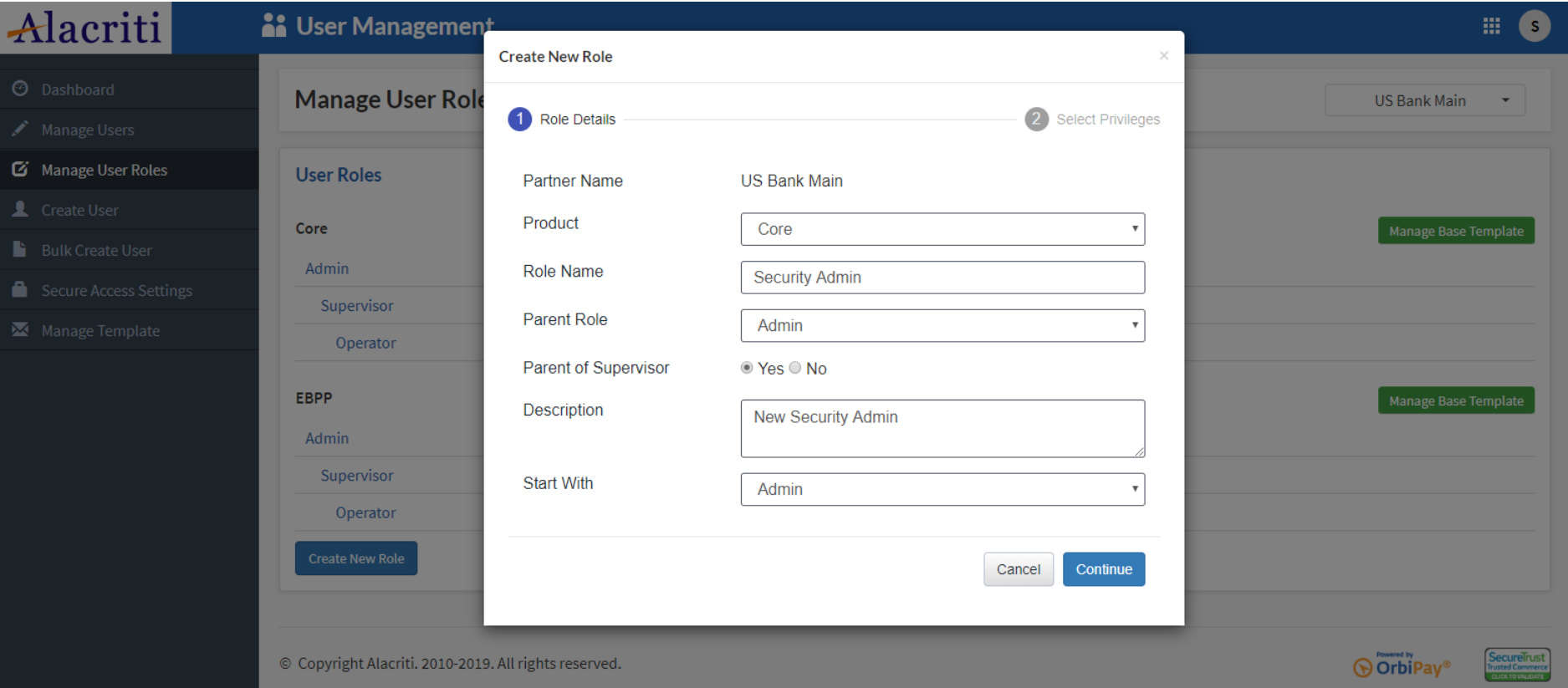
U.S. Bank Prepaid Government & Tribal Agency Footprint 276 Agency Programs in 43 States/Districts



Attachment B – 6.5.2.1.A

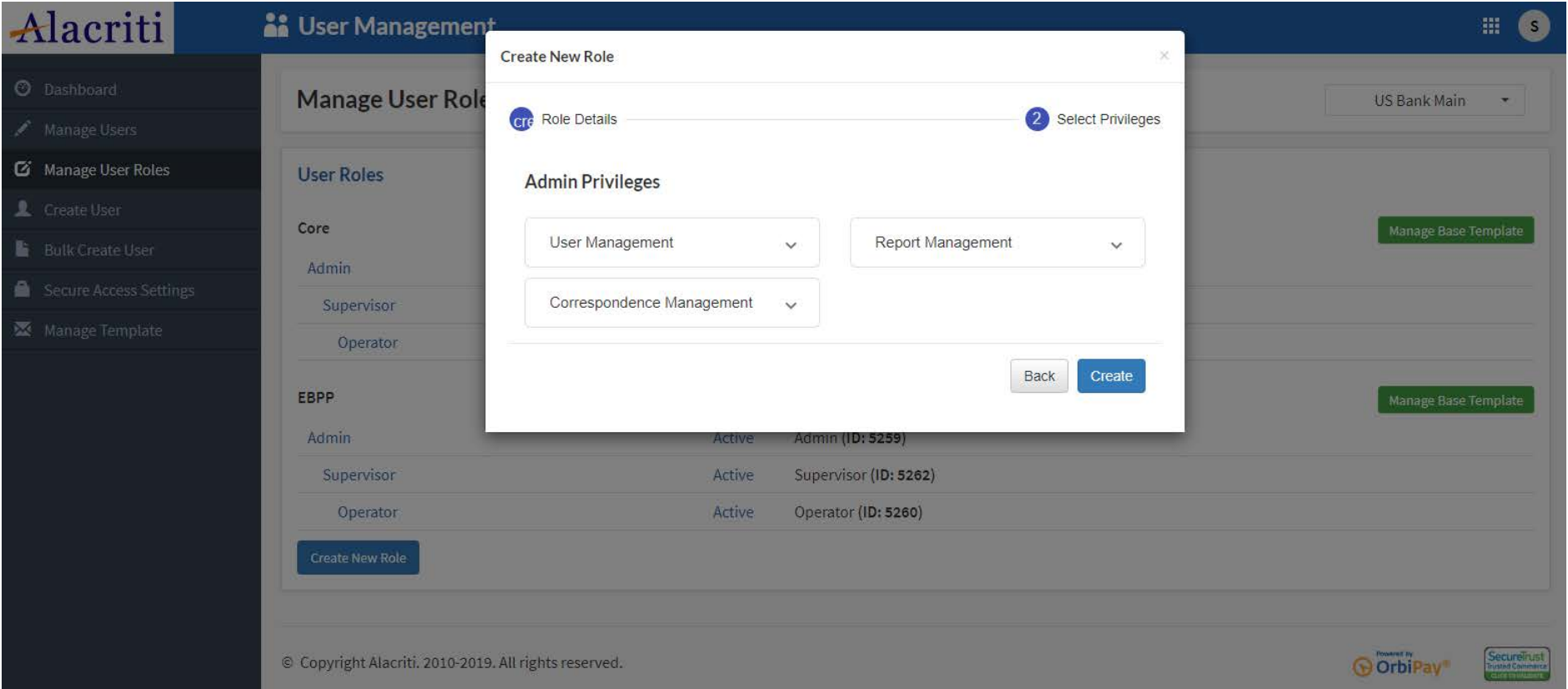
The first step in establishing a Security Admin is to setup that User Role, which would be accomplished by US Bank.

The first step is shown to the right and defines the new role, Core being the core User Access and Admin function.



Attachment B – 6.5.2.1.A

The next step is to assign the Core specific privileges, from the options shown.



Attachment B – 6.5.2.1.A

Once the User Role has been defined, the actual Security Admin Users can be created.

This can be done individually, as shown to the right.

A file upload option is available if many identical Security Admins need to be created at once.

Alacriti

User Management

Dashboard

Manage Users

Manage User Roles

Create User

Bulk Create User

Secure Access Settings

Manage Template

US Bank Main

Create

Cancel

User Info

First Name *

Last Name *

Login ID *

Password *

Email *

Work Phone

Address Line 1

Address Line 2

City

State

Zip

Country

USA

User Types & Functions

Core

Admin

User Management

EBPP

Admin

EBPP Payment Center

Online Reporting

Excluded Partners:

Configure

Core Admin Privileges

User Management

Report Management

Correspondence Management

EBPP Admin Privileges

System Management

Funding Source Management

Customer Management

Risk Management

Transaction Management

Message Management

Report Management

Operations Management

Attachment B – 6.5.2.1.B

All funding source details are automatically masked in the UI, can cannot be unmasked.

When a Card is being added, the card number is only displayed when the field is in focus – it is masked once the field is exited.

Card Security Code is masked at all times.

Other sensitive date (for example SSN) is also masked.

Details such as Name, Address, Phone Numbers & Email
Addresses are not masked, but access to this data can be blocked for users that do not need it by use of function access & privileges.

Alacriti

Stuart Bain

Customers

Lookup Customers

Add Customer

Fraud Tools

System Center

Documents

Messages

Repair Queue

Customer Overview

Funding Sources

Manage Payments

Statements

Messages

+ AARON V HERNANDEZ | Partner: Demo Biller Three | Account Number: HernandezAaronV-3021212 | Enrollment Status: Active

Edit Customer

+ Current Billing Details

Edit Account

+ Scheduled Payments

Payment Authorizations

Schedule Payment

Showing 1 to 7 record(s) of 7 record(s) found

Confirmation No	Funding Source	Payment Type	Scheduled Date	Total Amount	Status	Activity
IXDK555NL4	Checking(xx2741)	One Time	08/03/2019	\$371.42	Scheduled	
AXD65559KD	Checking(xx2741)	One Time	07/28/2019	\$363.00	Scheduled	
IXDC555PNV	Checking(xx2741)	One Time	07/28/2019	\$150.00	Scheduled	

+ Add Card

Please specify card details below and click 'Continue' to proceed.

Account Nickname: Test Account

* Name On The Card: AARON HERNANDEZ

Card Address is Overseas: ☐

* Address Line1: 1225 Ocean Ave

Address Line2:

* City: New London

* Country: United States of America

* State: CT

* Zip/Postal Code: 06320 --

Card Type: Visa Card

* Card Number:

* Card Expiration Date: 10/20 (mm/yy)

* CVV: ...

* Memo:

Attachment B – 6.5.2.1.C

Individual Security Admins access can be controlled three ways.

They can be assigned different types of functional access – for example, they may not be given access to Online Reporting.

They may be excluded from accessing selected Partners (which are E-Payment Applications)

Their individual privileges can be edited if required.

Alacriti

User Management

Dashboard

Manage Users

Manage User Roles

Create User

Bulk Create User

Secure Access Settings

Manage Template

Create User

US Bank Main

CreateCancel

User Info

First Name *

Last Name *

Login ID *

Password *

Email *

Work Phone

Address Line 1

Address Line 2

City

State

Zip

Country

USA

User Types & Functions

Core

Admin

User Management

EBPP

Admin

EBPP Payment Center

Online Reporting

Excluded Partners:

US Bank Demo Main

US Bank EBPP Demo

US Bank EIPP Demo

US Bank Manual Simple Web Demo

US Bank Donations Web Demo

US BANK Checkout Demo

Highland Township

Highland Township - Dog Licenses

Highland Township - Property Taxes

Highland Township - Water Services

Hide

Core Admin Privileges

User Management

Report Management

Correspondence Management

EBPP Admin Privileges

System Management

Funding Source Management

Customer Management

Risk Management

Transaction Management

Message Management

Report Management

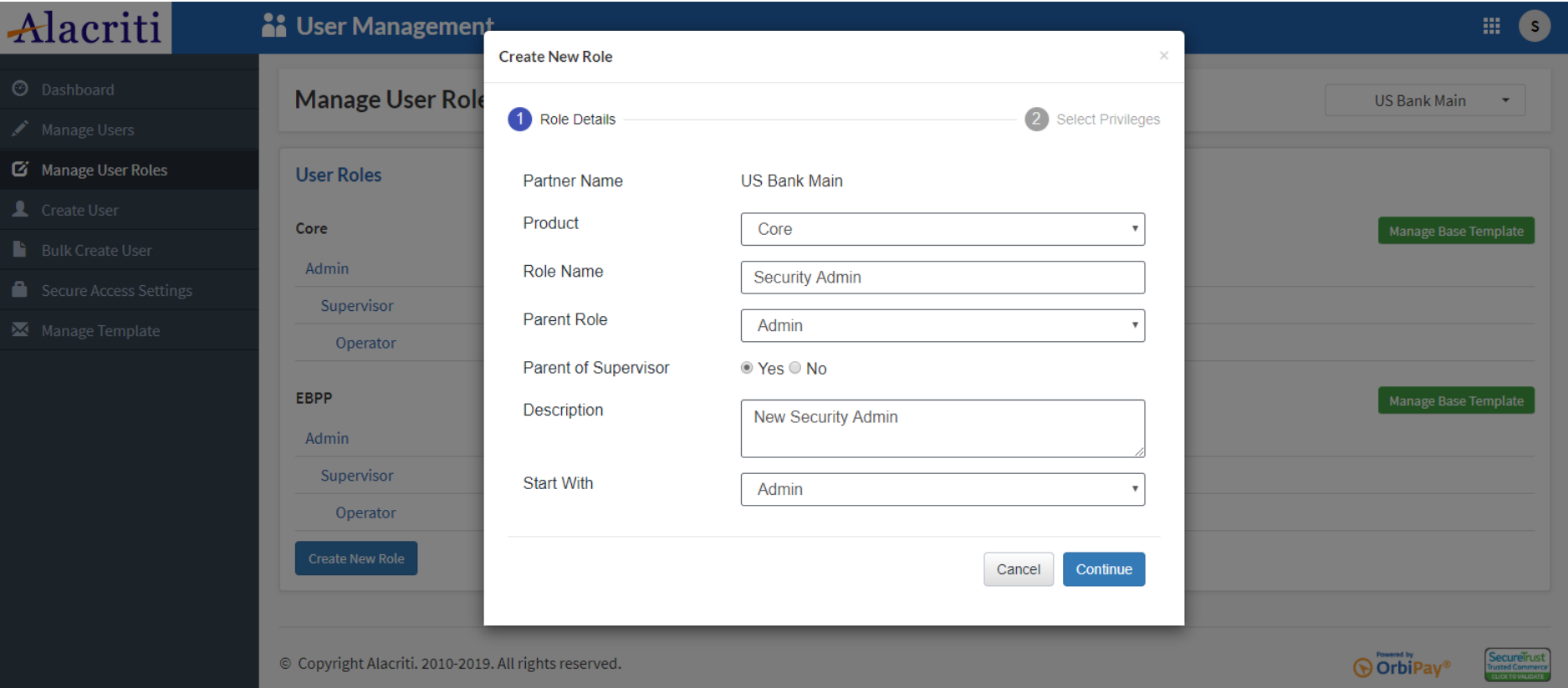
Operations Management

Attachment B – 6.5.2.1.D

The Security Admin will use the same function as was used to created their Role to establish additional User Security Roles.

These then form a hierarchy of user roles under the Security Admin, usually with lower levels of access as you go down the hierarchy.

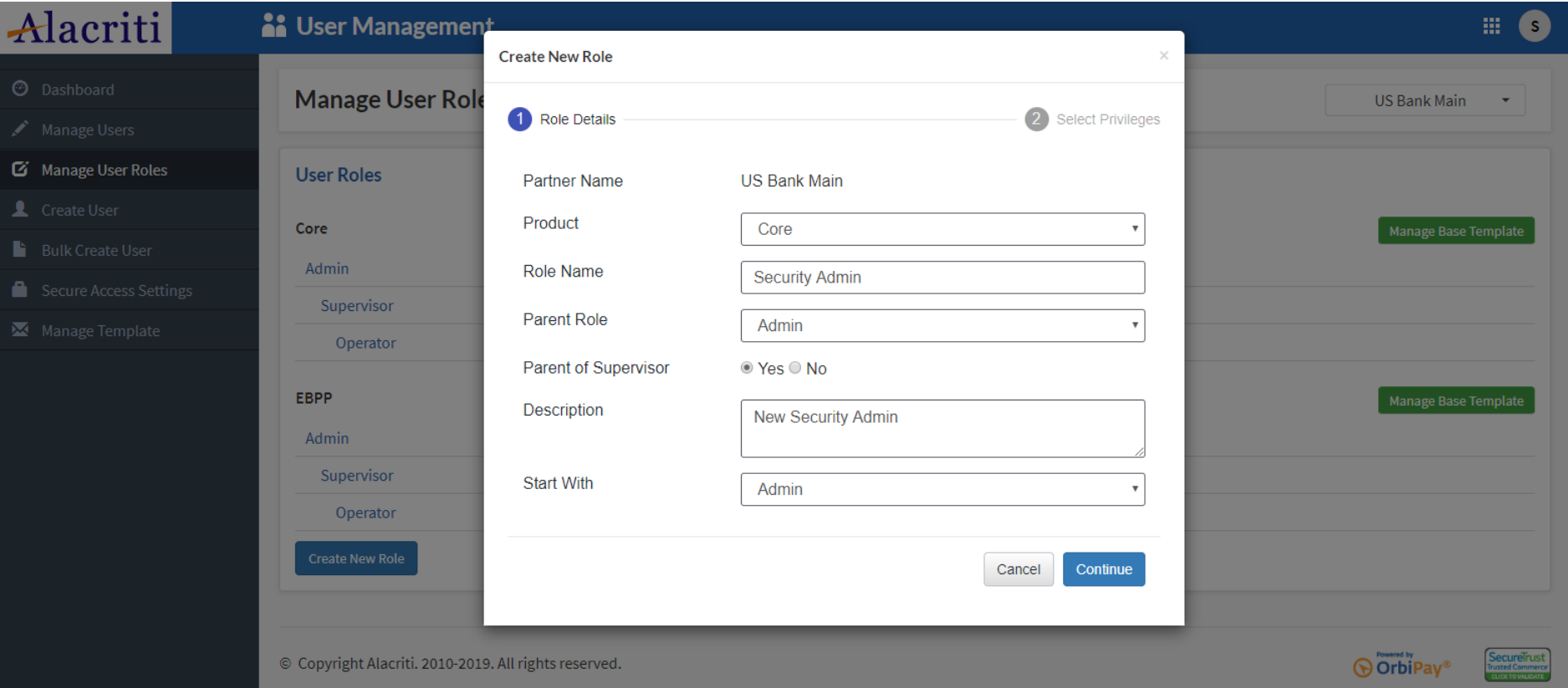
For example, an Operator usually has less access than a Supervisor.



Attachment B – 6.5.2.1.E

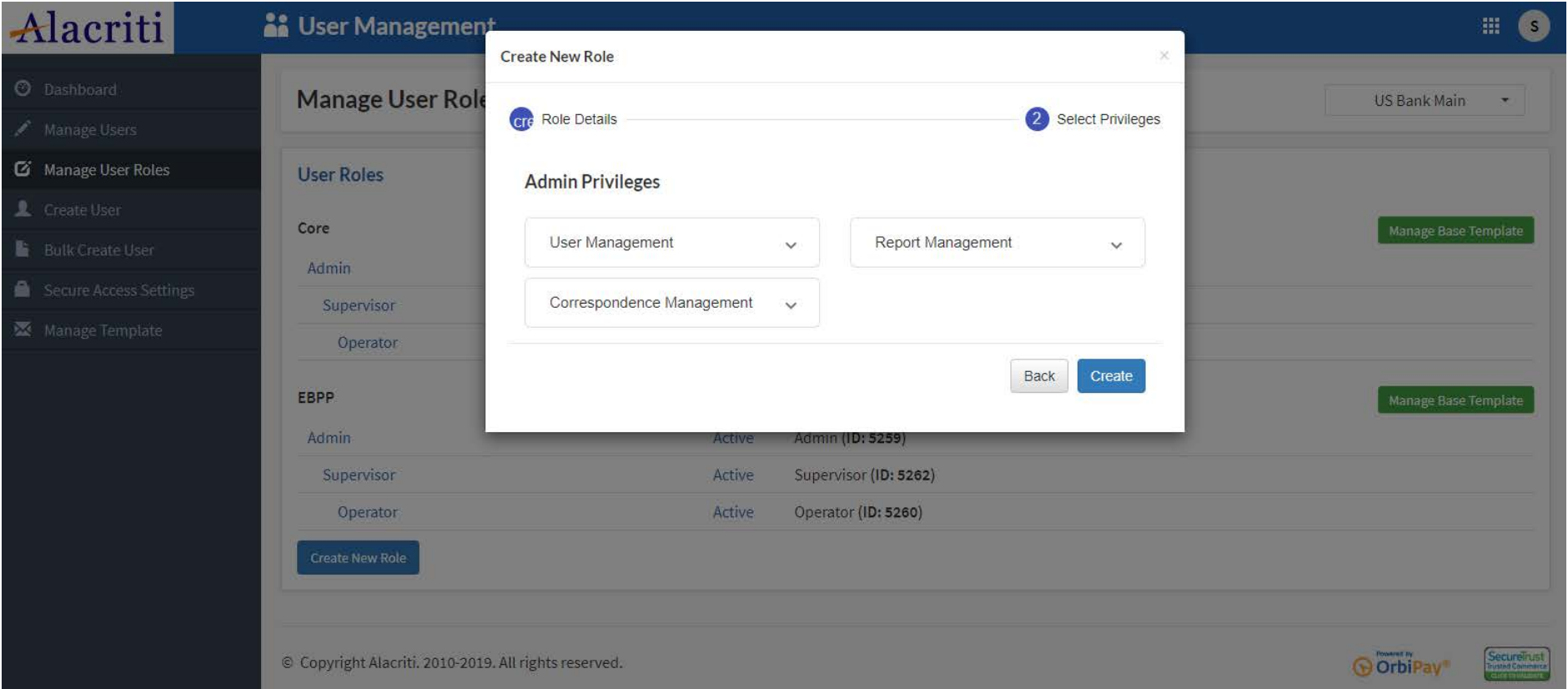
The first step in establishing a Security Admin is to setup that User Role, which would be accomplished by US Bank.

The first step is shown to the right and defines the new role, Core being the core User Access and Admin function.



Attachment B – 6.5.2.1.F

The next step is to assign the Core specific privileges, from the options shown.



Attachment B – 6.5.2.1.G

Once the User Role has been defined, the actual Security Admin Users can be created.

This can be done individually, as shown to the right.

A file upload option is available if many identical Security Admins need to be created at once.

Alacriti

User Management

Dashboard

Manage Users

Manage User Roles

Create User

Bulk Create User

Secure Access Settings

Manage Template

Create User

US Bank Main

CreateCancel

User Info

First Name *

Last Name *

Login ID *

Password *

Email *

Work Phone

Address Line 1

Address Line 2

City

State

Zip

Country

USA

User Types & Functions

Core

Admin

User Management

EBPP

Admin

EBPP Payment Center

Online Reporting

Excluded Partners:

Configure

Core Admin Privileges

User Management

Report Management

Correspondence Management

EBPP Admin Privileges

System Management

Funding Source Management

Customer Management

Risk Management

Transaction Management

Message Management

Report Management

Operations Management

Attachment B – 6.5.2.1.H + I + J + K

Privileges are used to control access to specific functions, for example, Schedule Payment, Cancel Payment, Lookup Customer etc.

If they are to be the same for every Admin, they can be defined when setting up the Admin User Role.

If they are to differ by Admin, they can be altered when creating that Admin.

The same UI is used for each option, as shown to the right.

This also includes access to be able to view details of Pending and Historic payments when viewing a Payer account.

EBPP Admin Privileges

System Management

Funding Source Management

Customer Management

Risk Management

Transaction Management

☒ View Historical Payments

☒ View Historical Payment Detail

☒ View Pending Payments

☒ View Pending Payment Detail

☒ Edit Pending Payment

☒ Delete Payment

☒ Reversal Management

☒ Schedule Payment

☒ Returns Management

☒ Chargebacks Management

☒ Payment Repair Queue

☒ Schedule Recurring Payment

☒ Cancel Recurring Payment

☒ Cancel Autopay Payment

EBPP Admin Privileges

System Management

Funding Source Management

Customer Management

☒ Lookup Customer

☒ View Customer Details

☒ Change Enrollment Status

☒ View Session Summary Detail

☒ View Customer Maintenance Log

☒ View Memo History

☒ Add Customer

☒ Update Customer

☒ Reset Customer Password

☒ Activate Autopay Enrollment

☒ Update Funding Account Usage Status

☒ Enroll Autopay

Selecting their User name will then show you details of their access.

Alacriti
User Management

[Dashboard](#)
[Manage Users](#)
[Manage User Roles](#)
[Create User](#)
[Bulk Create User](#)
[Secure Access Settings](#)
[Manage Template](#)

My Dashboard

Total Current Users 32

User	Count	
Active Users	31	96.88%
Deleted Users	1	3.13%

User Applications

Application	Count	
User Management	31	96.88%
EBPP Payment Center	32	100.00%
Online Reporting	31	96.88%
Report Center	2	6.25%

User Roles Core

Role	Count	
Admin	29	90.63%
Supervisor	2	6.25%
Operator	1	3.13%

User Details

Search Options

US Bank Main ☐ Include Sub-partners

Search Results [Download]

User Name	User Id	Role	Partner Name	Status
test user	tuser	Core : Admin EBPP : Admin	US Bank Main	Active
Michele Bendy	usbadm_mbendy	Core : Admin EBPP : Admin	US Bank Main	Active
Kim Anderson	Kanderson	Core : Admin EBPP : Admin	US Bank Main	Active
Steve Stradal	Sstradal	Core : Admin EBPP : Admin	US Bank Main	Active
Joe Vitale	Jvitale	Core : Admin EBPP : Admin	US Bank Main	Active
Mark Buettner	Mbuettner	Core : Admin EBPP : Admin	US Bank Main	Active
Ted Carter	Tcarter	Core : Admin EBPP : Admin	US Bank Main	Active
Cheryl Lehotyak	Clehotyak	Core : Admin EBPP : Admin	US Bank Main	Active
Joe Shoder	Jshoder	Core : Admin EBPP : Admin	US Bank Main	Active
Mike White	Mwhite	Core : Admin EBPP : Admin	US Bank Main	Active

User Details X

test user Active

tuser

test@test.com

USA

Session Summary

Core Admin

EBPP Admin

Change Access

Excluded Partners: Modify

No excluded partners.

Attachment B – 6.5.2.1.M

Password Reset is accessed from the screen shown in response L and is shown to the right.

User Details

US Bank Main

☐ Include Sub-partners

Search Options

Search

Q

Advanced Search

Search Results

User Name	User Id	Role
test user	tuser	Core : Admin EBPP : Admin
Michele Bendy	usbadm_mbe ndy	Core : Admin EBPP : Admin
Kim Anderson	Kanderson	Core : Admin EBPP : Admin
Steve Stradal	Sstradal	Core : Admin EBPP : Admin
Joe Vitale	Jvitale	Core : Admin EBPP : Admin
Mark Buettner	Mbuettner	Core : Admin EBPP : Admin
Ted Carter	Tcarter	Core : Admin EBPP : Admin
Cheryl Lehotyak	Clehotyak	Core : Admin EBPP : Admin
Joe Shoder	Jshoder	Core : Admin EBPP : Admin
Mike White	Mwhite	Core : Admin EBPP : Admin

User Details

test user
tuser
test@test.com
USA

Edit

Reset Password

Change Status

Session Summary

Core

Admin

EBPP

Admin

Change Access

Excluded Partners:

No excluded partners.

Modify

Reset Password

New Password

Re-Type New Password

Save

Clear

Attachment B – 6.5.2.2.A

Multiple search criteria are available to look a Payer or a specific payment.

If the User has no update type privileges the customer profile will resemble that shown to the right.

+ Lookup Customers

Enter one or more search criteria and click 'Search' to proceed.

Select Partner: Select

First Name:

Last Name:

External Customer ID:

Email:

External Transaction ID:

Fund Account Number:

Account Number:

Confirmation Number:

Transaction Reference ID:

SSN:

Zip Code:

Invoice Number:

Search

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SecureTrust
Trusted Commerce
CLICK TO VALIDATE

Customer Overview

Funding Sources

Manage Payments

Statements

Messages

+ AARON V HERNANDEZ | Partner: Demo Biller Three | Account Number: HernandezAaronV-3021212 | Enrollment Status: Active

Account Number: 3021212

Account Status: Active

Name: AARON V HERNANDEZ

Date Of Birth: -n/a-

Address: 1225 Ocean Ave,
New London, CT 06320, USA

Phone Numbers: 1781348327 (Home)
3146874817 (Work)

External Customer ID: TY98Fpfall6nd7gqMJj

Customer Since: -n/a-

Email Address: STUART.BAIN@ALACRITI.COM

Online Enrolled: Yes

Mobile Pymnt Phone No: 19082799349

Mobile Enroll Status: Inactive

Card Account Usage: Enabled

Bank Account Usage: Enabled

SSN: xxxxx7807

Update Enrollment Status

Update Funding Source Usage Status

Maintenance Log

Session Summary

Login & Reset Password

Terms & Conditions

+ Current Billing Details

Current Balance: \$1,213.00

Minimum Amount Payment Due: \$131.00

Payment Amount Past Due: -n/a-

Current Statement Balance Amount: \$363.00

Payment Due Date: 06/23/2019

Billing Statement Dated: 05/23/2019

+ Scheduled Payments

Showing 1 to 7 record(s) of 7 record(s) found

Confirmation No	Funding Source	Payment Type	Scheduled Date	Total Amount	Status	Activity
IXDK355NL4	Checking(xx2741)	One Time	08/03/2019	\$371.42	Scheduled	
AXD65559KD	Checking(xx2741)	One Time	07/28/2019	\$363.00	Scheduled	
IXDC555PNV	Checking(xx2741)	One Time	07/28/2019	\$150.00	Scheduled	

Attachment B – 6.5.2.2.D + E + F

The screen for entering Refunds for Card and ACH is the same.

Cards can be Refunded the day after they are captured. The system prevents ACH refunds until three days have passed since the payment was captured.

Screen shows options for processing full and partial refunds. It is also possible to just refund the payment and not refund any service fee.

You will also be able to specify the timeframe in which a Refund can be processed – for example up to 90 days after the original payment.

+ Payment Reversal

Please enter the memo description and click 'Refund' to reverse the payment.

Confirmation Number:

EXDB555PFF

Amount to Refund :

☐ Total Amount (\$411.42)

☐ Payment Amount (\$411.42)

☐ Other Amount \$

(Maximum Refund Amount is \$411.42)

* Memo:

Characters remaining: 1000 (maximum 1000 characters)

Refund

Cancel

Refund Processed Date	Refunded Amount	Refunded Fee	Payment Status
No Records			

Attachment B – 6.5.2.2.G

If the Admin has the Cancel privilege payments that can be cancelled are shown with a red cross alongside them.

Selecting the icon will take the user to the page to confirm the cancellation.











Same Day ACH & Card payments can be cancelled (voided in case of Cards) up until the End of Day specified for you.

Future date payments and recurring payment enrollments can be cancelled up until the day before their scheduled date.

+ Scheduled Payments ↻

Payment AuthorizationsSchedule Payment

Showing 1 to 8 record(s) of 8 record(s) found

Confirmation No	Funding Source	Payment Type	Scheduled Date	Total Amount	Status	Activity
AXPP555R9Q	Checking(xx2741)	One Time	12/31/2019	\$363.00	Scheduled	  
IXDK555NL4	Checking(xx2741)	One Time	08/03/2019	\$371.42	Scheduled	
AXD65559KD	Checking(xx2741)	One Time	07/28/2019	\$363.00	Scheduled	
IXDC555PNV	Checking(xx2741)	One Time	07/28/2019	\$150.00	Scheduled	
EXDS555DH2	Checking(xx2741)	One Time	07/23/2019	\$181.50	Scheduled	
YYX9WC3HQL	Checking(xx2741)	One Time	06/25/2019	\$363.00	Scheduled	
8PS3QG973D	Checking(xx2741)	One Time	05/28/2019	\$363.00	Scheduled	
V6553T3K6C	Checking(xx2741)	One Time	05/23/2019	\$1213.00	Scheduled	

+ Cancel Payment

Please enter the memo description and click 'Confirm' to cancel the payment.

Confirmation Number: AXPP555R9Q

Scheduled Date: 12/31/2019

Amount: \$363.00

* Memo:

Characters remaining: 1000 (maximum 1000 characters)

ConfirmCancel

Attachment B – 6.5.2.2.H

The Funding Source Usage function can be used to Enable and Disable both ACH and Card usage as funding sources.

Access to this function is Privilege based.

Customer Overview

Funding Sources

Manage Payments

Statements

Messages

+ AARON V HERNANDEZ

Partner: Demo Biller Three

Account Number: HernandezAaronV-3021212

Enrollment Status: Active

Edit Customer

+ Current Billing Details

Edit Account

+ Update Funding Source Usage Status Success

Please select a new Card and/or Bank Account Usage Status and click Update to update the Funding Source Usage status.

Bank Account Usage Status

☒ Enabled

☐ Disabled

Card Account Usage Status

☒ Enabled

☐ Disabled

* Memo:

Characters remaining: 1000 (maximum 1000 characters)

Update

Cancel

Attachment B – 6.5.2.2.I

The same screen as is used for Adding a Card is used to Edit a Card, as shown to the right.

+ Add Card

Please specify card details below and click 'Continue' to proceed.

Account Nickname:

Test Account

* Name On The Card:

AARON HERNANDEZ

Card Address is Overseas:

☐

* Address Line1:

1225 Ocean Ave

Address Line2:

* City:

New London

* Country:

United States of America

* State:

CT

* Zip/Postal Code:

06320

--

Card Type:

Visa Card

* Card Number:

* Card Expiration Date:

10/20

(mm/yy)

* CVV:

* Memo:

Characters remaining: 1000 (maximum 1000 characters)

Continue

Cancel

Attachment B – 6.5.2.2.J

The Login & Reset Password function (shown right) is used to help a Payer recover their Login ID.

If the Password is to be Reset, the User can send a temporary password to the customer via email, which expires after a period of time.

These only need to be used if the Payer is unable to use the self recovery tools made available in the customer website.

Customer Overview

Funding Sources

Manage Payments

Statements

Messages

+ AARON V HERNANDEZ

Partner: Demo Biller Three

Account Number: HernandezAaronV-3021212

Enrollment Status: Active

Edit Customer

Account Number: 3021212

Account Status: Active

Name: AARON V HERNANDEZ

Date Of Birth: -n/a-

Address: 1225 Ocean Ave,
New London, CT 06320, USA

Phone Numbers: 1781348327 (Home)
3146874817 (Work)

External Customer ID: TY98Fpfall6nd7gqMJj

Customer Since: -n/a-

Email Address: STUART.BAIN@ALACRITI.COM

Online Enrolled: Yes

Mobile Pymnt Phone No: 19082799349

Mobile Enroll Status: Inactive

Card Account Usage: Enabled

Bank Account Usage: Enabled

SSN: xxxxx7807

Update Enrollment Status

Update Funding Source Usage Status

Maintenance Log

Session Summary

Login & Reset Password

Terms & Conditions

+ Current Billing Details

Edit Account

+ Reset Customer Login Password

Please click 'Reset Password' to Reset Customer Login Password

Customer Login: TestacctSB2

Reset Password

Cancel

Attachment B – 6.5.2.2.K

The search criteria shown to the right can be used to located an individual Payer or a Transaction.

Date Ranges can the specified if there are too many payments to be viewed easily.

+ Lookup Customers

Enter one or more search criteria and click 'Search' to proceed.

Select Partner: Select

First Name:

Last Name:

External Customer ID:

Email:

External Transaction ID:

Fund Account Number:

Account Number:

Confirmation Number:

Transaction Reference ID:

SSN:

Zip Code:

Invoice Number:

Search

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SecureTrust

Trusted Commerce

CLICK TO VALIDATE

+ Processed Payments

Start Date: 05/12/2019

End Date:

Search

Showing 1 to 10 record(s) of 11 record(s) found

Next>>

Confirmation No	Funding Source	Payment Type	Scheduled Date	Total Amount	Last Modified Date	Status	Refunded Amount	
IXDS555DHG	Checking(xx2741)	AutoPay	01/01/2110	\$363.00	07/24/2019 12:28:33	Cancelled	\$0.00	
AXD65559K8	Checking(xx2741)	AutoPay	01/01/2110	\$363.00	07/23/2019 13:15:41	Cancelled	\$0.00	
IXD955531C	Checking(xx2741)	AutoPay	01/01/2110	\$363.00	07/19/2019 09:39:58	Cancelled	\$0.00	
OX975555Y	Checking(xx2741)	AutoPay	01/01/2110	\$363.00	06/27/2019 16:05:41	Cancelled	\$0.00	
UXPP555R9Z	Visa Card(xx1111)	One Time	08/12/2019	\$363.00	08/12/2019 15:53:27	Declined	\$0.00	
5G5MSDWHBW	Checking(xx2741)	One Time	07/31/2019	\$363.00	06/27/2019 16:05:41	Cancelled	\$0.00	
WDQNWJTPR	Checking(xx2741)	AutoPay	06/23/2019	\$363.00	06/25/2019 10:19:35	Cancelled	\$0.00	
FBHNPDPJYC	Checking(xx2741)	AutoPay	06/23/2019	\$363.00	05/31/2019 14:30:03	Cancelled	\$0.00	
KQPXV1VY45	Checking(xx2741)	AutoPay	06/23/2019	\$363.00	05/23/2019 13:06:57	Cancelled	\$0.00	
HPNQSS261K	Cash(xx0000)	One Time	05/23/2019	\$363.00	05/23/2019 13:24:06	Processed	\$0.00	

Attachment B – 6.5.2.2.L

The Reporting Tool can be used to locate multiple payments that meet certain criteria.

Filters include Date Ranges, both Custom and Fixed.

They also include Channel, Payment Type and Funding Source Filters/

Alacriti

08/05/2019 - 08/11/2019

Last 7 Days

Payments Processed

☐ Include Manual Payments

Aug 05, 2019 - Aug 11, 2019 vs Jul 29, 2019 - Aug 04, 2019

Value

\$29,339,851.57

\$29,532,574.56 (Previous 7 days)

Volume

68,883

34,265 (Previous 7 days)

Average Value

\$425.93

\$861.88 (Previous 7 days)

Cust

\$9

\$1,0

08/05/2019 - 08/11/2019

Aug

2019

Mon	Tue	Wed	Thu	Fri	Sat	Sun
29	30	31	1	2	3	4
5	6	7	8	9	10	11
12	13	14	15	16	17	18
19	20	21	22	23	24	25
26	27	28	29	30	31	1
2	3	4	5	6	7	8

meExport

Filters (0)

Channel

☐ Agent

☐ Amazon Alexa

☐ Backend

☐ Chatbot-Fb

☐ Checkout

☐ Google Home

☐ Independent Agent

☐ IVR

☐ Manual Simple Web

☐ Mobile Portal

☐ Mobile Simple Web

☐ Moneygram

☐ Simple Agent

☐ Simple Mobile

☐ Simple Web

☐ Text2pay-SMS

☐ Web Portal

Funding Source

☐ Bank Account

☐ Checking

☐ General Ledger

☐ Money Market

☐ Savings

☐ Card Account

☐ Credit Card

☐ Debit Card

☐ American Express Card

☐ Discover Card

☐ MasterCard Card

☐ Visa Card

Payment Type

☐ Autopay Payment

☐ Balance Reload

☐ Convenience Fee

☐ Invoice Payment

☐ Multi Account Consolidated Payment

☐ One Time

☐ Payment Plan Payment

☐ Recurring Payment

☐ Same Day

☐ Skip-A-Payment

Apply

Attachment B – 6.5.2.2.M

Summary Report Data can be exported as shown to the right, PDF, XLS and CSV.

The individual transaction level data available by drilling down from the summary report can be customized as shown and has the same export options as the Summary Data.

Users have the option to set up automatic downloads for specific data sets they are interested in, as shown overleaf.

Payments Processed Summary

Top Level Hierarchy ▼ ☐ Display Invoice Filters (0) Breakdown By ▼ Export ▼

Partner Name	Volume	Value	Average	Customer Fee	
N. Harris Computer	10	\$89.00	\$8.90	\$2.00	
US Bank Main	4	\$45,271.00	\$11,317.75	\$0.00	
Sales Support Demo	187	\$7,040.60	\$37.65	\$829.20	\$0.00
First National Bank of Omaha - Main	1	\$4.00	\$4.00	\$0.00	\$0.00

Data as CSV
Data as Excel
Data as PDF

Payments Processed List
Aug 05, 2019 - Aug 11, 2019

Value
\$7,040.60

Showing 1 - 10 of 187 Entries

Confirmation No	Account Number
AXP9555873	2000
IXP955587W	5000
IXP9555875	1000
AXP955587S	5000
UXP955587P	3000
UXP955587Z	5000
OXP955587H	5001
EXP955587K	5000
AXP955587Q	5000
UXP9555870	5000

Customer Fee
\$829.20

Customize ▼ Filter ▼ Export ▼

Partner Name	Processed Date
ACS Healthcare2	08/11/2019 07:15:03 PM
ACS Credit Union2	08/11/2019 07:15:03 PM
ACS Healthcare1	08/11/2019 07:15:03 PM
ACS Credit Union2	08/11/2019 07:15:03 PM
ACS Utility1	08/11/2019 07:15:03 PM
ACS Credit Union2	08/11/2019 07:15:03 PM
ACS Credit Union2	08/11/2019 07:15:03 PM
ACS Credit Union2	08/11/2019 07:15:03 PM
ACS Credit Union2	08/11/2019 07:15:03 PM
ACS Credit Union2	08/11/2019 07:15:03 PM
ACS Credit Union2	08/11/2019 07:15:03 PM

UI Display PDF Display(beta)

Main ViewHidden

Confirmation No
Account Number
Payment Amount
Customer Name
Partner Name
Processed Date
Transaction Reference Id
External Transaction Id
Scheduled_By
Scheduled Date
Fee Amount
Payment Type
Funding A/C Number
Funding A/C Type
Customer Email
External Customer ID

Partner Fee
cdf001
cdf002
cdf003
cdf004
cdf005
cdf006
cdf007
cdf008
cdf009
cdf010
cdf011
cdf012
cdf013
cdf014
cdf015
cdf016
cdf017
cdf018
cdf019
cdf020
cdf021
cdf022
cdf023
cdf024
cdf025

Apply Cancel

* Invoice columns visible only when Display Invoice selected in Summary Page

Options available to set up
Recurring Downloads.

Setup New Recurring Download

✕

Main Details

Custom Name (Optional)

Partner

Alacriti ▾

Reports

Payments Processed Summary ▾

Date Ranges

Last Month ▾


Product


Orbipay ▾


Partner Hierarchy

Top Level Hierarchy ▾

File Type







Frequency

Monthly ▾

Note: Requested download will be available on the first of every Month

Apply Breakdowns

☐ Payment Type

☐ Fund Source

☐ Channel

☐ Funding Type

Filters

Channel

☐ Agent

☐ Amazon Alexa

☐ Backend

☐ Chatbot-Fb

☐ Checkout

☐ Google Home

☐ Independent Agent

☐ IVR

☐ Manual Simple Web

☐ Mobile Portal

☐ Mobile Simple Web

☐ Moneygram

☐ Simple Agent

☐ Simple Mobile

☐ Simple Web

☐ Text2pay-SMS

☐ Web Portal

Funding Source

☐ Bank Account

☐ Checking

☐ General Ledger

☐ Money Market

☐ Savings

☐ Card Account



Orbipay® EBPP

PRODUCT POSITIONING VALUE DOCUMENT (PPVD)

Official Product Line Name

Orbipay® EBPP

T H E S T O R Y	Product Line Positioning Statement <p>Orbipay® EBPP is a flexible, cloud-based electronic bill presentment and payment (EBPP) solution. It's built with your customers in mind, giving them access to the payment channels (mobile, web, IVR, agent, walk-in, Facebook Messenger, and intelligent personal assistants), payment methods (ACH, credit cards, and debit cards), and payment options (one-time, recurring, autopay, payment plans, and balance reload) they demand. Orbipay EBPP also empowers your internal teams with comprehensive, in-depth reporting and analysis for unparalleled insight into your billing and payment operations.</p> <p>Deliver superior customer experiences, accelerate cash flow, reduce costs, and streamline operations with Orbipay EBPP.</p>	
	Pain <i>(Negative Business Impact)</i> <ul style="list-style-type: none"> Customer Support <ul style="list-style-type: none"> High costs due to lack of self-service billing and payment options Inefficient customer service due to multiple siloed applications Inability to deliver a unified customer experience across channels Inability to handle high volumes during peak hours Data Silos <ul style="list-style-type: none"> Inefficient access to customer and payments-related data Inability to quickly analyze data and gain insight to make more informed decisions Inability to easily adapt to changing technology trends Payments regulatory compliance is costly and burdensome 	Need <ul style="list-style-type: none"> Accelerate receivables by offering a broad range of payment channels, payment methods, and payment options Ability to quickly deliver new features and functionality to customers Provide a modern digital payment experience Accept payments from any device Reliable, secure payment processing High scalability High uptime and availability Flexible integration options
	Desires <ul style="list-style-type: none"> Low-cost payment processing Consolidated customer and payment information across channels and lines of business Fast, reliable, and secure payment processing services Superior customer experience across channels Flexibility to support unique billing and payments needs across different lines of business through a single platform Flexible payments acceptance including web-based interfaces and apps Quick adoption of emerging payment types and channels 	
	Alternative Products & Their Weaknesses <ul style="list-style-type: none"> Lack Modern Capabilities User-friendly, mobile-optimized interfaces have a direct impact on customer satisfaction and retention. Lacking new and innovative ways to accept payments from social, mobile, and other payment channels may limit business growth and lessen competitive edge. Lacks Necessary Flexibility Billing and payment platforms must be highly flexible to accommodate the unique needs of billers and consumers. For example, a multi-tier organizational hierarchy for large enterprises may necessitate 	

PRODUCT POSITIONING VALUE DOCUMENT - NOT FOR EXTERNAL DISTRIBUTION

unique requirements for each line of business such as settlement, custom UI branding and business rules, and the ability to easily implement new payment types and emerging payment channels.

Benefits *(Positive Business Outcomes)*

- Reduce costs
- Accelerate cash flow
- Increase customer satisfaction and retention
- Adapt quickly to changing business needs
- Improve operational efficiency

Key Features

- **Payment Channels:**
 - *Mobile/Web* – Orbipay EBPP's self-service Customer Portal is accessible from any device including desktop computers, tablets, and mobile phones.
 - *Interactive Voice Response (IVR)* – Accept payments over the phone with hosted IVR services.
 - *Pay-by-text* – Accept payments via SMS text messages.
 - *Agent* – Call center agents or at-the-counter staff can process payments in-person or over the phone using Payment Center.
 - *Walk-In* – Accept walk-in cash payments at [30,000 MoneyGram locations](#) across the country, including Walmart and CVS.
 - *Messenger and Intelligent Personal Assistants* – Supports payments acceptance via Facebook Messenger and intelligent personal assistants (Amazon Alexa and Google Assistant) using an artificial intelligence (AI) chatbot named Ella.
- **Payment Methods:**
 - Credit cards and debit cards
 - *Card Brands* – Visa, Mastercard, Discover, and American Express
 - *ACH* – Supports ACH payments for consumers or businesses that prefer to pay directly from bank accounts.
 - *Cash, Checks, and Point-of-Sale (POS) Payments* – In-person cash, check, and POS payments can be recorded in Orbipay EBPP.
- **Payment Options:**
 - One-time payments (same day and future dated)
 - Recurring payments
 - Autopay
 - Payment plans
 - Balance reload
- **Customer Portal:** Empowers your customers to choose one-time guest payments or enroll quickly for full service capabilities. The Customer Portal can be customized to reflect the unique look and feel of your brand.
 - *One-time Guest Payments (Simple Web)* - Customers can use an account number and ZIP code, or other identifying information, to make a fast one-time payment without needing to login.
 - *Full Service Web Portal* - Customers enrolled in the full service portal can view payment history, manage billing statements and funding sources, select payment options (one-time, recurring, autopay, payment plans, and balance reload), and sign up for alerts and notifications.
- **Payment Center:** Provide your customer service staff the ability to access profiles, view payment history, schedule and manage payments on behalf of customers, view reports, and perform other day-to-day customer service tasks through role-based user access. All of your customers' billing and payments information is easily accessible in Payment Center.
- **Bill and Invoice Presentment:** Present summary and detailed bill and invoice data to customers within the Customer Portal, customized with your company's branding. Customers can also view and download PDF versions of their bills.
- **Reporting:** Give your staff unparalleled visibility into your customers' billing history and payment behavior. Access reports including payments processed, returned payments, and fee/settlement, all downloadable in multiple file formats. Its data warehousing features allow for a consolidated view of customer and payment information across channels and multiple lines of business, giving you operational and analytical insight that empowers faster business decisions.
- **Paperless Billing:** Enable your customers to access bills electronically and manage their paperless billing preferences.
- **Alerts and Notifications:** Keep your customers up-to-date with billing and payment-related alerts and notifications. Customers can setup and manage email and/or SMS text message alerts and notifications via the

PRODUCT POSITIONING VALUE DOCUMENT - NOT FOR EXTERNAL DISTRIBUTION

Customer Portal.

- **Security and Compliance:** Built-in security features ensure data and privacy protection to give you and your customers peace of mind. Orbipay EBPP meets the following security and compliance standards:
 - *PCI DSS* – For payment card security
 - *HIPAA / HiTech* – For healthcare information security
- **Hosted Payment Form:** Accept payments directly from your website, without the burden of PCI DSS compliance, by embedding our ready-made UI and applying your company's branding.
- **Integration Suite:** Integrate your applications with Orbipay EBPP using our comprehensive Developer API and integration tools. Developers can choose the approach that best fits your organization's business requirements, preferred integration method, and security requirements.
- **Developer API:** Our comprehensive Developer API provides flexible options to integrate your customer-facing channels and applications with the Orbipay EBPP platform. API integration options include Web Redirect, SSO, REST, and Web Services.
- **Invoice Billing:** The Customer Portal supports invoice presentment, full or partial invoice payments, single payments applied to multiple invoices, and applying credit balances to invoices.

Additional Features

- **Secure Messaging:** Send secure online messages between customers and staff to facilitate Q&A anytime.
- **Forms and Documents:** Make forms, policies, or financial applications available to your customers within the Customer Portal.
- **Payment Plans:** Setup and manage flexible payment plans for your customers to pay over time.
- **Multi-account Profile:** Link multiple billing accounts to a customer profile and make payments against those accounts.

Products

Run your entire billing and payment operations on a single platform.

To meet the unique needs of businesses of all sizes, Orbipay EBPP is available in the following editions:

- **Starter**
Get up and running quickly with a secure, out-of-the-box online payment solution.
- **Standard**
EBPP Standard gives your business the flexibility to choose the configuration that best fits its needs. It's a comprehensive, cloud-based electronic bill presentment and payment solution that supports a broad range of payment channels (mobile, web, IVR, agent, walk-in, Facebook Messenger, and intelligent personal assistants), payment methods (ACH, credit cards, and debit cards) and payment options (one-time guest payments, recurring payments, autopay, payment plans, and balance reload).
- **Enterprise**
EBPP Enterprise is a deeply customizable electronic bill presentment and payment solution designed to meet the complex needs of large-scale enterprises. It includes all of the features of EBPP Standard, and also provides advanced features including multi-tier entity hierarchy, custom fields, and advanced invoicing.

15 Word Description

(Usage: sub-headers, catch phrase)

Orbipay® EBPP is a customer-centric, cloud-based electronic bill presentment and payment (EBPP) solution.

100 Word Description

(Usage: web, postcard, mailer, email, presentation abstract)

Use Product Line Positioning Statement

Copy Bites

- This requires a dynamic solution that can accommodate the diverse needs of your customers while providing the most seamless billing and payments experience possible.
- Orbipay EBPP is a multi-channel, cloud-based solution designed to give your customers the flexibility they demand.
- It features a user-friendly interface for hassle-free payments, a robust account-based version with advanced functionality, and a client service portal that provides unparalleled visibility into customers' billing history and payments behavior.

Taglines for Key Features

- **Payment Channels**
 - Improve customer satisfaction with a comprehensive set of secure and convenient payment channels.

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- **Payment Methods**
 - Accept a wide range of payment methods (ACH, credit cards, debit cards, cash, and checks).
- **Payment Options**
 - Flexible, convenient payment options tailored to the needs of your business and your customers.
- **Customer Portal**
 - Deliver a superior customer experience through our fully customizable self-service Customer Portal that allows your customers to quickly make one-time guest payments or enroll for full service capabilities.
- **Payment Center**
 - Deliver superior customer service with unparalleled access to your customers' billing and payments information.
- **Reporting**
 - Access operational and analytical insight that empowers faster, more informed business decisions.
- **Bill and Invoice Presentment**
 - Present summary and detailed bill and invoice data to customers within the Customer Portal, customized with your company's branding.
- **Paperless Billing**
 - Reduce costs and improve customer satisfaction through eStatements.
- **Alerts and Notifications**
 - Keep your customers up-to-date with billing and payment-related alerts and notifications via email and/or SMS text messages.
- **Hosted Payment Form**
 - Accept payments directly from your website quickly and efficiently, without the burden of PCI DSS compliance.
- **Developer API**
 - Flexible options to integrate your customer-facing channels and applications with Orbipay EBPP.
- **Security and Compliance**
 - Built-in data security and privacy protection gives you and your customers peace of mind.

Attachment B – 6.5.2.3.B

Payer must first authenticate
(Account + ZIP shown – other
options are available).

(Seamless access is also
supported.)

They can then enter details of
their DDA.



Welcome to simple payment processing for Demo Biller Three. Please enter the details of the account you would like to make a payment on and press **Continue** to proceed

Lookup Account Details

Account Number: *

3021212

First 5 digits of ZIP: *

06320

Continue

Copyright Alacriti Payments LLC -2019-..
[Discrimination is Against the Law](#)
ABC Company complies with applicable Federal civil rights laws and does not discriminate on the basis of race, sex.
Language Support
[አማርኛ](#) | [العربية](#) | [中文](#) | [Oromoo](#) | [Français](#) | [Kreyòl ayisyen](#) | [Deutsche](#) | [Hmoob](#) | [Iloko](#) | [Italiano](#) | [日本語](#) | [한국어](#) | [ខ្មែរ](#) | [Português](#) | [Română](#) | [Русский](#) | [Fa'asamoa](#) | [Español](#) | [Tagalog](#) | [ไทย](#) | [Український](#) | [Tiếng Việt](#)

ABC Company Inc.

Your account details are

Enter

Retrieved Account

Account Number

Name On Account

Account Address

Phone Number

Email Address

Funding Source

Payment Method

Bank Account

Add New Bank Details

Name on Account: *

AARON HERNANDEZ

Account Type: *

Checking

Personal or Commercial Account: *

☐ Personal Bank Account ☐ Commercial Bank Account

Routing Number: * [What is this?](#)

Account Number: * [What is this?](#) Re-Enter Account Number: *

Save changes Cancel

Payment Amount *

☐ Current Balance \$1,213.00
This is Current Balance as of today

☐ Minimum Payment Amount Due \$131.00
This is the Minimum Amount Due based on your statement

Attachment B – 6.5.2.3.C

To Cancel a payment the Payer must first access the Web Portal.


They can then access their Scheduled Payments and can access Cancel and Edit functions by selecting a Payment.

Same Day ACH and Card payments can be cancelled (voided in case of Cards) up until the End of Day specified for you.

Future date payments and recurring payment enrollments can be cancelled up until the day before their scheduled date.

Scheduled Payments

The following are One Time Standard Payments

Confirmation Number	Payment Type	Scheduled Date	Funding Source	Total Amount
AXPP555R9Q	One Time	12/31/2019	Checking - xxxxx2741	\$363.00
<div><div>Payment Status : Scheduled</div><div>Amount : \$363.00</div><div>Made Via : </div><div><div>DELETE</div><div>EDIT</div></div></div>				
IXDK555NL4	One Time	08/03/2019	Checking - xxxxx2741	\$371.42
AXD65559KD	One Time	07/28/2019	Checking - xxxxx2741	\$363.00

Attachment B – 6.5.2.3.D

To setup a Recurrent ACH Payment the Payer must access the Web Portal and access the Payment option.

Recurring Payments offers the options shown, that are configured for each Payment Setup.

Under Recurring, you can vary the Payment Amount only.

If you need to vary the Payment Amount, Payment Date, Frequency and Payment Series Duration, a separate option, AutoPay, is available. This allows the processing of payments to be driven by your Billing System.

Enter Information

Select Payment Type* :

☐ One Time

☒ Recurring

Payment Due Date :

06/23/2019

Funding Source Type* :

-Select-

Frequency* :

Weekly

☐ I want to fix the number of payments that will be processed

No. of Payments* :

Amount* :

☐ Current Balance This is Current Balance as of today

☐ Minimum Payment Amount Due This is the Minimum Amount Due based on your statement

☐ Payment Amount Past Due This is the Past Amount Due based on your statement

☐ Current Statement Balance Amount This is Current Statement Balance based on your statement

☐ Please enter Payment Amount \$

If you want to set a limit on the maximum amount that can be debited please enter that amount below.

Payment Limit :

\$

Cancel

Continue

Attachment B – 6.5.2.3.E

Editing of an ACH Payment is shown right.

Same Day ACH payments can be edited up until End of Day.

Note: Same Day Card payments cannot be edited.

Future Dated ACH & Card Payments can be edited up until the day before their Scheduled Date.

Note: There is no Edit option for Recurring Payments.

HernandezAaronV | 3021212

New Messages (0) | A A A |

Sign Out

Last Login : 08/08/2019 03:40:04 PM EST

ABC

ABC Company Inc.

Account Summary

Payments

Alerts

Statements

Messages

Schedule Payment

View Payment Activity

Manage Funding Sources

Manage AutoPay

If you wish to edit the payment below, make your changes and click **Continue**. Or, if you do not wish to make changes to this payment, click **Cancel** and you will be returned to the View Payment Activity page.

Edit Payment Details

Payment Type Text : One Time

Confirmation Number : AXPP555R9Q

Payment Date (mm/dd/yyyy)* :

12/31/2019

Funding Account* :

Checking - xxxx2741

Payment Amount* : \$

363.00

Memo :

Cancel

Continue

Attachment B – 6.5.2.3.F

Editing of an ACH Payment is shown right.

Same Day ACH payments can be edited up until End of Day.

Note: Same Day Card payments cannot be edited.

Future Dated ACH & Card Payments can be edited up until the day before their Scheduled Date.

Note: There is no Edit option for Recurring Payments.

HernandezAaronV | 3021212

New Messages (0) | A A A |

Sign Out

Last Login : 08/08/2019 03:40:04 PM EST

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ABC Company Inc.

Account Summary

Payments

Alerts

Statements

Messages

Schedule Payment

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Manage Funding Sources

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If you wish to edit the payment below, make your changes and click **Continue**. Or, if you do not wish to make changes to this payment, click **Cancel** and you will be returned to the View Payment Activity page.

Edit Payment Details

Payment Type Text : One Time

Confirmation Number : AXPP555R9Q

Payment Date (mm/dd/yyyy)* :

12/31/2019

Funding Account* :

Checking - xxxx2741

Payment Amount* : \$

363.00

Memo :

Cancel

Continue



Official Product Line Name Orbipay® EBPP
--

THE STORY	Product Line Positioning Statement Orbipay® EBPP is a flexible, cloud-based electronic bill presentment and payment (EBPP) solution. It’s built with your customers in mind, giving them access to the payment channels (mobile, web, IVR, agent, walk-in, Facebook Messenger, and intelligent personal assistants), payment methods (ACH, credit cards, and debit cards), and payment options (one-time, recurring, autopay, payment plans, and balance reload) they demand. Orbipay EBPP also empowers your internal teams with comprehensive, in-depth reporting and analysis for unparalleled insight into your billing and payment operations. Deliver superior customer experiences, accelerate cash flow, reduce costs, and streamline operations with Orbipay EBPP.	
	Pain <i>(Negative Business Impact)</i> <ul style="list-style-type: none">▪ Customer Support<ul style="list-style-type: none">○ High costs due to lack of self-service billing and payment options○ Inefficient customer service due to multiple siloed applications○ Inability to deliver a unified customer experience across channels○ Inability to handle high volumes during peak hours▪ Data Silos<ul style="list-style-type: none">○ Inefficient access to customer and payments-related data○ Inability to quickly analyze data and gain insight to make more informed decisions▪ Inability to easily adapt to changing technology trends▪ Payments regulatory compliance is costly and burdensome	Need <ul style="list-style-type: none">▪ Accelerate receivables by offering a broad range of payment channels, payment methods, and payment options▪ Ability to quickly deliver new features and functionality to customers▪ Provide a modern digital payment experience▪ Accept payments from any device▪ Reliable, secure payment processing▪ High scalability▪ High uptime and availability▪ Flexible integration options
	Desires <ul style="list-style-type: none">▪ Low-cost payment processing▪ Consolidated customer and payment information across channels and lines of business▪ Fast, reliable, and secure payment processing services▪ Superior customer experience across channels▪ Flexibility to support unique billing and payments needs across different lines of business through a single platform▪ Flexible payments acceptance including web-based interfaces and apps▪ Quick adoption of emerging payment types and channels	
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PRODUCT POSITIONING VALUE DOCUMENT - NOT FOR EXTERNAL DISTRIBUTION

unique requirements for each line of business such as settlement, custom UI branding and business rules, and the ability to easily implement new payment types and emerging payment channels.

Benefits *(Positive Business Outcomes)*

- Reduce costs
- Accelerate cash flow
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- Adapt quickly to changing business needs
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Key Features

- **Payment Channels:**
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Get up and running quickly with a secure, out-of-the-box online payment solution.
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(Usage: sub-headers, catch phrase)

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100 Word Description

(Usage: web, postcard, mailer, email, presentation abstract)

Use Product Line Positioning Statement

Copy Bites

- This requires a dynamic solution that can accommodate the diverse needs of your customers while providing the most seamless billing and payments experience possible.
- Orbipay EBPP is a multi-channel, cloud-based solution designed to give your customers the flexibility they demand.
- It features a user-friendly interface for hassle-free payments, a robust account-based version with advanced functionality, and a client service portal that provides unparalleled visibility into customers' billing history and payments behavior.

Taglines for Key Features

- **Payment Channels**
 - Improve customer satisfaction with a comprehensive set of secure and convenient payment channels.

PRODUCT POSITIONING VALUE DOCUMENT - NOT FOR EXTERNAL DISTRIBUTION

- **Payment Methods**
 - Accept a wide range of payment methods (ACH, credit cards, debit cards, cash, and checks).
- **Payment Options**
 - Flexible, convenient payment options tailored to the needs of your business and your customers.
- **Customer Portal**
 - Deliver a superior customer experience through our fully customizable self-service Customer Portal that allows your customers to quickly make one-time guest payments or enroll for full service capabilities.
- **Payment Center**
 - Deliver superior customer service with unparalleled access to your customers' billing and payments information.
- **Reporting**
 - Access operational and analytical insight that empowers faster, more informed business decisions.
- **Bill and Invoice Presentment**
 - Present summary and detailed bill and invoice data to customers within the Customer Portal, customized with your company's branding.
- **Paperless Billing**
 - Reduce costs and improve customer satisfaction through eStatements.
- **Alerts and Notifications**
 - Keep your customers up-to-date with billing and payment-related alerts and notifications via email and/or SMS text messages.
- **Hosted Payment Form**
 - Accept payments directly from your website quickly and efficiently, without the burden of PCI DSS compliance.
- **Developer API**
 - Flexible options to integrate your customer-facing channels and applications with Orbipay EBPP.
- **Security and Compliance**
 - Built-in data security and privacy protection gives you and your customers peace of mind.

Attachment B – 6.5.2.3.H

Payer must first authenticate
(Account + ZIP shown – other
options are available).

(Seamless access is also
supported.)

They can then enter details of
their DDA.



Welcome to simple payment processing for Demo Biller Three. Please enter the details of the account you would like to make a payment on and press **Continue** to proceed

Lookup Account Details

Account Number: *

3021212

First 5 digits of ZIP: *

06320

Continue

Copyright Alacriti Payments LLC -2019-..
[Discrimination is Against the Law](#)
ABC Company complies with applicable Federal civil rights laws and does not discriminate on the basis of race, sex.
Language Support
[العربية](#) | [中文](#) | [Oromoo](#) | [Français](#) | [Kreyòl ayisyen](#) | [Deutsche](#) | [Hmoob](#) | [Iloko](#) | [Italiano](#) | [日本語](#) | [한국어](#) | [Português](#) | [Română](#) | [Русский](#) | [Fa'asamoa](#) | [Español](#) | [Tagalog](#) | [ไทย](#) | [Український](#) | [Tiếng Việt](#)

ABC Company Inc.

Your account details are

Enter

Retrieved Account

Account Number

Name On Account

Account Address

Phone Number

Email Address

Funding Source

Payment Method

Bank Account

Payment Amount *

☐ Current Balance
This is Current Balance as of today \$1,213.00

☐ Minimum Payment Amount Due
This is the Minimum Amount Due based on your statement \$131.00

Add New Bank Details

Name on Account: *

AARON HERNANDEZ

Account Type: *

Checking

Personal or Commercial Account: *

☐ Personal Bank Account ☐ Commercial Bank Account

Routing Number: * [What is this?](#)

Account Number: * [What is this?](#) Re-Enter Account Number: *

Save changes Cancel

Attachment B – 6.5.2.3.I

To Cancel a payment the Payer must first access the Web Portal.


They can then access their Scheduled Payments and can access Cancel and Edit functions by selecting a Payment.

Same Day ACH and Card payments can be cancelled (voided in case of Cards) up until the End of Day specified for you.

Future date payments and recurring payment enrollments can be cancelled up until the day before their scheduled date.

Scheduled Payments

The following are One Time Standard Payments

Confirmation Number	Payment Type	Scheduled Date	Funding Source	Total Amount
AXPP555R9Q	One Time	12/31/2019	Checking - xxxxx2741	\$363.00
<div><div>Payment Status : Scheduled</div><div>Amount : \$363.00</div><div>Made Via : </div><div><div>DELETE</div><div>EDIT</div></div></div>				
IXDK555NL4	One Time	08/03/2019	Checking - xxxxx2741	\$371.42
AXD65559KD	One Time	07/28/2019	Checking - xxxxx2741	\$363.00

Attachment B – 6.5.2.3.J

To setup a Recurrent ACH Payment the Payer must access the Web Portal and access the Payment option.

Recurring Payments offers the options shown, that are configured for each Payment Setup.

Under Recurring, you can vary the Payment Amount only.

If you need to vary the Payment Amount, Payment Date, Frequency and Payment Series Duration, a separate option, AutoPay, is available. This allows the processing of payments to be driven by your Billing System.

Enter Information

Select Payment Type* :

☐ One Time

☒ Recurring

Payment Due Date :

06/23/2019

Funding Source Type* :

-Select-

Frequency* :

Weekly

☐ I want to fix the number of payments that will be processed

No. of Payments* :

Amount* :

☐ Current Balance This is Current Balance as of today

☐ Minimum Payment Amount Due This is the Minimum Amount Due based on your statement

☐ Payment Amount Past Due This is the Past Amount Due based on your statement

☐ Current Statement Balance Amount This is Current Statement Balance based on your statement

☐ Please enter Payment Amount \$

If you want to set a limit on the maximum amount that can be debited please enter that amount below.

Payment Limit :

\$

Cancel

Continue

Attachment B – 6.5.2.3.K

Editing of an ACH Payment is shown right.

Same Day ACH payments can be edited up until End of Day.

Note: Same Day Card payments cannot be edited.

Future Dated ACH & Card Payments can be edited up until the day before their Scheduled Date.

Note: There is no Edit option for Recurring Payments.

HernandezAaronV | 3021212

New Messages (0) | A A A |

Sign Out

Last Login : 08/08/2019 03:40:04 PM EST

ABC

ABC Company Inc.

Account Summary

Payments

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Messages

Schedule Payment

View Payment Activity

Manage Funding Sources

Manage AutoPay

If you wish to edit the payment below, make your changes and click **Continue**. Or, if you do not wish to make changes to this payment, click **Cancel** and you will be returned to the View Payment Activity page.

Edit Payment Details

Payment Type Text : One Time

Confirmation Number : AXPP555R9Q

Payment Date (mm/dd/yyyy)* :

12/31/2019

Funding Account* :

Checking - xxxx2741

Payment Amount* : \$

363.00

Memo :

Cancel

Continue

Attachment B – 6.5.2.3.L

Editing of an ACH Payment is shown right.

Same Day ACH payments can be edited up until End of Day.

Note: Same Day Card payments cannot be edited.

Future Dated ACH & Card Payments can be edited up until the day before their Scheduled Date.

Note: There is no Edit option for Recurring Payments.

HernandezAaronV | 3021212

New Messages (0) | A A A |

Sign Out

Last Login : 08/08/2019 03:40:04 PM EST

ABC

ABC Company Inc.

Account Summary

Payments

Alerts

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Schedule Payment

View Payment Activity

Manage Funding Sources

Manage AutoPay

If you wish to edit the payment below, make your changes and click **Continue**. Or, if you do not wish to make changes to this payment, click **Cancel** and you will be returned to the View Payment Activity page.

Edit Payment Details

Payment Type Text : One Time

Confirmation Number : AXPP555R9Q

Payment Date (mm/dd/yyyy)* :

12/31/2019

Funding Account* :

Checking - xxxxx2741

Payment Amount* : \$

363.00

Memo :

Cancel

Continue

SIMPLE WEB OR GUEST PAYMENT



Welcome to Online Billpay

Welcome to our brand spanking new online bill presentment and payment service. Please note that all customers will need to enroll for this new service, even if you were previously enrolled for online payments.

New Users - Get Started Here

Not already enrolled? No problem, enrollment takes only a few minutes. To enroll you will need your biller account number, the online enrollment code printed on your billing statement and details of the bank account you want to use for your payments.

[Enroll Now](#)

Not ready to enroll, but still want to make a payment online?

[Click here to make a guest payment.](#)

Existing Users - Login Here

If you have already enrolled for our new service please enter your login information to access the site.

Note: If you cannot remember your Login ID or Password please select the appropriate link below to start the automated Login Id or Password reset process.

Login Id :

Password :

[Forgot Login](#) | [Forgot Password](#)

[Login](#)



Welcome to Online Payments

Welcome to simple payment processing for US Bank Demo Biller. Please enter the details of the account you would like to make a payment on and press **Continue** to proceed

Lookup Account Details

Account Number* :

First 5 digits of ZIP* :

Continue



Enter Payment Information

Your account details are shown below. Please enter details of the payment you want to make, and then select **Continue** to proceed.

Enter Payment Information

Retrieved Account Details

Account Number : 12345

Email Address* : MICHELE.BENDY@ALACRITI.COM

Funding Source Details

Payment Method* : Bank Account

Memo.		
080987430	001409843	1436
Routing Number	Account Number	

Name on Account* : MICHELE BENDY

Personal or Commercial Account* : ☒ Personal Bank Account
☐ Commercial Bank Account

Account Type* : Checking

Account Number* : 00000000

Account Number* : 000000

Re-Enter Account Number* : 000000

☐ Save Payment Method Details for next time

Enter Payment Details

Payment Date : 04/15/2019

Payment Amount* : ☒ Current Balance (\$0.00) This is Current Balance as of today
☐ Minimum Payment Amount Due (\$0.00) This is the Minimum Amount Due based on your statement
☐ Payment Amount Past Due (\$0.00) This is the Past Amount Due based on your statement
☐ Current Statement Balance Amount (\$1,000.00) This is Current Statement Balance based on your statement
☒ Please enter Payment Amount \$ 10.00

Your Account will not be charged until the Payment is confirmed on the next page



Verify Payment Details

Please review the details of the payment you have entered and select **Confirm** to submit the payment for processing.

Verify Payment Details

Account Details

Account Number : 12345
First Name : MICHELE BENDY

Funding Source Details

Name on Account : MICHELE BENDY
Account Type : Checking
Routing Number : 072000096
Account Number : Checking - x2345

Payment Details

Payment Date : 04/15/2019
Payment Amount : \$10.00

By clicking **Confirm** to confirm your payment

Additionally, by clicking confirm, you also agree to and accept the [Terms & Conditions](#) for usage of this site.

[Cancel](#)[Edit](#)[Confirm](#)

**Payment Confirmed**

Your payment has been successfully processed. Please make a note of the confirmation number shown below or print this page for your records. A confirmation email has also been sent to the email address shown below. Please call us on 999-999-9999 if there is a problem with this payment.

Payment Confirmed

Confirmation Number : 1Z82DNYXRH

Account Details

Account Number : 12345

Name On Account : MICHELE BENDY

Funding Source Details

Name on Account : MICHELE BENDY

Account Type : Checking

Routing Number : 072000096

Account Number : Checking - x2345

Payment Details

Payment Date : 04/15/2019

Payment Amount : \$10.00

[Make Another Payment](#)[Print this Page](#)

ENROLLMENT INTO THE WEB PORTAL



Welcome to Online Billpay

Welcome to our brand spanking new online bill presentment and payment service. Please note that all customers will need to enroll for this new service, even if you were previously enrolled for online payments.

New Users - Get Started Here

Not already enrolled? No problem, enrollment takes only a few minutes. To enroll you will need your biller account number, the online enrollment code printed on your billing statement and details of the bank account you want to use for your payments.

[Enroll Now](#)

Not ready to enroll, but still want to make a payment online?

[Click here to make a guest payment.](#)

Existing Users - Login Here

If you have already enrolled for our new service please enter your login information to access the site.

Note: If you cannot remember your Login ID or Password please select the appropriate link below to start the automated Login Id or Password reset process.

Login Id :

Password :

[Forgot Login](#) | [Forgot Password](#)

[Login](#)



Enroll

[Terms](#) [Acct Details](#) [Login ID](#) [Email](#) [Confirm](#)

Terms and Conditions

Please review the Terms and Conditions below and click the "I Agree" button to continue.

This is your bill payment agreement with US Bank ("Billpay Provider"). You may use this bill payment service (the "Service"), to make payments to your account with us. "You" or "your" means each person who signs or otherwise indicates assent to this Agreement or is otherwise authorized to use the Service. "We", "us" or "our" means the Billpay Provider set forth above.

By registering for this Service you authorize Billpay Provider to process the transactions permitted under this Agreement as requested by you and for Billpay Provider, or its designee, to post pending and completed transactions to your account. You may request a payment be delivered on a one-time basis or you may request recurring payments. This option may be changed at any time by accessing the Service and changing your Payment Instructions in the System at least five (5) business days before the payment is scheduled and/or due. By logging into the Service and completing Payment Instructions, you authorize Billpay Provider to charge/debit your Credit Card or Bank Account for any and all payments that have been agreed to under this Agreement, and direct the payment to Billpay Provider, or its designee, as payment for amounts owed to Billpay Provider.

Transfer Types and Limitations

(1) Payment Types Accepted

You may use the Service to make payments to your account with us using a valid: (i) credit card account number; (ii) debit card account number; or (iii) checking account number ("Payment Account"). Some of these services may not be available through all payment channels.

(2) Limitations on Dollar Amounts of Transfer

You may use the Service to make payments up to a maximum of \$499,999.00 per payment.

Consent to Electronic Communications.

The terms of this Agreement are provided to you electronically via the Internet. Therefore, you understand and agree that this Agreement will be entered into electronically, and that the following categories of information ("Communications") may be provided by electronic means:

1. This Agreement and any amendments, modifications or supplements to it.
2. Your records of any payment transactions through the Service, including monthly statements and confirmations of individual transactions and related fees (e.g. receipts).

I Decline

I Agree



Enroll

[Terms](#) [Acct Details](#) [Login ID](#) [Email](#) [Confirm](#)

Please enter your biller account number and your authentication code which is the online enrollment code printed on your billing statement

Online Bill Pay Enrollment

Account Number* :

First 5 digits of ZIP* :



Enroll

[Terms](#) [Acct Details](#) [Login ID](#) [Email](#) [Confirm](#)

Please enter your Login ID, Password. The Security Question and Answer will be used if you forget your password.

Online Bill Pay Service - Setup Login Credentials

Login ID* : USB_Bendy5

Password* : ●●●●●●●●

Confirm Password* : ●●●●●●●●

Security Question* : What is the name of your highschool mas ▾

Answer* : A

Security Question* : What is your Mother's maiden name ▾

Security Answer* : b

Security Question* : What is the name of your pet ▾

Security Answer* : c

Cancel

Continue



Enroll

[Terms](#) [Acct Details](#) [Login ID](#) **Email** [Confirm](#)

Paperless Billing and Email Verification

Save trees, stamps and time
Go green with paperless billing

Go Paperless, and reduce the clutter in your mailbox each month, by reviewing and paying your bill online.

You will be notified via email whenever a new statement is available online. You can then review your bill online, print a copy for your records or save a copy for later review offline.

Paperless Bill Options

- ☐ Send me a Paper Bill
☒ Send me an Electronic Bill

Please provide your email address to enroll for Paperless Billing, so we can notify you when new statements are ready and also send you other notifications about activity on your account.

Email Address* :

MICHELE.BENDY@ALACRITI.COM

Confirm Email Address* :

michele.bendy@alacriti.com

Cancel

Submit



Enroll

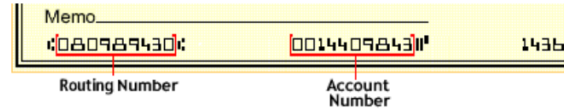
[Terms](#) [Acct Details](#) [Login ID](#) [Email](#) [Confirm](#)

Please select the Funding Source which you want to add

Add Funding Source Account

Select Funding Type* :

Bank Account



Bank Account Details

Personal Account Nickname :

Michele's Checking

Name on the Account* :

Michele Bendy

Personal or Commercial Account* :

- ☐ Personal Bank Account
☐ Commercial Bank Account

Account Type* :

Checking

Routing Number* :

072000096

Confirm Routing Number* :

072000096

Account Number* :

•••••

Confirm Account Number* :

•••••

Cancel

Continue



Enroll

[Terms](#)[Acct Details](#)[Login ID](#)[Email](#)[Confirm](#)

Verify the Funding Source which you want to add

Verify Add Funding Source Account

Name on the Account : Michele Bendy
Personal Account Nickname : Michele's Checking
Account Type : Checking
Routing Number : 072000096
Account Number : x2345

[Cancel](#)[Edit](#)[Continue](#)



Account Summary

Payments

Alerts

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Online Bill Pay Enrollment Successful



Welcome to Online Bill Pay system

Schedule Payment

LOGGING INTO THE WEB PORTAL
WITH A USERID AND PASSWORD



Welcome to Online Billpay

Welcome to our brand spanning new online bill presentment and payment service. Please note that all customers will need to enroll for this new service, even if you were previously enrolled for online payments.

New Users - Get Started Here

Not already enrolled? No problem, enrollment takes only a few minutes. To enroll you will need your biller account number, the online enrollment code printed on your billing statement and details of the bank account you want to use for your payments.

[Enroll Now](#)

Not ready to enroll, but still want to make a payment online?

[Click here to make a guest payment.](#)

Existing Users - Login Here

If you have already enrolled for our new service please enter your login information to access the site.

Note: If you cannot remember your Login ID or Password please select the appropriate link below to start the automated Login Id or Password reset process.

Login Id :

USB_Bendy5

Password :

••••••••

[Forgot Login](#) | [Forgot Password](#)

[Login](#)



Account Summary

Payments

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Statements

Account Summary

My Profile

Cancel Online Bill Pay

Information about your current bill is shown below. If you want to view a billing statement select the appropriate View Statement link below. To make a payment select the Schedule Payment button below.

Current Bill for Account Number test 12345

Last Statement Balance

\$ 1,000.00

Due Date

12/30/2019

Current Amount Due

\$ 0.00

Enroll Into AutoPay

Billing Date : 01/10/2019

Bill Statement History

Billing Date	Statement Balance	Due Date	Statement Details
01/10/2019	\$ 1,000.00	12/30/2019	View Statement.

Scheduled Payments

The following are One Time Standard Payments

Confirmation Number	Payment Type	Scheduled Date	Funding Source	Total Amount
0DC8LY3Q90	One Time	01/17/2019	Checking - xxxx5678	\$250.00
2M9VK4F6G7	One Time	01/10/2019	Checking - xxxx5678	\$125.00

Processed Payments

The following are Processed Payments

Confirmation Number	Payment Type	Scheduled Date	Funding Source	Total Amount	Payment Status
1Z82DNVXRH	One Time	04/15/2019	Checking - x2345	\$10.00	Cancelled
GWWGHPT2SN	One Time	01/08/2019	Checking - x2345	\$25.00	Cancelled
97RX5CQ21F	One Time	01/04/2019	Checking - xxxxx0028	\$1.00	Cancelled

Automated Payment Enrollments

You do not have any payments

[Account Summary](#)[Payments](#)[Alerts](#)[Statements](#)[Account Summary](#)[My Profile](#)[Cancel Online Bill Pay](#)

Manage Profile

Email Address : MICHELE.BENDY@ALACRITI.COM

[Change Email](#)

Login Id : USB_Bendy5

Password : *****

[Change Password](#)

Security Question1 : What is your Mother's maiden name

Answer1 : *****

Security Question : What is the name of your highschool mascot

Answer : *****

Security Question : What is the name of your pet

Answer : *****

[Change Security Answer\(s\)](#)

[Account Summary](#)[Payments](#)[Alerts](#)[Statements](#)[Account Summary](#)[My Profile](#)[Cancel Online Bill Pay](#)

Confirm Cancellation

Are you sure you want to cancel your enrollment in the Bill Pay Service? Please note that by canceling this Service any unprocessed payments will also be cancelled. If you would like to proceed, click Cancel Enrollment.

[Exit](#)[Cancel Enrollment](#)



Account Summary

Payments

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Schedule Payment

View Payment Activity

Manage Funding Sources

Enroll Into AutoPay

Please note: All dollar amounts listed below are for the current month only. Future dollar amounts will vary. Please take this into consideration when scheduling Recurring Payments. Online Bill Pay will NOT process payments without your authorization.

Enter Information

Select Payment Type* :

☒ One Time☐ Recurring

Funding Account Number* :

Michele's Checking Bank A/C-x2345

Payment Date (mm/dd/yyyy)* :

04/15/2019

This is the earliest date your payment will post.

Amount* :

☐ Current Balance (\$0.00) This is Current Balance as of today☐ Minimum Payment Amount Due (\$0.00) This is the Minimum Amount Due based on your statement☐ Payment Amount Past Due (\$0.00) This is the Past Amount Due based on your statement☐ Current Statement Balance Amount (\$1,000.00) This is Current Statement Balance based on your statement☒ Please enter Payment Amount \$

25.00

Cancel

Continue

[Account Summary](#)[Payments](#)[Alerts](#)[Statements](#)[Schedule Payment](#)[View Payment Activity](#)[Manage Funding Sources](#)[Enroll Into AutoPay](#)

Please verify your scheduled payment information. If you would like to schedule this payment, click **Confirm**. If you would like to make changes to the scheduled payment information, click **Edit**. If you do not want to schedule this payment, click **Cancel**.

Payment Details

Payment Type : **One Time**

Payment Date : 04/15/2019

Payment for Account : 12345

Payment from Account : Checking - x2345

Payment Amount : \$25.00

[Cancel](#)[Edit](#)[Confirm](#)



Account Summary

Payments

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Schedule Payment

View Payment Activity

Manage Funding Sources

Enroll Into AutoPay

Thank you. Your payment has been successfully scheduled. Please click on **View Payment Activity** on the left side of this page to view the status of this scheduled payment.

Payment Details

Confirmation Number : L5KJ1Q6XJJ
Payment Type : One Time
Payment Date : 04/15/2019
Payment for Account : 12345
Payment from Account : Checking - x2345
Payment Amount : \$25.00

Print

Make Another Payment

Check Payment Status

Note: Your payment will be posted to your account on the payment day that you selected, but it will not be reflected on the Account Overview page until the following day.



Account Summary

Payments

Alerts

Statements

Schedule Payment

View Payment Activity

Manage Funding Sources

Enroll Into AutoPay

Please note: All dollar amounts listed below are for the current month only. Future dollar amounts will vary. Please take this into consideration when scheduling Recurring Payments. Online Bill Pay will NOT process payments without your authorization.

Enter Information

Select Payment Type* :

☐ One Time☒ Recurring

Funding Account Number* :

Michele's Checking Bank A/C-x2345

Start Date* :

04/16/2019

Frequency* :

Monthly

☒ I want to fix the number of payments that will be processed

No. of Payments* :

5

Amount* :

☐ Current Balance This is Current Balance as of today☐ Minimum Payment Amount Due This is the Minimum Amount Due based on your statement☐ Payment Amount Past Due This is the Past Amount Due based on your statement☐ Current Statement Balance Amount This is Current Statement Balance based on your statement☒ Please enter Payment Amount \$

15.00

Cancel

Continue

[Account Summary](#)[Payments](#)[Alerts](#)[Statements](#)[Schedule Payment](#)[View Payment Activity](#)[Manage Funding Sources](#)[Enroll Into AutoPay](#)

Please verify your scheduled payment information. If you would like to schedule this payment, click **Confirm**. If you would like to make changes to the scheduled payment information, click **Edit**. If you do not want to schedule this payment, click **Cancel**.

Payment Details

Payment Type : **Recurring**
Payment Date : 04/16/2019
Payment for Account : 12345
Payment from Account : Checking - x2345
Frequency : Monthly
Recurring Payment Count : 5
Payment Amount : \$15.00

[Cancel](#)[Edit](#)[Confirm](#)

[Account Summary](#)[Payments](#)[Alerts](#)[Statements](#)[Schedule Payment](#)[View Payment Activity](#)[Manage Funding Sources](#)[Enroll Into AutoPay](#)

Thank you. Your payment has been successfully scheduled. Please click on **View Payment Activity** on the left side of this page to view the status of this scheduled payment.

Payment Details

Confirmation Number : XVPFY4NPHD

Payment Type : **Recurring**

Payment Date : 04/16/2019

Payment for Account : 12345

Payment from Account : Checking - x2345

Frequency : Monthly

No. Of Payments : 5

Payment Amount : \$15.00

[Print](#)[Make Another Payment](#)[Check Payment Status](#)

Note: Your payment will be posted to your account on the payment day that you selected, but it will not be reflected on the Account Overview page until the following day.



Account Summary

Payments

Alerts

Statements

Schedule Payment

View Payment Activity

Manage Funding Sources

Enroll Into AutoPay

If you would like to edit or cancel a payment, click on the Confirmation Number below. Only payments that have a Scheduled status can be edited or deleted. Payments that have already been processed, canceled or returned as unsuccessful cannot be changed.

Scheduled Payments

Showing 1 to 3 of 3 payments found

Confirmation Number	Scheduled Date	Funding Source	Total Amount
LSKJ1Q6XJJ	04/15/2019	Checking - x2345	\$25.00
0DC8LY3Q90	01/17/2019	Checking - xxxx5678	\$250.00
2M9VK4F6G7	01/10/2019	Checking - xxxx5678	\$125.00

Processed Payments

Showing 1 to 6 of 6 payments found

Confirmation Number	Expiration Date	Funding Source	Total Amount	Payment Status
1Z82DNYXRH	04/15/2019	Checking - x2345	\$10.00	Cancelled
GWWGHPT2SN	01/08/2019	Checking - x2345	\$25.00	Cancelled
9TRX5CQ21F	01/04/2019	Checking - xxxxx0028	\$1.00	Cancelled
SF5H9RDXXF	01/04/2019	Checking - xxxxx0028	\$1.00	Cancelled
1F2XNCOM3V	01/04/2019	Checking - xxxxx0028	\$1.00	Cancelled
RSSWP4BR02	01/04/2019	Visa Card - xxxxxxxxxxxx9990	\$1.00	Processed

Automated Payment Enrollments

Showing 1 to 1 of 1 payments found

Confirmation Number	Scheduled Date	Funding Source	Total Amount	Payment Status
XVPFY4NPHD	04/16/2019	Checking - x2345	\$15.00	Scheduled

Refunded Payments

You do not have any payments

[Account Summary](#)[Payments](#)[Alerts](#)[Statements](#)[Schedule Payment](#)[View Payment Activity](#)[Manage Funding Sources](#)[Enroll Into AutoPay](#)

Below are the available Funding Sources you have stored in your Online Bill Payment profile. If you would like to make changes to an account, or delete it click on the Account Number below. If you would like to add an additional Funding Source, click the appropriate Add button shown below.

Bank Account Details

Account Nickname	Bank Name	Account Number	Account Status
Michele's Checking	COMERICA BANK	x2345	Active

[Add Bank Account](#)

Card Details

There are no active funding card account(s) stored in your profile. If you would like to add a funding card account to your profile, click the Add Card button below.

[Add Card](#)

[Account Summary](#)[Payments](#)[Alerts](#)[Statements](#)[Schedule Payment](#)[View Payment Activity](#)[Manage Funding Sources](#)[Enroll Into AutoPay](#)

Please enter your bank account details below and click **Continue** button to proceed to the next step.

Memo	
080989430	0014409843 1436
Routing Number	Account Number

[Add Bank Account](#)

Bank Account Details

Personal Account Nickname :	<input type="text" value="Michele's Savings"/>
Name on the Account* :	<input type="text" value="Michele Bendy"/>
Account Type* :	<input type="text" value="Savings"/>
Routing Number* :	<input type="text" value="072000096"/>
Confirm Routing Number* :	<input type="text" value="072000096"/>
Account Number* :	<input type="text" value="•••••"/>
Confirm Account Number* :	<input type="text" value="•••••"/>
	<input type="button" value="Cancel"/> <input type="button" value="Continue"/>

[Account Summary](#)[Payments](#)[Alerts](#)[Statements](#)[Schedule Payment](#)[View Payment Activity](#)[Manage Funding Sources](#)[Enroll Into AutoPay](#)

Please review the banking information you just entered. If you would like to add this bank, click **Confirm**. If you would like to make a change to the bank information, click **Edit**. If you do not want to add this bank, click **Cancel**.

Confirm Bank Account Details

Account Name : Michele's Savings
Bank Name : Michele Bendy
Account Type : Savings
Routing Number : 072000096
Account Number : xx8877

[Cancel](#)[Edit](#)[Confirm](#)



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Add Bank Account



Your Bank Account has been successfully added to your profile.

Manage Funding Sources

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Below are the available Funding Sources you have stored in your Online Bill Payment profile. If you would like to make changes to an account, or delete it click on the Account Number below. If you would like to add an additional Funding Source, click the appropriate Add button shown below.

Bank Account Details

Account Nickname	Bank Name	Account Number	Account Status
Michele's Checking	COMERICA BANK	x2345	Active

[Add Bank Account](#)

Card Details

There are no active funding card account(s) stored in your profile. If you would like to add a funding card account to your profile, click the Add Card button below.

[Add Card](#)

[Account Summary](#)[Payments](#)[Alerts](#)[Statements](#)[Schedule Payment](#)[View Payment Activity](#)[Manage Funding Sources](#)[Enroll Into AutoPay](#)

Please enter your Card details and address as registered with the Card issuer

Card Details

Personal Account Name :	<input type="text" value="Michele's Visa"/>
Card Number* :	<input type="text" value="••••••••••"/>
Card Type* :	<input type="text" value="Visa Card"/> ▾
Expiration Date* :	<input type="text" value="12/19"/> <small>(mm/yy)</small>
CVV No* :	<input type="text" value="•••"/> <small>What is this?</small>
Name on the card* :	<input type="text" value="Michele Bendy"/>
Address Line 1* :	<input type="text" value="123 park"/>
Address Line 2 :	<input type="text"/>
City* :	<input type="text" value="Allen Park"/>
State* :	<input type="text" value="Michigan"/> ▾
Country* :	<input type="text" value="USA"/> ▾
Zip* :	<input type="text" value="48101"/> - <input type="text"/>
	<input type="button" value="Cancel"/> <input type="button" value="Continue"/>

[Account Summary](#)[Payments](#)[Alerts](#)[Statements](#)[Schedule Payment](#)[View Payment Activity](#)[Manage Funding Sources](#)[Enroll Into AutoPay](#)

Please review the Card information you just entered and then click **Confirm**. If you need to change the information, click the **Edit** button below.

[Confirm Card Details](#)

Personal Account Name : Michele's Visa
Card Number : xxxxxxxxxxxx9990
Card Type : Visa Card
Expiration Date : 12/19
Name on the card : Michele Bendy
Address Line 1 : 123 park
City : Allen Park
State : MI
Country : United States of America
Zip : 48101

[Cancel](#)[Edit](#)[Confirm](#)



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Add Card



Your Card has been successfully added to your Bill Payment profile.

Manage Funding Sources



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Manage Funding Sources

Enroll Into AutoPay

Please provide following information to enroll into AutoPay

Enter Information

Funding Source Type* :

Bank Account



Funding Account Number* :

Michele's Checking Bank A/C-x2345



Payment Amount Option* :

Current Statement Balance Amount



Cancel

Continue

[Account Summary](#)[Payments](#)[Alerts](#)[Statements](#)[Schedule Payment](#)[View Payment Activity](#)[Manage Funding Sources](#)[Enroll Into AutoPay](#)

By clicking **Confirm** to confirm your payment, you authorize us to initiate automatic debits from the **Payment From Account** to make a payment to the **Payment For Account**, as detailed below.

Payments to your account will be made on the **Payment Due Date** detailed in your billing statement, and will be for the **Payment Amount** shown on that statement. The debits from your **Payment From Account** will occur within two business days of those dates, but no earlier than those dates. You authorize your bank (and its successors or assigns), to process these debits to your account.

The dates and amounts of these payments (or any alterations to the dates and amounts) will be notified to you via email before a payment is processed. You will be able to cancel a payment at any time before the **Payment Due Date** by cancelling your enrollment in AutoPay.

AutoPay Enrollment Details

Payment For Account :	12345
Payment From Account :	Checking - x2345
Payment Amount Option :	Current Statement Balance Amount

The first payment to your account will be made on the **Payment Due Date** detailed below, and will be for the **Payment Amount** shown.

Amount :	\$1,000.00
Payment Due Date :	12/30/2019
Payment Date :	12/30/2019

[Cancel](#)[Edit](#)[Confirm](#)

[Account Summary](#)[Payments](#)[Alerts](#)[Statements](#)[Schedule Payment](#)[View Payment Activity](#)[Manage Funding Sources](#)[Enroll Into AutoPay](#)

Thank you. You have successfully enrolled in AutoPay. Please click on **Manage AutoPay** on the left side of this page to view the details of AutoPay enrollment.

AutoPay Enrollment Details

Confirmation Number :	ZXR6LGNC9W
Payment For Account :	12345
Payment From Account :	Checking - x2345
Payment Amount Option :	Current Statement Balance Amount

The first payment to your account will be made on the Payment Due Date detailed below, and will be for the Payment Amount shown.

Amount :	\$1,000.00
Payment Due Date :	12/30/2019
Payment Date :	12/30/2019

[Print](#)[Manage AutoPay](#)

[Account Summary](#)[Payments](#)[Alerts](#)[Statements](#)[Schedule Payment](#)[View Payment Activity](#)[Manage Funding Sources](#)[Manage AutoPay](#)

If you would like to cancel AutoPay enrollment, click Cancel. Payments that have already been processed, can be viewed under [View Payment Activity](#)

The following are the current settings for your AutoPay Payments.

Confirmation Number : ZXR6LGNC9W
Payment Amount Option : Current Statement Balance Amount
Payment From Account : Checking - x2345

[Cancel AutoPay](#)

[Account Summary](#)[Payments](#)[Alerts](#)[Statements](#)[Link Phone](#)

Alerts & Notifications

Before you can setup your Notification Preferences or email for Bill Due Date Alerts you will need to link your phone number to your profile.

To get started enter your phone number below, and select Send Verification Code. You will then receive a message with the verification code that you need to enter below. Once your phone number is verified you will be able to enroll for additional functions.

Please Note: There is no charge for this service from us, but phone call, message or data rates from your wireless provider may apply. You may receive up to 3 messages a month as standard, and can opt to receive more messages. Text HELP to ##### to help. Text STOP to ##### to cancel your enrollment. To see the Terms and Privacy policy for this service click [here](#).

Link Phone – Enter Phone Number

Cell Phone Number* :

XXX-XXX-XXXX

Confirm Cell Phone Number* :

XXX-XXX-XXXX

Cancel

Send Verification Code

[Account Summary](#)[Payments](#)[Alerts](#)[Statements](#)[Link Phone](#)[Alerts & Notifications](#)

A six digit verification code has just been sent to your phone.

Link Phone – Enter Verification Code

Entered Phone Number* : [734-775-4933](#)

Enter Verification Code* :

[Cancel](#)[Edit Phone Number](#)[Verify Code](#)

[Account Summary](#)[Payments](#)[Alerts](#)[Statements](#)[Manage Phone](#)[Enroll For Mobile Payments](#)[Alerts & Notifications](#)

Congratulations, you have successfully linked your phone to your profile. You can now setup your Notification Preferences and/or Enroll for Bill Due Alerts.

Link Phone – Confirmed



Success! You have successfully linked a Phone to your Profile.

[Enroll for Bill Due Alerts](#)[Notification Preferences](#)

[Account Summary](#)[Payments](#)[Alerts](#)[Statements](#)[Manage Phone](#)[Enroll For Mobile Payments](#)[Alerts & Notifications](#)

Enroll for Bill Due Alerts and never miss another Due Date! Once you are enrolled you will receive an Alert before your Due Date if you have not made a payment. You can then easily approve a payment by replying to the Alert, which will be sent to you shortly after 12.00pm ET on the date you specify below.

To get started please select your Alert & Payment Preferences below and select Submit.

Enroll for Bill Due Alerts – Alert & Payment Preferences

Days before Due Date to Alert Me* :

Payment Amount to be Paid* :

Funding Source Type* :

Funding Account Number* :



Account Summary

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Enroll For Mobile Payments

Alerts & Notifications

Your Bill Due Alert Preferences are shown. To complete the enrollment, select Confirm.

By clicking **Confirm** to confirm your enrollment, you authorize us to initiate debits from the **Funding Account** to make a payment to the **Payment for Account**, as described below.

If you have no payment scheduled prior to your **Payment Due Date** you will be contacted with a text message. This will advise you of the **Payment Due Date** and the **Payment Amount**. You will then be given the option to confirm a single payment to the **Payment for Account** from your **Funding Account**.

If confirmed, the payment to your **Payment for Account** will occur on the date you receive the text message. The payment will be for the **Payment Amount** advised in the text message. The debits from your **Funding Account** will occur within two business days of those dates, but no earlier than those dates. You authorize your bank (and its successors or assigns), to process these debits to your account.

Enroll for Bill Due Alerts – Review Payment Alert Preferences

Cell Phone Number : [734-775-4933](tel:734-775-4933)

Days before Due Date to Alert Me : 1

Payment Amount to be Paid : Current Statement Balance Amount

Payment For Account : 12345

Funding Account Number : xx8877

Payment Processing Authorization

By clicking **Confirm** to confirm your enrollment, you authorize us to initiate debits from the **Payment from Account** to make a payment to the **Payment for Account**, as described below.

If you have no payment scheduled prior to your **Payment Due Date** you will be contacted with a mobile payments message. This will advise you of the **Payment Due Date** and the **Payment Amount**. You will then be given the option to authorize a single payment to the **Payment To Account** from your **Payment From Account**.

The payment to your **Payment To Account** will occur on the date you receive the mobile payments message, and will only be made when you authorize the payment. The payment will be for the **Payment Amount** advised in the mobile payments message. The debits from your **Payment From Account** will occur within two business days of those dates, but no earlier than those dates. You authorize your bank (and its successors or assigns), to process these debits to your account.

Cancel

Confirm

[Account Summary](#)[Payments](#)[Alerts](#)[Statements](#)[Manage Phone](#)[Manage Bill Due Alerts](#)[Alerts & Notifications](#)

Enroll for Bill Due Alerts – Confirmed

Cell Phone Number :	17347754933
Days before Due Date to Alert Me :	1
Payment Amount to be Paid :	Current Statement Balance Amount
Payment For Account :	12345
Funding Account Number :	xx8877

[Manage Enrollment](#)



Account Summary

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Manage Phone

Manage Bill Due Alerts

Alerts & Notifications

Details of the alerts and notifications are shown below along with options on those you can choose to opt out of.

Alert and Notification Preferences

	Receive via Email?	Receive via SMS?
	<input type="checkbox"/> Select All	<input type="checkbox"/> Select All
Funding Source Messages		
Funding Account Added	<input checked="" type="checkbox"/>	n/a
Funding Account Edited	<input type="checkbox"/>	n/a
Funding Account Deleted	<input checked="" type="checkbox"/>	n/a
Payment Messages		
One Time Payment Scheduled	<input checked="" type="checkbox"/>	<input type="checkbox"/>
One Time Payment Edited	<input type="checkbox"/>	n/a
Scheduled Payment Cancelled	<input type="checkbox"/>	n/a
Submit		Edit Phone



Account Summary

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Alerts & Notifications

Alerts Notifications Successful



Alerts Notifications Updated Successful

Reserved for text message enrollment and text to pay screen shots.

[Account Summary](#)[Payments](#)[Alerts](#)[Statements](#)[Statement History](#)[Paperless Billing](#)

Summary information from your last twelve months billing statements is shown below. If you want to view more details select the View Details link below.

Bill Statement History

Showing 1 to 1 record(s) of 1 record(s) found

From Date :



To Date



Search

Billing Date

Statement Balance

Due Date

Statement Details

01/10/2019

\$ 1,000.00

12/30/2019

[View Statement.](#)



BILLING STATEMENT

123 Main Street
Charlotte, NC 02234-1122

Customer Name: Michele Bendy
Account ID: 12345
Statement Date: 01/01/2019

Michele Bendy
123 Park
Allen Park, MI 48101

01/01/2016	\$1,000.00
------------	------------

Date	Invoice #	Amount
12/1/2018	6160	\$100.00
12/4/2018	6161	\$100.00
12/8/2018	6162	\$100.00
12/16/2018	6163	\$100.00
12/20/2018	6164	\$100.00
12/24/2018	6165	\$100.00
12/30/2018	6166	\$100.00
1/2/2019	6167	\$100.00
1/3/2019	6168	\$100.00
1/4/2018	6169	\$100.00

Statement Amount \$1,000.00

Detach this portion and mail with your payment – Thank you

US Bank

To make a payment on-line please visit

<https://sbcs.billerpayments.com/app/cust/login.do?bsn=usbankdemos>

Please Pay this Amount: \$1,000.00

Please write your account on your check and make checks payable to:

[Account Summary](#)[Payments](#)[Alerts](#)[Statements](#)[Statement History](#)[Paperless Billing](#)

Save trees, stamps and time Go green with paperless billing

Go paperless. Reduce your monthly paper stack by reviewing and paying your bill online or one of our other payment options available.

Get your statements and billing advice online. Every month you will be notified via e-mail when your statement is available online. You can review your bill online, print it from your online session, or download it to your computer to print at a later time.

Key Benefits

- » Saves paper
- » Online filing system
- » Convenient and easy

Paperless Bill Options

Change Setting

- ☐ Send me a paper bill
- ☒ Send me an Electronic Bill

[Save Changes](#)

Pay-by-Text

Customers have the option to make payments by text:

- ✓ First must enroll in text notifications via Web Portal
- ✓ Customer then enrolls in 'Mobile Payments'
- ✓ When customer receives 'bill due' text, he/she responds with 'PAY' to approve payment

The image displays a web portal interface for managing account alerts and a smartphone showing a text message from Springfield Gas.

Web Portal Interface:

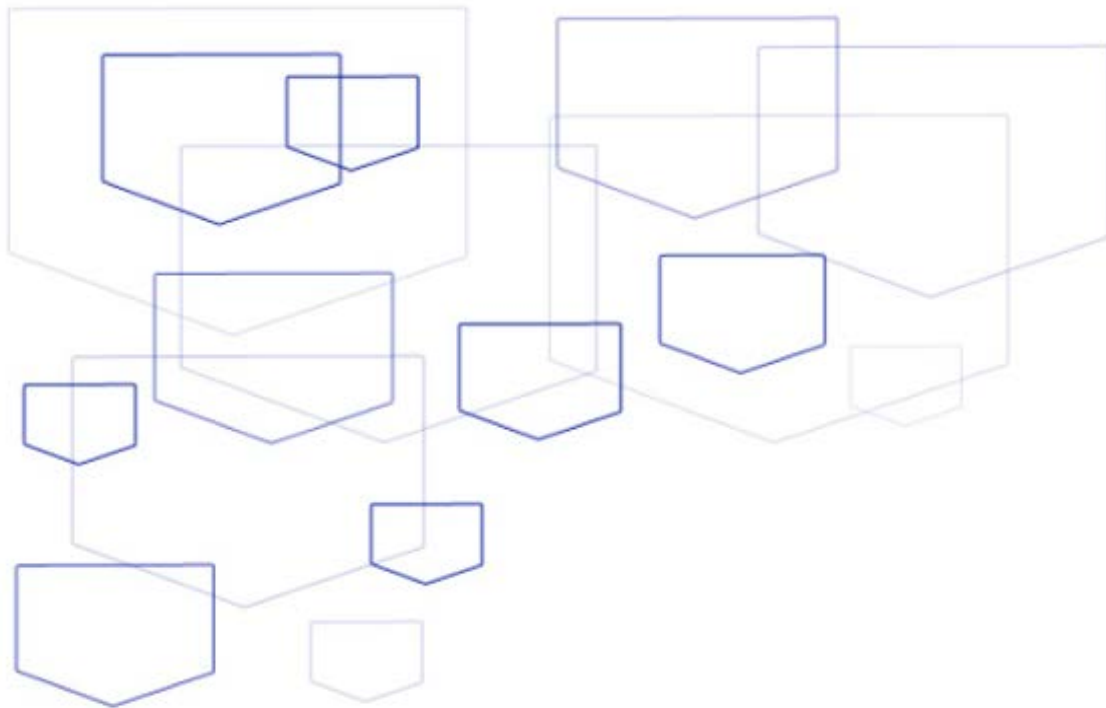
- Navigation tabs: Account Summary, Payments, Alerts (highlighted), Statements.
- Sub-navigation: Manage Phone, Enroll For Mobile Payments (highlighted), Alerts & Notifications.
- Text: "Enroll for Bill Due Alerts and never miss another Due Date! Once you are enrolled you will receive an Alert by text. You can then easily approve a payment by replying to the Alert, which will be sent to you shortly after 12.00pm." "To get started please select your Alert & Payment Preferences below and select Submit."
- Section: Enroll for Bill Due Alerts – Alert & Payment Preferences
- Form fields:
 - Days before Due Date to Alert Me*: 1 (dropdown)
 - Payment Amount to be Paid*: Current Statement Balance Amount (dropdown)
 - Funding Source Type*: Bank (dropdown)
 - Funding Account Number*: -Select- (dropdown)
- Buttons: Cancel, Submit

Smartphone Interface (Springfield Gas):

- Message content: "Your bill summary: Account #: 1234567890 Amount due: \$68.86 Due date: Jun 23, 2016 Reply 'PAY', 'PAY \$xxx.xx', or 'STOP'"
- Response field: PAY (typed)
- Keyboard: Standard QWERTY keyboard with a return key.

U.S. Bank eBill Service

Payment Channel Overview



The information contained in this document is confidential and is not to be disclosed to any third party, nor disseminated, used, quoted or otherwise referred to for any purpose other than in connection with the internal evaluation of this product.



Document History

Version	Date	Comments
1.0	01/04/2019	First Version for publication.

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Screenshots throughout this document do not include actual client information and are for educational purposes only.

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Created 8/6/19.

Introduction

This document is intended to provide a high level overview of the Payment Channels supported by U.S. Bank eBill Service.

It is not intended to be a Client specific guide or recommend a specific configuration or setup.

The document is aimed at business users or customer support areas who need to understand the features and functions of a Channel either as part of their initial setup, or when considering the addition of a Channel.

Within the document, all setup variants will be documented, that may or may not apply to your specific setup or product version.

The following will be used in the document to call out areas of interest or where care is needed.

Note. An item to take note of.

Important Note. An item to take special note of, as it could affect you or your customers.

!!! Warning !!! An item to pay special attention to.

Quick Start Guide

The following Channels are supported in eBill Service.

Web Channels

The following web based channels are available.

- [Manual Web](#). Manually created One Time and/or Recurring payments.
- [Donations](#). Manually created One Time and/or Recurring donations.
- [Simple Web](#). Authenticated One Time payments with no enrollment.
- [Web Portal](#). Authenticated enrolled customer web portal supporting multiple payment types and non-payment functions.
- [Hosted Payment Forms](#). Integrated Payment and Funding Source functions supporting a near seamless customer experience on your website.

Telephone Channels

The following telephone based channels are available:

- [Interactive Voice Response](#). Authenticated One Time payments with no enrollment.
- [Call Center Agent](#). Manual or Authenticated telephone payments made via a Customer Service Representative.

Chatbot Channels

The following natural language/AI based channels are available

- [Facebook Messenger](#). Authenticated payments made via Facebook Messenger.
- [Amazon Alexa](#). Authenticated payments made via Amazon Alexa.

Miscellaneous Channels

The following miscellaneous channels are available:

- [Independent Agent & Kiosk](#). Manual and Authenticated payments made by third party CSRs or devices.
- [MoneyGram](#). Authenticated payments made at MoneyGram agent locations.

Web Channels

Web channels are those used by customers directly to create payments, with some channels also offering additional features and functions.

Note: All of these channels support payments from mobile devices through use of Responsive Web Design.

Web Channel Comparison

The table below compares key functions of the four fully hosted customer web channels.

Feature/Function/Option	Donations	Manual Web	Simple Web	Web Portal
Bill Data Load Required?	No	No	Yes	Yes
Enrollment Required?	No	No	No	Yes
Save Funding Sources?	No	No	Yes	Yes
One Time Payments?	Yes	Yes	Yes	Yes
Repeating Payment Enrollment?	Yes	Yes	No	Yes
Pay By Text Enrollment?	No	No	No	Yes
Invoice Payments?	No	No	No	Yes
Manage Funding Sources?	No	No	No	Yes
Manage Payments?	No	No	No	Yes
Multi-Account Profile	No	No	Yes	Yes
View Bill Images?	No	No	No	Yes
Manage Notifications?	No	No	No	Yes

Note: Many of the above features, functions and options are configurable within the channel. For example, Manual Web does not have to be setup to support Recurring Payment Enrollment.

The sections below will provide more details on the configurable options.

Manual Web

This allows customers to make One Time payments and enroll for Recurring payments without needing to enroll.

Note: This option is sometimes called blind payments.

Welcome to payment processing for Demo Biller Three. Please enter your details below and pressB ContinueB to proceed.

Customer Details

Payment Details

Review

Thank You

Enter Your Details

Account Number: *

Email Address: *

First Name: * Last Name: *

Address Line 1:

Address Line 2: City:

State: Zip:

-Select-

Continue

Please add a Funding Source and enter details of the payment you wish to make below. Once you have entered the details please select Continue to proceed.

Customer Details
Payment Details
Review
Thank You

Funding Source Details
Payment Method: *

-Select-

Payment Details
Payment Type: * ☒ One Time
Payment Amount: *

\$

Confirm

Key Features & Options:

- Billing Data Load is not required.
- Direct Access only, with option to pass customer and payment data as part of URL redirect.
- Customer entered name, address, email, phone and payment data.
- Bank and Card Account funding source options.
- One Time Payments, with Same Day and Future Dated payment options.
- Recurring Payment enrollment, with fixed and open-ended duration options.
- Customer Entered or Fixed Payment Amount options.
- Option to capture Invoice Number and/or Payment Message.
- Option to enroll for Web Portal if enrolling for Recurring Payments.
- Customer notifications via Email.
- Notifications via text if customer has linked cell phone via Web Portal.

Donations

This allows customers to make One Time donations and enroll for Recurring donations without needing to enroll.

Welcome to donation payment processing for Demo Biller Three. Please enter your details below and press Continue to proceed.

Customer Details	Donation Details	Review	Thank You
------------------	------------------	--------	-----------

Email Address: *

Re-Enter Email Address: *

First Name: * Last Name: *

Address Line 1:

Address Line 2: City:

State: Zip:

Phone Number:

[Continue](#)

Please add a Funding Source and enter details of the donation you wish to make below. Once you have entered the details please select **Continue** to proceed.

Customer Details
Donation Details
Review
Thank You

Funding Source Details

Payment Method: *

-Select-

Donation Details

Donation Type: *

☐ One Time
☒ Recurring

Frequency: *

-Select-

☐ I want to fix the number of donations that will be processed

Enter or Select Donation Amount: *

\$

How should Donation be Directed: *

select

Donation Message:

Continue
Cancel

Key Features & Options:

- Customer/Donor Data Load is not required.
- Direct Access only, with option to pass customer and payment data as part of URL redirect.
- Customer entered name, address, email, phone and payment data.
- Bank and Card Account funding source options.
- One Time Payments, with Same Day and Future Dated payment options.
- Recurring Payment enrollment, with fixed and open ended duration options.
- Customer Entered or Fixed Payment Amount options.
- Option to capture how donation should be directed and/or donation message.
- Option to enroll for Web Portal if enrolling for Recurring Payments.
- Customer notifications via Email.
- Notifications via text if customer has linked cell phone via Web Portal.

Simple Web

This allows customers to make One Time payments and enroll for Recurring payments without needing to enroll.

Welcome to simple payment processing for Demo Biller Three. Please enter the details of the account you would like to make a payment on and press **Continue** to proceed

Lookup Account Details

Account Number: *

Please enter your Account Number

First 5 digits of ZIP: *

Continue

Key Features & Options:

- Billing Data Load is required, via file, API call or full SSO payload.
- Direct Access, with Account Number or Customer ID lookup. Zip, Last 4 of SSN and Enrollment Code can be used as authentication options.
- Simple Single Sign On (SSO) and Full SSO supported.
- Email Address capture.
- Multi-Account Profile option allows multiple accounts to be accessed from one profile.
- Bank and Card Account funding source options, with option to save funding source.
- One Time Payments, with Same Day and Future Dated payment options.
- Display up to 4 payment amounts, with option of customer entered amount.
- Client Defined Fields can be used to display or capture additional data.
- Customer notifications via email.
- Notifications via text if customer has linked cell phone via Web Portal.
- Option to redirect customer to Client site under Full SSO.

Enter Payment

Review

Thank You

Access Billing Account
Account Number:

Retrieved Account Details
Account Number: 8354584
Name On Account: GREY STONE
Account Address: 1225 Ocean Ave,
New London, CT 06320
Phone Number: * 456-522-7878
Email Address: * anne.draves@alacriti.com [Edit](#)

Funding Source Details *
Payment Method: *

Payment Amount *

<input type="radio"/> Current Balance This is Current Balance as of today	\$1,010.00
<input type="radio"/> Minimum Payment Amount Due This is the Minimum Amount Due based on your statement	\$265.00
<input type="radio"/> Payment Amount Past Due This is the Past Amount Due based on your statement	\$0.00
<input type="radio"/> Current Statement Balance Amount This is Current Statement Balance based on your statement	\$256.00
<input type="radio"/> Please enter Payment Amount	<input type="text" value="\$"/>

Enter Additional Payment Details
Selected Bill Number 1 : N/A
Selected Bill 1 Amount : N/A
Total Amount : \$0.00

Your Account will not be charged until the Payment is confirmed on the next page

Continue

Web Portal

This site allows customers to make One Time payments, access Repeating payment options and other functions after enrolling for the site.

Account Summary- Top

Account Summary
Payments
Alerts
Statements
Messages

Account Summary
My Profile
Manage Linked Accounts
Cancel Online Bill Pay

Current information about your current bill is shown below, along with links to view your statements. To view your payment options select the Payments option above. There are two **Recurring Payment** options, but you should only opt for one option, not both.

Note - If you have more than one WC Account you'd like to manage [Click Here](#)

Access Billing Account

Biller Name :
Demo Biller Three

Account Number :
Grey Stone-8354584

Current Bill for Biller Account Grey Stone 8354584

Last Statement Balance

\$ 256.00

Billing Date : 03/23/2018

Due Date

06/01/2018

Current Account Balance

\$ 1,010.00

Manage AutoPay

Bill Statement History

Billing Date	Statement Balance	Due Date	Statement Details
03/23/2018	\$ 6,635.00	06/01/2018	View Statement.

Account Summary- Bottom

Scheduled Payments

The following are One Time Standard Payments

Confirmation Number	Payment Type	Scheduled Date	Funding Source	Total Amount
P3X6CMRXNJ	One Time	06/26/2019	Checking - xx3456	\$1,010.00
74VSTKK23	One Time	01/21/2019	Checking - xxxxx6789	\$128.00
28KP2T6RG7	One Time	01/14/2019	Checking - xx3456	\$1,010.00

Processed Payments


The following are Processed Payments

Confirmation Number	Payment Type	Scheduled Date	Funding Source	Total Amount	Payment Status
3JQ05QP81Q	One Time	10/02/2018	Checking - xxxxx8147	\$256.00	Cancelled
WPFTFWL80Q	One Time	09/21/2018	Cash - xxxxxx0000	\$256.00	Processed
0DCKBMF3ZG	One Time	09/18/2018	Cash - xxxxxx0000	\$256.00	Processed

Automated Payment Enrollments

The following are Auto Payment Enrollments

Confirmation Number	Payment Type	Scheduled Date	Funding Source	Total Amount
VGK9P0ND13	AutoPay	Awaiting Bill	Checking - xxxxx6789	Awaiting Bill

 You are currently enrolled in AutoPay. Payments for the current amount due may already be scheduled for processing (698)

Enter Information

Select Payment Type* : ☒ One Time
☐ Recurring

Payment Due Date : 06/01/2018

Funding Account Number* :

Payment Date (mm/dd/yyyy)* :
This is the earliest date your payment will post.

Amount* : ☐ Current Balance (\$1,010.00) This is Current Balance as of today
☐ Minimum Payment Amount Due (\$265.00) This is the Minimum Amount Due based on your statement
☐ Payment Amount Past Due (\$0.00) This is the Past Amount Due based on your statement
☐ Current Statement Balance Amount (\$256.00) --IMPORTANT: This is NOT the payoff amount for your account.
☐ Please enter Payment Amount \$

Key Features & Options:

- Billing Data Load is required, via file, API call or full SSO payload.
- Direct Access, with Account Number or Customer ID lookup. Zip, Last 4 of SSN and Enrollment Code can be used as authentication options.
- Full SSO supported.
- Email Address capture/update.
- Multi-Account Profile option allows multiple accounts to be accessed from one profile.
- Bank and Card Account funding source options, with option to save funding source.
- One Time Payments, with Same Day and Future Dated payment options.
- Repeating payment options include Recurring, AutoPay and Payment Plan.
- Display up to 4 payment amounts, with option of customer entered amount.
- Client Defined Fields can be used to display or capture additional data.
- Customer notifications via email.
- Customer can link cell phone to receive notifications via text, and enroll for Pay by Text.
- Option to present Bill Images and capture paperless billing preferences.
- Optional 2 way secure Messaging option
- Optional online Document repository of generic documents & forms.

Hosted Payment Forms

This option allows a Client to embed hosted payment forms into their site that can be used to capture or update funding sources such that the Client has no PCI or NACHA obligations.

The image displays two side-by-side screenshots of the PAYFLEX hosted payment forms, each within a modal window with a close button (X) in the top right corner.

Left Form (New Card Account):

- Personal Details:** Email field with value "user@example.com" and an "Edit" link.
- Payment Method:** Section titled "New Card Account" with a dropdown arrow. Below it, a label "Please select Funding Source" is followed by a row of card icons (Discover, American Express, Visa, Mastercard). Fields for "Card Number", "CVV", and "Exp Date" are present. A "user" label is visible below the card number field.
- Billing Address:** Section with a checkbox "Edit Billing Address". The address is "1551 South Washington Ave, Suite 130, Piscataway, NJ 08854".
- Action:** An orange button labeled "PAY \$56.00".

Right Form (New Bank Account):

- Personal Details:** Email field with value "user@example.com" and an "Edit" link.
- Payment method:** Section titled "New Bank Account" with a dropdown arrow. Below it, a label "Please Select Funding Source" is followed by a row of fields: "Checking" (with a dropdown arrow), "Routing Number" (with a help icon), "Account Number" (with a help icon), and "Confirm Account Number". A "user" label is visible below the "Checking" field.
- Action:** An orange button labeled "ADD".

Key Features & Options:

- Customer and Billing data passed as part of setup.
- Can be used to create a new customer record.
- One Time Payment, Add and Updated Funding Source variants supported.
- iFrame/Modal Window hosted by eBill Service is used to capture Funding Source data.
- Options to capture other data elements if required.
- REST API is used to advise Client of success of transaction.

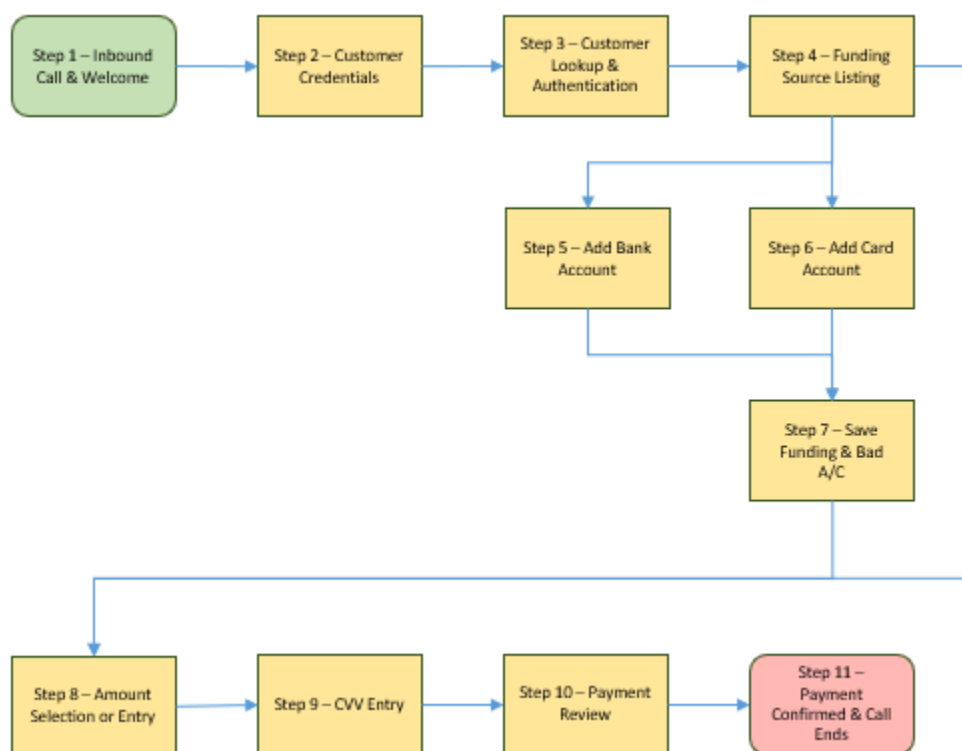
Note. This function can be used solely for Checkout type payments, but can be combined with other REST API calls to allow Clients to build out a fully fledged Payments Portal.

Telephone Channels

Telephone channels are those used by customers directly to create payments, or with assistance of a CSR, with some channels also offering additional features and functions.

Interactive Voice Response (IVR)

This allows customers to make One Time payments using key presses on their phone without needing to enroll.



Key Features & Options:

- Billing Data Load is required, via file or API call.
- Direct Access, with Account Number lookup. Zip is used as authentication option.
- Bank and Card Account funding source options, with option to save funding source.
- One Time Payments, Same Day only.
- Read back of up to 4 payment amounts, with option of customer entered amount.
- Customer notifications via email if supplied separately.
- Notifications via text if customer has linked cell phone via Web Portal.
- Option to redirect customer to CSR at call end.

Call Center Agent

This allows customers to make One Time payments or enroll for Repeating payments on their phone by speaking to a CSR.

+ Schedule Payment

Please specify payment details below and click 'Continue' to proceed.

* Select Payment Type: ☒ One Time
☐ Recurring

Payment Due Date: 06/01/2018

* Payment Date (mm/dd/yyyy):

* Bank Accounts: ☐ (HSBC BANK USA, N.A. - xx3456)
☐ (HSBC BANK USA, N.A. - xxxxx6789)
☐ testa count(HSBC BANK USA, N.A - xx3456)

* Front Office Payment Options: ☐ Cash or Check
☐ Swiped Card via POS
☐ Scanned Check via RDC

* Amount: ☐ Current Balance (\$1,010.00)
☐ Minimum Payment Amount Due (\$265.00)
☐ Payment Amount Past Due (\$0.00)
☐ Current Statement Balance Amount (\$256.00)
☐ Please enter Payment Amount

Email Address:

Memo:

Characters remaining: 1000 (maximum 1000 characters)

Key Features & Options:

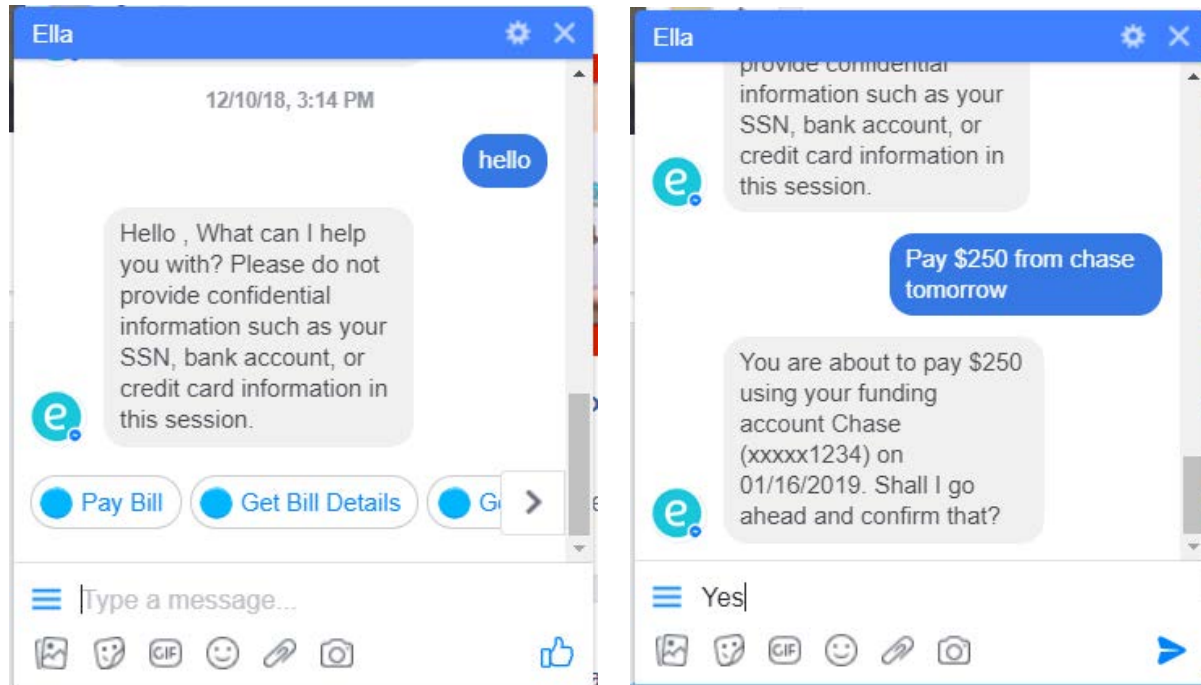
- Option for Manual payments, without data preload, or Billing Data Load via File or API call.
- Direct or SSO access for CSRs.
- Extensive customer lookup options.
- Bank and Card Account funding source options.
- Cash, Check and Card via POS support for face to face payments.
- One Time Payments, with Same Day and Future Dated payment options.
- Repeating payment options include Recurring, AutoPay and Payment Plan.
- Option to process Refunds of processed payments.
- Display up to 4 payment amounts, with option of customer entered amount.
- Client Defined Fields can be used to display or capture additional data.
- Customer notifications via email, with option to capture email when making payment.
- Notifications via text if customer has linked cell phone via Web Portal.
- Access to optional Bill Image, 2 way Messaging and Document functions.

Chatbot Channels

Chatbot channels make use of our AI Chatbot, Ella, to enable natural language payments and support customer service queries.

Facebook Messenger

This allows customers to make One Time payments using Facebook Messenger after enrollment.

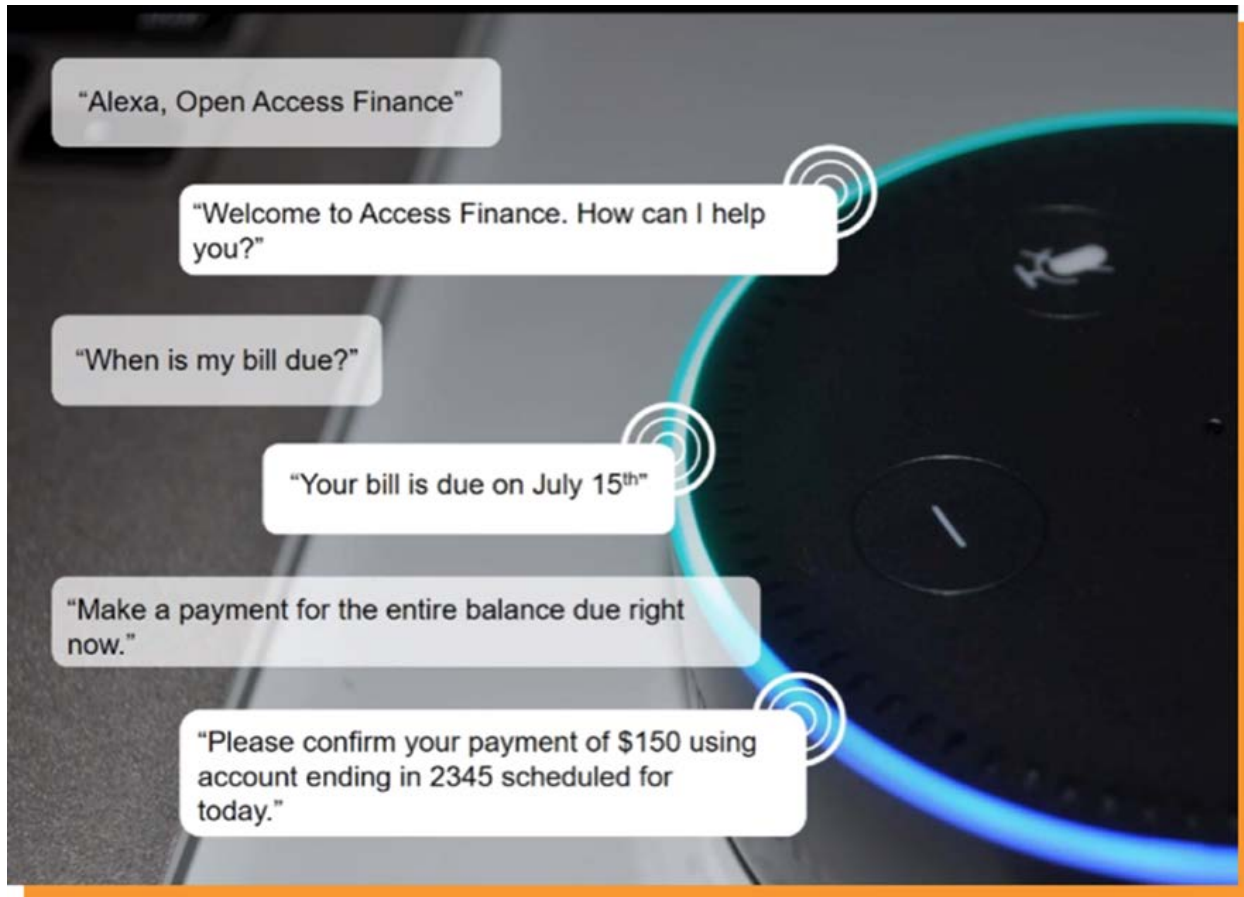


Key Features & Options:

- Billing Data Load is required, via file or API call.
- Enrollment and Funding Source capture occurs outside of Messenger.
- Bank and Card Account funding source options.
- One Time Payments, Same Day or Future Dated.
- Display of up to 4 payment amounts, with option of customer entered amount.
- Display of up to 3 previous payments.
- Customer notifications via email if supplied separately.
- Notifications via text if customer has linked cell phone via Web Portal.
- Option to support generic customer service queries, as well as account specific queries.

Amazon Alexa

This allows customers to make One Time payments using Amazon Alexa after enrollment.



Key Features & Options:

- Billing Data Load is required, via file or API call.
- Enrollment and Funding Source capture occurs outside of Alexa.
- Bank and Card Account funding source options.
- One Time Payments, Same Day or Future Dated.
- Display of up to 4 payment amounts, with option of customer entered amount.
- Display of up to 3 previous payments.
- Customer notifications via email if supplied separately.
- Notifications via text if customer has linked cell phone via Web Portal.
- Option to support generic customer service queries, as well as account specific queries.



Orbipay® EBPP

PRODUCT POSITIONING VALUE DOCUMENT (PPVD)

Official Product Line Name

Orbipay® EBPP

Product Line Positioning Statement

Orbipay® EBPP is a flexible, cloud-based electronic bill presentment and payment (EBPP) solution. It's built with your customers in mind, giving them access to the payment channels (mobile, web, IVR, agent, walk-in, Facebook Messenger, and intelligent personal assistants), payment methods (ACH, credit cards, and debit cards), and payment options (one-time, recurring, autopay, payment plans, and balance reload) they demand. Orbipay EBPP also empowers your internal teams with comprehensive, in-depth reporting and analysis for unparalleled insight into your billing and payment operations.

Deliver superior customer experiences, accelerate cash flow, reduce costs, and streamline operations with Orbipay EBPP.

Pain *(Negative Business Impact)*

- Customer Support
 - High costs due to lack of self-service billing and payment options
 - Inefficient customer service due to multiple siloed applications
 - Inability to deliver a unified customer experience across channels
 - Inability to handle high volumes during peak hours
- Data Silos
 - Inefficient access to customer and payments-related data
 - Inability to quickly analyze data and gain insight to make more informed decisions
- Inability to easily adapt to changing technology trends
- Payments regulatory compliance is costly and burdensome

Need

- Accelerate receivables by offering a broad range of payment channels, payment methods, and payment options
- Ability to quickly deliver new features and functionality to customers
- Provide a modern digital payment experience
- Accept payments from any device
- Reliable, secure payment processing
- High scalability
- High uptime and availability
- Flexible integration options

THE STORY

Desires

- Low-cost payment processing
- Consolidated customer and payment information across channels and lines of business
- Fast, reliable, and secure payment processing services
- Superior customer experience across channels
- Flexibility to support unique billing and payments needs across different lines of business through a single platform
- Flexible payments acceptance including web-based interfaces and apps
- Quick adoption of emerging payment types and channels

Alternative Products & Their Weaknesses

- **Lack Modern Capabilities**
User-friendly, mobile-optimized interfaces have a direct impact on customer satisfaction and retention. Lacking new and innovative ways to accept payments from social, mobile, and other payment channels may limit business growth and lessen competitive edge.
- **Lacks Necessary Flexibility**
Billing and payment platforms must be highly flexible to accommodate the unique needs of billers and consumers. For example, a multi-tier organizational hierarchy for large enterprises may necessitate

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unique requirements for each line of business such as settlement, custom UI branding and business rules, and the ability to easily implement new payment types and emerging payment channels.

Benefits *(Positive Business Outcomes)*

- Reduce costs
- Accelerate cash flow
- Increase customer satisfaction and retention
- Adapt quickly to changing business needs
- Improve operational efficiency

Key Features

- **Payment Channels:**
 - *Mobile/Web* – Orbipay EBPP's self-service Customer Portal is accessible from any device including desktop computers, tablets, and mobile phones.
 - *Interactive Voice Response (IVR)* – Accept payments over the phone with hosted IVR services.
 - *Pay-by-text* – Accept payments via SMS text messages.
 - *Agent* – Call center agents or at-the-counter staff can process payments in-person or over the phone using Payment Center.
 - *Walk-In* – Accept walk-in cash payments at [30,000 MoneyGram locations](#) across the country, including Walmart and CVS.
 - *Messenger and Intelligent Personal Assistants* – Supports payments acceptance via Facebook Messenger and intelligent personal assistants (Amazon Alexa and Google Assistant) using an artificial intelligence (AI) chatbot named Ella.
- **Payment Methods:**
 - Credit cards and debit cards
 - *Card Brands* – Visa, Mastercard, Discover, and American Express
 - *ACH* – Supports ACH payments for consumers or businesses that prefer to pay directly from bank accounts.
 - *Cash, Checks, and Point-of-Sale (POS) Payments* – In-person cash, check, and POS payments can be recorded in Orbipay EBPP.
- **Payment Options:**
 - One-time payments (same day and future dated)
 - Recurring payments
 - Autopay
 - Payment plans
 - Balance reload
- **Customer Portal:** Empowers your customers to choose one-time guest payments or enroll quickly for full service capabilities. The Customer Portal can be customized to reflect the unique look and feel of your brand.
 - *One-time Guest Payments (Simple Web)* - Customers can use an account number and ZIP code, or other identifying information, to make a fast one-time payment without needing to login.
 - *Full Service Web Portal* - Customers enrolled in the full service portal can view payment history, manage billing statements and funding sources, select payment options (one-time, recurring, autopay, payment plans, and balance reload), and sign up for alerts and notifications.
- **Payment Center:** Provide your customer service staff the ability to access profiles, view payment history, schedule and manage payments on behalf of customers, view reports, and perform other day-to-day customer service tasks through role-based user access. All of your customers' billing and payments information is easily accessible in Payment Center.
- **Bill and Invoice Presentment:** Present summary and detailed bill and invoice data to customers within the Customer Portal, customized with your company's branding. Customers can also view and download PDF versions of their bills.
- **Reporting:** Give your staff unparalleled visibility into your customers' billing history and payment behavior. Access reports including payments processed, returned payments, and fee/settlement, all downloadable in multiple file formats. Its data warehousing features allow for a consolidated view of customer and payment information across channels and multiple lines of business, giving you operational and analytical insight that empowers faster business decisions.
- **Paperless Billing:** Enable your customers to access bills electronically and manage their paperless billing preferences.
- **Alerts and Notifications:** Keep your customers up-to-date with billing and payment-related alerts and notifications. Customers can setup and manage email and/or SMS text message alerts and notifications via the

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Customer Portal.

- **Security and Compliance:** Built-in security features ensure data and privacy protection to give you and your customers peace of mind. Orbipay EBPP meets the following security and compliance standards:
 - *PCI DSS* – For payment card security
 - *HIPAA / HiTech* – For healthcare information security
- **Hosted Payment Form:** Accept payments directly from your website, without the burden of PCI DSS compliance, by embedding our ready-made UI and applying your company's branding.
- **Integration Suite:** Integrate your applications with Orbipay EBPP using our comprehensive Developer API and integration tools. Developers can choose the approach that best fits your organization's business requirements, preferred integration method, and security requirements.
- **Developer API:** Our comprehensive Developer API provides flexible options to integrate your customer-facing channels and applications with the Orbipay EBPP platform. API integration options include Web Redirect, SSO, REST, and Web Services.
- **Invoice Billing:** The Customer Portal supports invoice presentment, full or partial invoice payments, single payments applied to multiple invoices, and applying credit balances to invoices.

Additional Features

- **Secure Messaging:** Send secure online messages between customers and staff to facilitate Q&A anytime.
- **Forms and Documents:** Make forms, policies, or financial applications available to your customers within the Customer Portal.
- **Payment Plans:** Setup and manage flexible payment plans for your customers to pay over time.
- **Multi-account Profile:** Link multiple billing accounts to a customer profile and make payments against those accounts.

Products

Run your entire billing and payment operations on a single platform.

To meet the unique needs of businesses of all sizes, Orbipay EBPP is available in the following editions:

- **Starter**
Get up and running quickly with a secure, out-of-the-box online payment solution.
- **Standard**
EBPP Standard gives your business the flexibility to choose the configuration that best fits its needs. It's a comprehensive, cloud-based electronic bill presentment and payment solution that supports a broad range of payment channels (mobile, web, IVR, agent, walk-in, Facebook Messenger, and intelligent personal assistants), payment methods (ACH, credit cards, and debit cards) and payment options (one-time guest payments, recurring payments, autopay, payment plans, and balance reload).
- **Enterprise**
EBPP Enterprise is a deeply customizable electronic bill presentment and payment solution designed to meet the complex needs of large-scale enterprises. It includes all of the features of EBPP Standard, and also provides advanced features including multi-tier entity hierarchy, custom fields, and advanced invoicing.

15 Word Description

(Usage: sub-headers, catch phrase)

Orbipay® EBPP is a customer-centric, cloud-based electronic bill presentment and payment (EBPP) solution.

100 Word Description

(Usage: web, postcard, mailer, email, presentation abstract)

Use Product Line Positioning Statement

Copy Bites

- This requires a dynamic solution that can accommodate the diverse needs of your customers while providing the most seamless billing and payments experience possible.
- Orbipay EBPP is a multi-channel, cloud-based solution designed to give your customers the flexibility they demand.
- It features a user-friendly interface for hassle-free payments, a robust account-based version with advanced functionality, and a client service portal that provides unparalleled visibility into customers' billing history and payments behavior.

Taglines for Key Features

- **Payment Channels**
 - Improve customer satisfaction with a comprehensive set of secure and convenient payment channels.

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- **Payment Methods**
 - Accept a wide range of payment methods (ACH, credit cards, debit cards, cash, and checks).
- **Payment Options**
 - Flexible, convenient payment options tailored to the needs of your business and your customers.
- **Customer Portal**
 - Deliver a superior customer experience through our fully customizable self-service Customer Portal that allows your customers to quickly make one-time guest payments or enroll for full service capabilities.
- **Payment Center**
 - Deliver superior customer service with unparalleled access to your customers' billing and payments information.
- **Reporting**
 - Access operational and analytical insight that empowers faster, more informed business decisions.
- **Bill and Invoice Presentment**
 - Present summary and detailed bill and invoice data to customers within the Customer Portal, customized with your company's branding.
- **Paperless Billing**
 - Reduce costs and improve customer satisfaction through eStatements.
- **Alerts and Notifications**
 - Keep your customers up-to-date with billing and payment-related alerts and notifications via email and/or SMS text messages.
- **Hosted Payment Form**
 - Accept payments directly from your website quickly and efficiently, without the burden of PCI DSS compliance.
- **Developer API**
 - Flexible options to integrate your customer-facing channels and applications with Orbipay EBPP.
- **Security and Compliance**
 - Built-in data security and privacy protection gives you and your customers peace of mind.

Attachment B – 6.5.6.E

The CSR Schedule payment page is shown to the right.

This example includes One Time and Recurring Payments.

It also shows the Front Office options of Cash, Check and non-integrated POS.

+ AARON V HERNANDEZ | Partner: Demo Biller Three | Account Number: HernandezAaronV-3021212 | Enrollment Status: Active

Edit Customer

+ Current Billing Details

Edit Account

+ Schedule Payment

Please specify payment details below and click 'Continue' to proceed.

* Select Payment Type : ☒ One Time
☐ Recurring

Payment Due Date : 06/23/2019

* Payment Date (mm/dd/yyyy) :

* Bank Accounts : ☐ Test Account(HSBC BANK USA, N.A. - xxxxx2741)

* Card Accounts : ☐ (- xxxxxxxxxxxxx1111)

* Front Office Payment Options : ☐ Cash or Check
☐ Swiped Card via POS
☐ Scanned Check via RDC

* Amount : ☐ Current Balance (\$1,213.00)
☐ Minimum Payment Amount Due (\$131.00)
☐ Payment Amount Past Due (\$0.00)
☐ Current Statement Balance Amount (\$363.00)
☐ Please enter Payment Amount

Email Address : STUART.BAIN@ALACRITI.COM

Memo :

Characters remaining: 1000 (maximum 1000 characters)

Continue

Cancel

ATTACHMENT B - 6.5.7

Sample Implementation Timeline

Task	Week 1					Week 2					Week 3					Week 4				
	D1	D2	D3	D4	D5	D1	D2	D3	D4	D5	D1	D2	D3	D4	D5	D1	D2	D3	D4	D5
Configuration & Settings Capture																				
Kick Off Meeting to Review Desired Configuration																				
Partially Complete Requirements Document sent to the County																				
The County Completes Missing Sections																				
Complete Requirements Document Returned by the County																				
County Review of IVR Flow and Prompts																				
County Returns Custom Prompt Edits																				
County Development																				
Review & Agree File Specifications																				
Development Work																				
Support for Initial Testing																				
Updates to Test Systems																				
Testing Configuration																				
Basic Configuration Details Finalized & Entered																				
Advanced Configuration Details Finalised & Entered																				
IVR Implementation + Test Number																				
Custom IVR Prompt Recording																				
Review of County Configuration																				
EBPP Support Notified of New Partner																				
Review and Finalize Testing Configuration																				
User Acceptance Testing																				
Testing/Review of County Configuration																				
Review Test IVR Setup																				
County User Acceptance Testing																				
County Payment Center Training																				
Review & Finalize Website & Email Edits																				
UAT Sign Off Received																				
Production Configuration																				
New ACH & Merchant Setup Requested																				
Production ACH & Merchant Credentials Finalized																				
Basic Configuration Details Finalized & Entered																				
Advanced Configuration Details Finalised & Entered																				
IVR Implementation + Production Number																				
Review of County Configuration																				
EBPP Support Notified of New Partner																				
Review and Finalize Production Configuration																				
Go Live																				
Ready for Production Payments																				
Live Proving Commences																				
County Updates to Production System																				
County Go Live																				

Key

U.S. Bank Task
Client Task
U.S. Bank + Client Task
U.S. Bank or Client Task

Sample Implementation Timeline

Task	Week 5					Week 6					Week 7					Week 8				
	D1	D2	D3	D4	D5	D1	D2	D3	D4	D5	D1	D2	D3	D4	D5	D1	D2	D3	D4	D5
Configuration & Settings Capture																				
Kick Off Meeting to Review Desired Configuration																				
Partially Complete Requirements Document sent to the County																				
The County Completes Missing Sections																				
Complete Requirements Document Returned by the County																				
County Review of IVR Flow and Prompts																				
County Returns Custom Prompt Edits																				
County Development																				
Review & Agree File Specifications																				
Development Work																				
Support for Initial Testing																				
Updates to Test Systems																				
Testing Configuration																				
Basic Configuration Details Finalized & Entered																				
Advanced Configuration Details Finalised & Entered																				
IVR Implementation + Test Number																				
Custom IVR Prompt Recording																				
Review of County Configuration																				
EBPP Support Notified of New Partner																				
Review and Finalize Testing Configuration																				
User Acceptance Testing																				
Testing/Review of County Configuration																				
Review Test IVR Setup																				
County User Acceptance Testing																				
County Payment Center Training																				
Review & Finalize Website & Email Edits																				
UAT Sign Off Received																				
Production Configuration																				
New ACH & Merchant Setup Requested																				
Production ACH & Merchant Credentials Finalized																				
Basic Configuration Details Finalized & Entered																				
Advanced Configuration Details Finalised & Entered																				
IVR Implementation + Production Number																				
Review of County Configuration																				
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Go Live																				
Ready for Production Payments																				
Live Proving Commences																				
County Updates to Production System																				
County Go Live																				

Key

U.S. Bank Task
Client Task
U.S. Bank + Client Task
U.S. Bank or Client Task

Sample Implementation Timeline

Task	Week 9					Week 10					Week 11					Week 12				
	D1	D2	D3	D4	D5	D1	D2	D3	D4	D5	D1	D2	D3	D4	D5	D1	D2	D3	D4	D5
Configuration & Settings Capture Kick Off Meeting to Review Desired Configuration Partially Complete Requirements Document sent to the County The County Completes Missing Sections Complete Requirements Document Returned by the County County Review of IVR Flow and Prompts County Returns Custom Prompt Edits																				
County Development Review & Agree File Specifications Development Work Support for Initial Testing Updates to Test Systems																				
Testing Configuration Basic Configuration Details Finalized & Entered Advanced Configuration Details Finalised & Entered IVR Implementation + Test Number Custom IVR Prompt Recording Review of County Configuration EBPP Support Notified of New Partner Review and Finalize Testing Configuration																				
User Acceptance Testing Testing/Review of County Configuration Review Test IVR Setup County User Acceptance Testing County Payment Center Training Review & Finalize Website & Email Edits UAT Sign Off Received																				
Production Configuration New ACH & Merchant Setup Requested Production ACH & Merchant Credentials Finalized Basic Configuration Details Finalized & Entered Advanced Configuration Details Finalised & Entered IVR Implementation + Production Number Review of County Configuration EBPP Support Notified of New Partner Review and Finalize Production Configuration																				
Go Live Ready for Production Payments Live Proving Commences County Updates to Production System County Go Live																				

Key

U.S. Bank Task
Client Task
U.S. Bank + Client Task
U.S. Bank or Client Task



Official Product Line Name Orbipay® EBPP
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THE STORY	Product Line Positioning Statement Orbipay® EBPP is a flexible, cloud-based electronic bill presentment and payment (EBPP) solution. It’s built with your customers in mind, giving them access to the payment channels (mobile, web, IVR, agent, walk-in, Facebook Messenger, and intelligent personal assistants), payment methods (ACH, credit cards, and debit cards), and payment options (one-time, recurring, autopay, payment plans, and balance reload) they demand. Orbipay EBPP also empowers your internal teams with comprehensive, in-depth reporting and analysis for unparalleled insight into your billing and payment operations. Deliver superior customer experiences, accelerate cash flow, reduce costs, and streamline operations with Orbipay EBPP.	
	Pain <i>(Negative Business Impact)</i> <ul style="list-style-type: none">▪ Customer Support<ul style="list-style-type: none">○ High costs due to lack of self-service billing and payment options○ Inefficient customer service due to multiple siloed applications○ Inability to deliver a unified customer experience across channels○ Inability to handle high volumes during peak hours▪ Data Silos<ul style="list-style-type: none">○ Inefficient access to customer and payments-related data○ Inability to quickly analyze data and gain insight to make more informed decisions▪ Inability to easily adapt to changing technology trends▪ Payments regulatory compliance is costly and burdensome	Need <ul style="list-style-type: none">▪ Accelerate receivables by offering a broad range of payment channels, payment methods, and payment options▪ Ability to quickly deliver new features and functionality to customers▪ Provide a modern digital payment experience▪ Accept payments from any device▪ Reliable, secure payment processing▪ High scalability▪ High uptime and availability▪ Flexible integration options
	Desires <ul style="list-style-type: none">▪ Low-cost payment processing▪ Consolidated customer and payment information across channels and lines of business▪ Fast, reliable, and secure payment processing services▪ Superior customer experience across channels▪ Flexibility to support unique billing and payments needs across different lines of business through a single platform▪ Flexible payments acceptance including web-based interfaces and apps▪ Quick adoption of emerging payment types and channels	
	Alternative Products & Their Weaknesses <ul style="list-style-type: none">▪ Lack Modern Capabilities User-friendly, mobile-optimized interfaces have a direct impact on customer satisfaction and retention. Lacking new and innovative ways to accept payments from social, mobile, and other payment channels may limit business growth and lessen competitive edge.▪ Lacks Necessary Flexibility Billing and payment platforms must be highly flexible to accommodate the unique needs of billers and consumers. For example, a multi-tier organizational hierarchy for large enterprises may necessitate	

PRODUCT POSITIONING VALUE DOCUMENT - NOT FOR EXTERNAL DISTRIBUTION

unique requirements for each line of business such as settlement, custom UI branding and business rules, and the ability to easily implement new payment types and emerging payment channels.

Benefits *(Positive Business Outcomes)*

- Reduce costs
- Accelerate cash flow
- Increase customer satisfaction and retention
- Adapt quickly to changing business needs
- Improve operational efficiency

Key Features

- **Payment Channels:**
 - *Mobile/Web* – Orbipay EBPP's self-service Customer Portal is accessible from any device including desktop computers, tablets, and mobile phones.
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 - *Pay-by-text* – Accept payments via SMS text messages.
 - *Agent* – Call center agents or at-the-counter staff can process payments in-person or over the phone using Payment Center.
 - *Walk-In* – Accept walk-in cash payments at [30,000 MoneyGram locations](#) across the country, including Walmart and CVS.
 - *Messenger and Intelligent Personal Assistants* – Supports payments acceptance via Facebook Messenger and intelligent personal assistants (Amazon Alexa and Google Assistant) using an artificial intelligence (AI) chatbot named Ella.
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 - Credit cards and debit cards
 - *Card Brands* – Visa, Mastercard, Discover, and American Express
 - *ACH* – Supports ACH payments for consumers or businesses that prefer to pay directly from bank accounts.
 - *Cash, Checks, and Point-of-Sale (POS) Payments* – In-person cash, check, and POS payments can be recorded in Orbipay EBPP.
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 - One-time payments (same day and future dated)
 - Recurring payments
 - Autopay
 - Payment plans
 - Balance reload
- **Customer Portal:** Empowers your customers to choose one-time guest payments or enroll quickly for full service capabilities. The Customer Portal can be customized to reflect the unique look and feel of your brand.
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 - *Full Service Web Portal* - Customers enrolled in the full service portal can view payment history, manage billing statements and funding sources, select payment options (one-time, recurring, autopay, payment plans, and balance reload), and sign up for alerts and notifications.
- **Payment Center:** Provide your customer service staff the ability to access profiles, view payment history, schedule and manage payments on behalf of customers, view reports, and perform other day-to-day customer service tasks through role-based user access. All of your customers' billing and payments information is easily accessible in Payment Center.
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- **Reporting:** Give your staff unparalleled visibility into your customers' billing history and payment behavior. Access reports including payments processed, returned payments, and fee/settlement, all downloadable in multiple file formats. Its data warehousing features allow for a consolidated view of customer and payment information across channels and multiple lines of business, giving you operational and analytical insight that empowers faster business decisions.
- **Paperless Billing:** Enable your customers to access bills electronically and manage their paperless billing preferences.
- **Alerts and Notifications:** Keep your customers up-to-date with billing and payment-related alerts and notifications. Customers can setup and manage email and/or SMS text message alerts and notifications via the

PRODUCT POSITIONING VALUE DOCUMENT - NOT FOR EXTERNAL DISTRIBUTION

Customer Portal.

- **Security and Compliance:** Built-in security features ensure data and privacy protection to give you and your customers peace of mind. Orbipay EBPP meets the following security and compliance standards:
 - *PCI DSS* – For payment card security
 - *HIPAA / HiTech* – For healthcare information security
- **Hosted Payment Form:** Accept payments directly from your website, without the burden of PCI DSS compliance, by embedding our ready-made UI and applying your company's branding.
- **Integration Suite:** Integrate your applications with Orbipay EBPP using our comprehensive Developer API and integration tools. Developers can choose the approach that best fits your organization's business requirements, preferred integration method, and security requirements.
- **Developer API:** Our comprehensive Developer API provides flexible options to integrate your customer-facing channels and applications with the Orbipay EBPP platform. API integration options include Web Redirect, SSO, REST, and Web Services.
- **Invoice Billing:** The Customer Portal supports invoice presentment, full or partial invoice payments, single payments applied to multiple invoices, and applying credit balances to invoices.

Additional Features

- **Secure Messaging:** Send secure online messages between customers and staff to facilitate Q&A anytime.
- **Forms and Documents:** Make forms, policies, or financial applications available to your customers within the Customer Portal.
- **Payment Plans:** Setup and manage flexible payment plans for your customers to pay over time.
- **Multi-account Profile:** Link multiple billing accounts to a customer profile and make payments against those accounts.

Products

Run your entire billing and payment operations on a single platform.

To meet the unique needs of businesses of all sizes, Orbipay EBPP is available in the following editions:

- **Starter**
Get up and running quickly with a secure, out-of-the-box online payment solution.
- **Standard**
EBPP Standard gives your business the flexibility to choose the configuration that best fits its needs. It's a comprehensive, cloud-based electronic bill presentment and payment solution that supports a broad range of payment channels (mobile, web, IVR, agent, walk-in, Facebook Messenger, and intelligent personal assistants), payment methods (ACH, credit cards, and debit cards) and payment options (one-time guest payments, recurring payments, autopay, payment plans, and balance reload).
- **Enterprise**
EBPP Enterprise is a deeply customizable electronic bill presentment and payment solution designed to meet the complex needs of large-scale enterprises. It includes all of the features of EBPP Standard, and also provides advanced features including multi-tier entity hierarchy, custom fields, and advanced invoicing.

15 Word Description

(Usage: sub-headers, catch phrase)

Orbipay® EBPP is a customer-centric, cloud-based electronic bill presentment and payment (EBPP) solution.

100 Word Description

(Usage: web, postcard, mailer, email, presentation abstract)

Use Product Line Positioning Statement

Copy Bites

- This requires a dynamic solution that can accommodate the diverse needs of your customers while providing the most seamless billing and payments experience possible.
- Orbipay EBPP is a multi-channel, cloud-based solution designed to give your customers the flexibility they demand.
- It features a user-friendly interface for hassle-free payments, a robust account-based version with advanced functionality, and a client service portal that provides unparalleled visibility into customers' billing history and payments behavior.

Taglines for Key Features

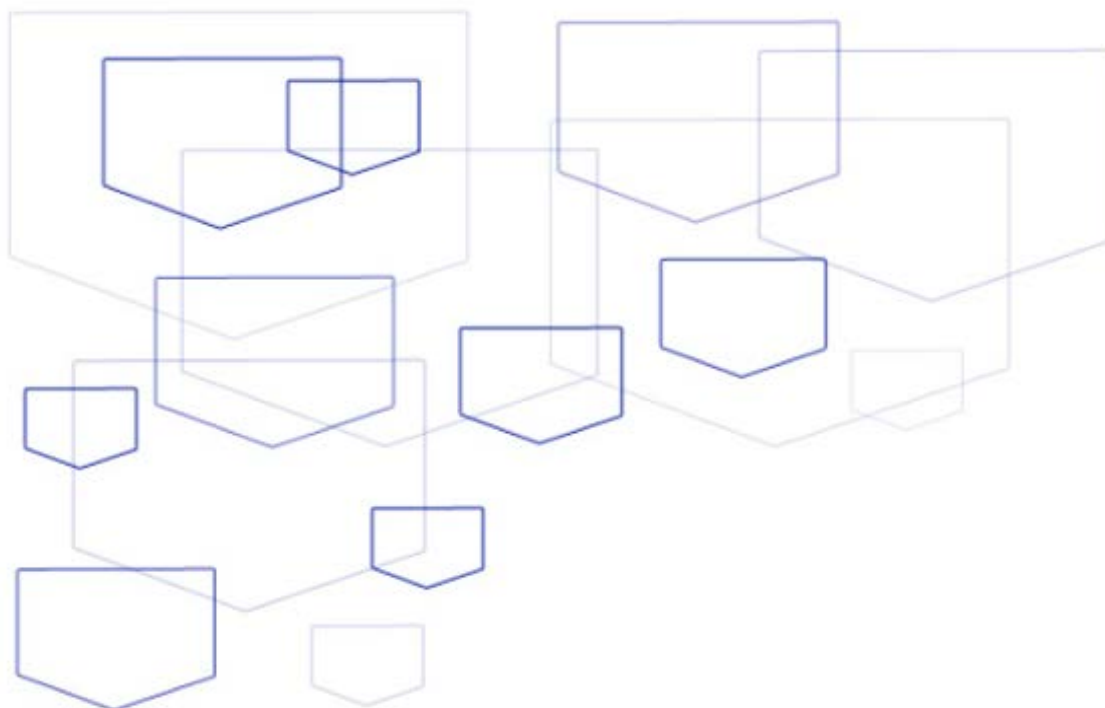
- **Payment Channels**
 - Improve customer satisfaction with a comprehensive set of secure and convenient payment channels.

PRODUCT POSITIONING VALUE DOCUMENT - NOT FOR EXTERNAL DISTRIBUTION

- **Payment Methods**
 - Accept a wide range of payment methods (ACH, credit cards, debit cards, cash, and checks).
- **Payment Options**
 - Flexible, convenient payment options tailored to the needs of your business and your customers.
- **Customer Portal**
 - Deliver a superior customer experience through our fully customizable self-service Customer Portal that allows your customers to quickly make one-time guest payments or enroll for full service capabilities.
- **Payment Center**
 - Deliver superior customer service with unparalleled access to your customers' billing and payments information.
- **Reporting**
 - Access operational and analytical insight that empowers faster, more informed business decisions.
- **Bill and Invoice Presentment**
 - Present summary and detailed bill and invoice data to customers within the Customer Portal, customized with your company's branding.
- **Paperless Billing**
 - Reduce costs and improve customer satisfaction through eStatements.
- **Alerts and Notifications**
 - Keep your customers up-to-date with billing and payment-related alerts and notifications via email and/or SMS text messages.
- **Hosted Payment Form**
 - Accept payments directly from your website quickly and efficiently, without the burden of PCI DSS compliance.
- **Developer API**
 - Flexible options to integrate your customer-facing channels and applications with Orbipay EBPP.
- **Security and Compliance**
 - Built-in data security and privacy protection gives you and your customers peace of mind.

U.S. Bank eBill Service

Payment Channel Overview



The information contained in this document is confidential and is not to be disclosed to any third party, nor disseminated, used, quoted or otherwise referred to for any purpose other than in connection with the internal evaluation of this product.



Document History

Version	Date	Comments
1.0	01/04/2019	First Version for publication.

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Screenshots throughout this document do not include actual client information and are for educational purposes only.

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Created 8/6/19.

Introduction

This document is intended to provide a high level overview of the Payment Channels supported by U.S. Bank eBill Service.

It is not intended to be a Client specific guide or recommend a specific configuration or setup.

The document is aimed at business users or customer support areas who need to understand the features and functions of a Channel either as part of their initial setup, or when considering the addition of a Channel.

Within the document, all setup variants will be documented, that may or may not apply to your specific setup or product version.

The following will be used in the document to call out areas of interest or where care is needed.

Note. An item to take note of.

Important Note. An item to take special note of, as it could affect you or your customers.

!!! Warning !!! An item to pay special attention to.

Quick Start Guide

The following Channels are supported in eBill Service.

Web Channels

The following web based channels are available.

- [Manual Web](#). Manually created One Time and/or Recurring payments.
- [Donations](#). Manually created One Time and/or Recurring donations.
- [Simple Web](#). Authenticated One Time payments with no enrollment.
- [Web Portal](#). Authenticated enrolled customer web portal supporting multiple payment types and non-payment functions.
- [Hosted Payment Forms](#). Integrated Payment and Funding Source functions supporting a near seamless customer experience on your website.

Telephone Channels

The following telephone based channels are available:

- [Interactive Voice Response](#). Authenticated One Time payments with no enrollment.
- [Call Center Agent](#). Manual or Authenticated telephone payments made via a Customer Service Representative.

Chatbot Channels

The following natural language/AI based channels are available

- [Facebook Messenger](#). Authenticated payments made via Facebook Messenger.
- [Amazon Alexa](#). Authenticated payments made via Amazon Alexa.

Miscellaneous Channels

The following miscellaneous channels are available:

- [Independent Agent & Kiosk](#). Manual and Authenticated payments made by third party CSRs or devices.
- [MoneyGram](#). Authenticated payments made at MoneyGram agent locations.

Web Channels

Web channels are those used by customers directly to create payments, with some channels also offering additional features and functions.

Note: All of these channels support payments from mobile devices through use of Responsive Web Design.

Web Channel Comparison

The table below compares key functions of the four fully hosted customer web channels.

Feature/Function/Option	Donations	Manual Web	Simple Web	Web Portal
Bill Data Load Required?	No	No	Yes	Yes
Enrollment Required?	No	No	No	Yes
Save Funding Sources?	No	No	Yes	Yes
One Time Payments?	Yes	Yes	Yes	Yes
Repeating Payment Enrollment?	Yes	Yes	No	Yes
Pay By Text Enrollment?	No	No	No	Yes
Invoice Payments?	No	No	No	Yes
Manage Funding Sources?	No	No	No	Yes
Manage Payments?	No	No	No	Yes
Multi-Account Profile	No	No	Yes	Yes
View Bill Images?	No	No	No	Yes
Manage Notifications?	No	No	No	Yes

Note: Many of the above features, functions and options are configurable within the channel. For example, Manual Web does not have to be setup to support Recurring Payment Enrollment.

The sections below will provide more details on the configurable options.

Manual Web

This allows customers to make One Time payments and enroll for Recurring payments without needing to enroll.

Note: This option is sometimes called blind payments.

Welcome to payment processing for Demo Biller Three. Please enter your details below and pressB ContinueB to proceed.

Customer Details

Payment Details

Review

Thank You

Enter Your Details

Account Number: *

Email Address: *

First Name: * Last Name: *

Address Line 1:

Address Line 2: City:

State: Zip:

-Select-

Continue

Please add a Funding Source and enter details of the payment you wish to make below. Once you have entered the details please select Continue to proceed.

Customer Details
Payment Details
Review
Thank You

Funding Source Details
Payment Method: *

-Select-

Payment Details
Payment Type: * ☒ One Time
Payment Amount: *

\$

Confirm

Key Features & Options:

- Billing Data Load is not required.
- Direct Access only, with option to pass customer and payment data as part of URL redirect.
- Customer entered name, address, email, phone and payment data.
- Bank and Card Account funding source options.
- One Time Payments, with Same Day and Future Dated payment options.
- Recurring Payment enrollment, with fixed and open-ended duration options.
- Customer Entered or Fixed Payment Amount options.
- Option to capture Invoice Number and/or Payment Message.
- Option to enroll for Web Portal if enrolling for Recurring Payments.
- Customer notifications via Email.
- Notifications via text if customer has linked cell phone via Web Portal.

Donations

This allows customers to make One Time donations and enroll for Recurring donations without needing to enroll.

Welcome to donation payment processing for Demo Biller Three. Please enter your details below and press Continue to proceed.

Customer Details	Donation Details	Review	Thank You
------------------	------------------	--------	-----------

Email Address: *

Re-Enter Email Address: *

First Name: * Last Name: *

Address Line 1:

Address Line 2: City:

State: Zip:

Phone Number:

Continue

Please add a Funding Source and enter details of the donation you wish to make below. Once you have entered the details please select **Continue** to proceed.

Customer Details
Donation Details
Review
Thank You

Funding Source Details

Payment Method: *

-Select-

Donation Details

Donation Type: *

☐ One Time
☒ Recurring

Frequency: *

-Select-

☐ I want to fix the number of donations that will be processed

Enter or Select Donation Amount: *

\$

How should Donation be Directed: *

select

Donation Message:

Continue
Cancel

Key Features & Options:

- Customer/Donor Data Load is not required.
- Direct Access only, with option to pass customer and payment data as part of URL redirect.
- Customer entered name, address, email, phone and payment data.
- Bank and Card Account funding source options.
- One Time Payments, with Same Day and Future Dated payment options.
- Recurring Payment enrollment, with fixed and open ended duration options.
- Customer Entered or Fixed Payment Amount options.
- Option to capture how donation should be directed and/or donation message.
- Option to enroll for Web Portal if enrolling for Recurring Payments.
- Customer notifications via Email.
- Notifications via text if customer has linked cell phone via Web Portal.

Simple Web

This allows customers to make One Time payments and enroll for Recurring payments without needing to enroll.

Welcome to simple payment processing for Demo Biller Three. Please enter the details of the account you would like to make a payment on and press **Continue** to proceed

Lookup Account Details

Account Number: *

Please enter your Account Number

First 5 digits of ZIP: *

Continue

Key Features & Options:

- Billing Data Load is required, via file, API call or full SSO payload.
- Direct Access, with Account Number or Customer ID lookup. Zip, Last 4 of SSN and Enrollment Code can be used as authentication options.
- Simple Single Sign On (SSO) and Full SSO supported.
- Email Address capture.
- Multi-Account Profile option allows multiple accounts to be accessed from one profile.
- Bank and Card Account funding source options, with option to save funding source.
- One Time Payments, with Same Day and Future Dated payment options.
- Display up to 4 payment amounts, with option of customer entered amount.
- Client Defined Fields can be used to display or capture additional data.
- Customer notifications via email.
- Notifications via text if customer has linked cell phone via Web Portal.
- Option to redirect customer to Client site under Full SSO.

Enter Payment

Review

Thank You

Access Billing Account
Account Number: 8354584

Retrieved Account Details
Account Number: 8354584
Name On Account: GREY STONE
Account Address: 1225 Ocean Ave,
New London, CT 06320
Phone Number: * 456-522-7878
Email Address: * anne.draves@alacriti.com [Edit](#)

Funding Source Details *
Payment Method: *
-Select-

Payment Amount *

<input type="radio"/> Current Balance This is Current Balance as of today	\$1,010.00
<input type="radio"/> Minimum Payment Amount Due This is the Minimum Amount Due based on your statement	\$265.00
<input type="radio"/> Payment Amount Past Due This is the Past Amount Due based on your statement	\$0.00
<input type="radio"/> Current Statement Balance Amount This is Current Statement Balance based on your statement	\$256.00
<input type="radio"/> Please enter Payment Amount	<input type="text" value="\$"/>

Enter Additional Payment Details
Selected Bill Number 1 : N/A
Selected Bill 1 Amount : N/A
Total Amount : \$0.00

Your Account will not be charged until the Payment is confirmed on the next page

Continue

Web Portal

This site allows customers to make One Time payments, access Repeating payment options and other functions after enrolling for the site.

Account Summary- Top

Account Summary
Payments
Alerts
Statements
Messages

Account Summary
My Profile
Manage Linked Accounts
Cancel Online Bill Pay

Current information about your current bill is shown below, along with links to view your statements. To view your payment options select the Payments option above. There are two **Recurring Payment** options, but you should only opt for one option, not both.

Note - If you have more than one WC Account you'd like to manage [Click Here](#)

Access Billing Account

Biller Name :
Demo Biller Three

Account Number :
Grey Stone-8354584

Current Bill for Biller Account Grey Stone 8354584

Last Statement Balance

\$ 256.00

Billing Date : 03/23/2018

Due Date

06/01/2018

Current Account Balance

\$ 1,010.00

Manage AutoPay

Bill Statement History

Billing Date	Statement Balance	Due Date	Statement Details
03/23/2018	\$ 6,635.00	06/01/2018	View Statement.

Account Summary- Bottom

Scheduled Payments

The following are One Time Standard Payments

Confirmation Number	Payment Type	Scheduled Date	Funding Source	Total Amount
P3X6CMRXNJ	One Time	06/26/2019	Checking - xx3456	\$1,010.00
74VSTKK23	One Time	01/21/2019	Checking - xxxxx6789	\$128.00
28KP2T6RG7	One Time	01/14/2019	Checking - xx3456	\$1,010.00

Processed Payments


The following are Processed Payments

Confirmation Number	Payment Type	Scheduled Date	Funding Source	Total Amount	Payment Status
3JQ05QP81Q	One Time	10/02/2018	Checking - xxxxx8147	\$256.00	Cancelled
WPFTFWL80Q	One Time	09/21/2018	Cash - xxxxxx0000	\$256.00	Processed
0DCKBMF3ZG	One Time	09/18/2018	Cash - xxxxxx0000	\$256.00	Processed

Automated Payment Enrollments

The following are Auto Payment Enrollments

Confirmation Number	Payment Type	Scheduled Date	Funding Source	Total Amount
VGK9P0ND13	AutoPay	Awaiting Bill	Checking - xxxxx6789	Awaiting Bill

 You are currently enrolled in AutoPay. Payments for the current amount due may already be scheduled for processing (698)

Enter Information

Select Payment Type* : ☒ One Time
☐ Recurring

Payment Due Date : 06/01/2018

Funding Account Number* :

Payment Date (mm/dd/yyyy)* :
This is the earliest date your payment will post.

Amount* : ☐ Current Balance (\$1,010.00) This is Current Balance as of today
☐ Minimum Payment Amount Due (\$265.00) This is the Minimum Amount Due based on your statement
☐ Payment Amount Past Due (\$0.00) This is the Past Amount Due based on your statement
☐ Current Statement Balance Amount (\$256.00) --IMPORTANT: This is NOT the payoff amount for your account.
☐ Please enter Payment Amount \$

Key Features & Options:

- Billing Data Load is required, via file, API call or full SSO payload.
- Direct Access, with Account Number or Customer ID lookup. Zip, Last 4 of SSN and Enrollment Code can be used as authentication options.
- Full SSO supported.
- Email Address capture/update.
- Multi-Account Profile option allows multiple accounts to be accessed from one profile.
- Bank and Card Account funding source options, with option to save funding source.
- One Time Payments, with Same Day and Future Dated payment options.
- Repeating payment options include Recurring, AutoPay and Payment Plan.
- Display up to 4 payment amounts, with option of customer entered amount.
- Client Defined Fields can be used to display or capture additional data.
- Customer notifications via email.
- Customer can link cell phone to receive notifications via text, and enroll for Pay by Text.
- Option to present Bill Images and capture paperless billing preferences.
- Optional 2 way secure Messaging option
- Optional online Document repository of generic documents & forms.

Hosted Payment Forms

This option allows a Client to embed hosted payment forms into their site that can be used to capture or update funding sources such that the Client has no PCI or NACHA obligations.

The image displays two side-by-side screenshots of the PAYFLEX hosted payment forms, each presented in a modal window with a close button (X) in the top right corner.

Left Form (New Card Account):

- Personal Details:** Includes an email field with the value "user@example.com" and an "Edit" link.
- Payment Method:** Features a dropdown menu labeled "New Card Account" and a section titled "Please select Funding Source". Below this are input fields for "Card Number" (with Visa, Mastercard, American Express, and Discover logos), "CVV", and "Exp Date". A "user" label is visible below the card number field.
- Billing Address:** Includes a checkbox for "Edit Billing Address" and the address "1551 South Washington Ave, Suite 130, Piscataway, NJ 08854".
- Action:** A large orange button labeled "PAY \$56.00" is at the bottom.

Right Form (New Bank Account):

- Personal Details:** Includes an email field with the value "user@example.com" and an "Edit" link.
- Payment method:** Features a dropdown menu labeled "New Bank Account" and a section titled "Please Select Funding Source". Below this are input fields for "Checking" (with a dropdown arrow), "Routing Number" (with a help icon), "Account Number" (with a help icon), and "Confirm Account Number". A "user" label is visible below the account number field.
- Action:** A large orange button labeled "ADD" is at the bottom.

Key Features & Options:

- Customer and Billing data passed as part of setup.
- Can be used to create a new customer record.
- One Time Payment, Add and Updated Funding Source variants supported.
- iFrame/Modal Window hosted by eBill Service is used to capture Funding Source data.
- Options to capture other data elements if required.
- REST API is used to advise Client of success of transaction.

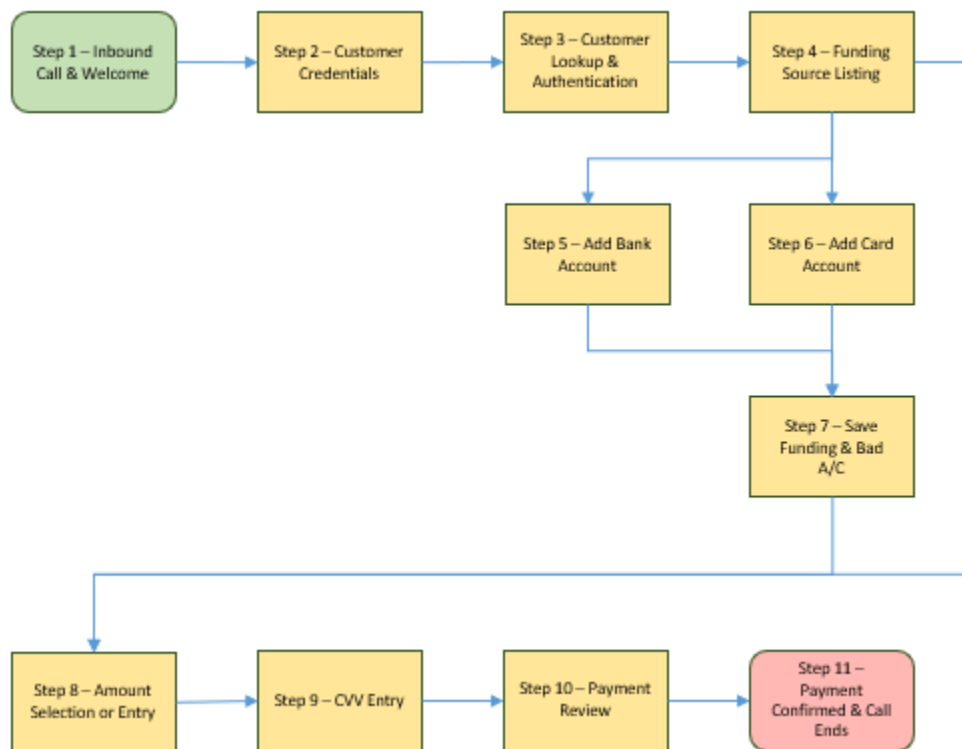
Note. This function can be used solely for Checkout type payments, but can be combined with other REST API calls to allow Clients to build out a fully fledged Payments Portal.

Telephone Channels

Telephone channels are those used by customers directly to create payments, or with assistance of a CSR, with some channels also offering additional features and functions.

Interactive Voice Response (IVR)

This allows customers to make One Time payments using key presses on their phone without needing to enroll.



Key Features & Options:

- Billing Data Load is required, via file or API call.
- Direct Access, with Account Number lookup. Zip is used as authentication option.
- Bank and Card Account funding source options, with option to save funding source.
- One Time Payments, Same Day only.
- Read back of up to 4 payment amounts, with option of customer entered amount.
- Customer notifications via email if supplied separately.
- Notifications via text if customer has linked cell phone via Web Portal.
- Option to redirect customer to CSR at call end.

Call Center Agent

This allows customers to make One Time payments or enroll for Repeating payments on their phone by speaking to a CSR.

+ Schedule Payment

Please specify payment details below and click 'Continue' to proceed.

* Select Payment Type: ☒ One Time
☐ Recurring

Payment Due Date: 06/01/2018

* Payment Date (mm/dd/yyyy):

* Bank Accounts: ☐ (HSBC BANK USA, N.A. - xx3456)
☐ (HSBC BANK USA, N.A. - xxxxx6789)
☐ testa count(HSBC BANK USA, N.A - xx3456)

* Front Office Payment Options: ☐ Cash or Check
☐ Swiped Card via POS
☐ Scanned Check via RDC

* Amount: ☐ Current Balance (\$1,010.00)
☐ Minimum Payment Amount Due (\$265.00)
☐ Payment Amount Past Due (\$0.00)
☐ Current Statement Balance Amount (\$256.00)
☐ Please enter Payment Amount

Email Address:

Memo:

Characters remaining: 1000 (maximum 1000 characters)

Key Features & Options:

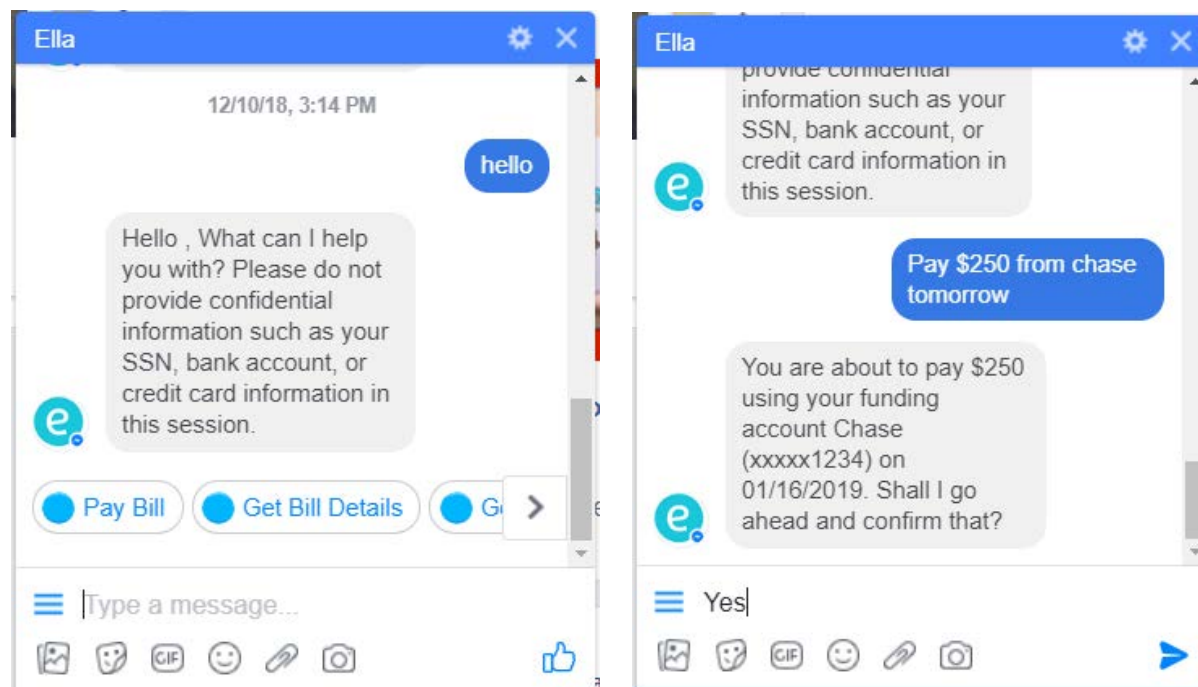
- Option for Manual payments, without data preload, or Billing Data Load via File or API call.
- Direct or SSO access for CSRs.
- Extensive customer lookup options.
- Bank and Card Account funding source options.
- Cash, Check and Card via POS support for face to face payments.
- One Time Payments, with Same Day and Future Dated payment options.
- Repeating payment options include Recurring, AutoPay and Payment Plan.
- Option to process Refunds of processed payments.
- Display up to 4 payment amounts, with option of customer entered amount.
- Client Defined Fields can be used to display or capture additional data.
- Customer notifications via email, with option to capture email when making payment.
- Notifications via text if customer has linked cell phone via Web Portal.
- Access to optional Bill Image, 2 way Messaging and Document functions.

Chatbot Channels

Chatbot channels make use of our AI Chatbot, Ella, to enable natural language payments and support customer service queries.

Facebook Messenger

This allows customers to make One Time payments using Facebook Messenger after enrollment.

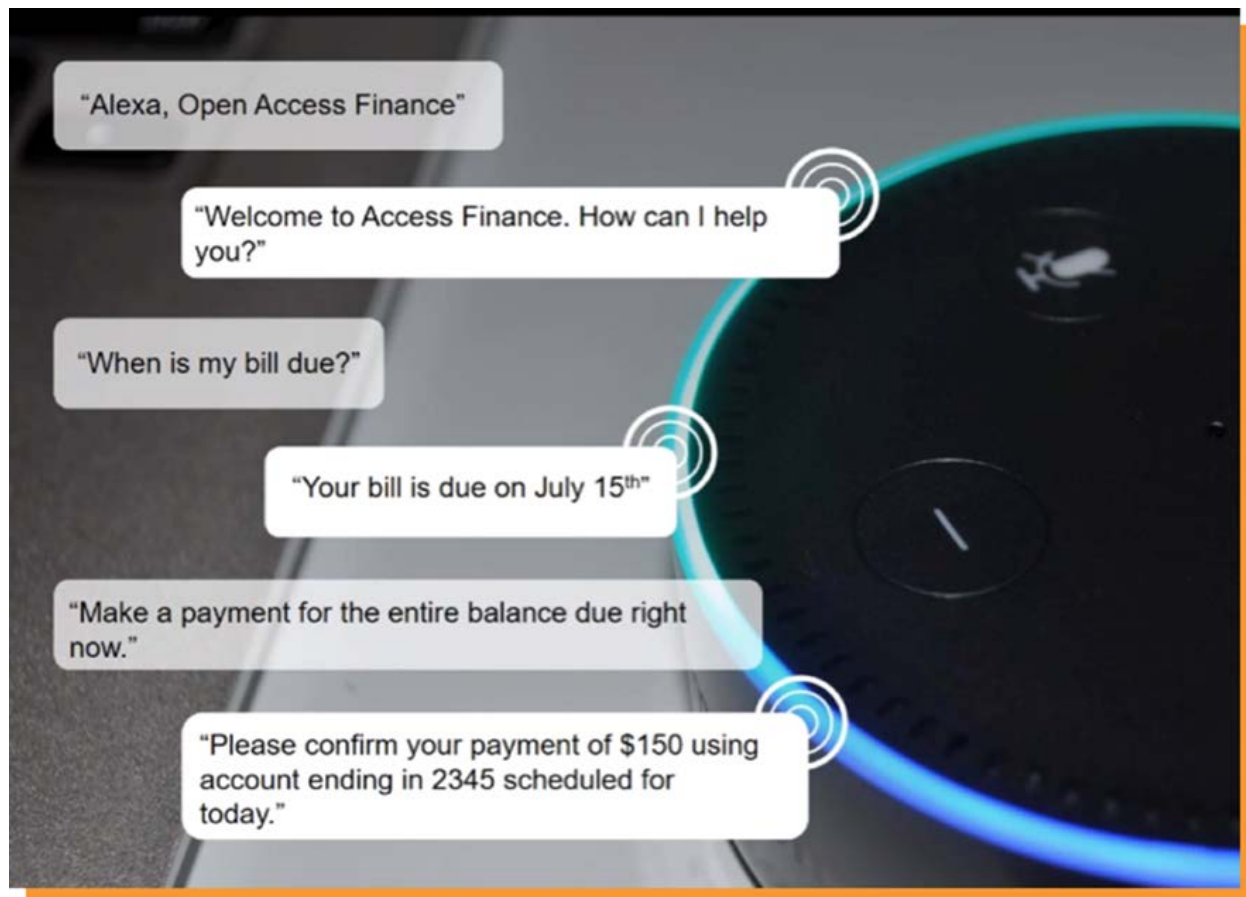


Key Features & Options:

- Billing Data Load is required, via file or API call.
- Enrollment and Funding Source capture occurs outside of Messenger.
- Bank and Card Account funding source options.
- One Time Payments, Same Day or Future Dated.
- Display of up to 4 payment amounts, with option of customer entered amount.
- Display of up to 3 previous payments.
- Customer notifications via email if supplied separately.
- Notifications via text if customer has linked cell phone via Web Portal.
- Option to support generic customer service queries, as well as account specific queries.

Amazon Alexa

This allows customers to make One Time payments using Amazon Alexa after enrollment.



Key Features & Options:

- Billing Data Load is required, via file or API call.
- Enrollment and Funding Source capture occurs outside of Alexa.
- Bank and Card Account funding source options.
- One Time Payments, Same Day or Future Dated.
- Display of up to 4 payment amounts, with option of customer entered amount.
- Display of up to 3 previous payments.
- Customer notifications via email if supplied separately.
- Notifications via text if customer has linked cell phone via Web Portal.
- Option to support generic customer service queries, as well as account specific queries.

Dashboard

> Do you know about Talech Order Ah...
Since you're in the restaurant business,
did you know about our Talech Order

Payment (Funding)

payments insider

Dashboard

Transaction Search

Statements

Reports

Payments

Sales

Authorizations

Downgrades

Chargebacks

Retrievals

Account

Support

Quick Tour

Feedback

Contact

Welcome to Payments Insider!

Payment Summary Report

Payment AmountPayment AmountAPPLY FILTER

Payment Date10/8/2017 - 12/6/2017

Summary by Location

Business Name ↑	MID	Count	Amount
STORE ALL INC	8029817031	2802	\$27,242.72
		2802	\$27,242.72

Details

Payment Amount ↑	Currency	Transaction Amt	Card Number	Payment Reference Number	Payment Date	Account Number	MID	Busine
(\$427.70)	USD	(\$427.70)		630500000704314	10/31/2017		8029817031	STORE
(\$425.51)	USD	(\$425.51)		633500000808378	11/30/2017		8029817031	STORE
\$278.67	USD	\$7.10	449053*****4155	630000000131509	10/26/2017		8029817031	STORE
\$278.67	USD	\$5.60	489599*****1543	630000000131509	10/26/2017		8029817031	STORE
\$278.67	USD	\$9.10	443044*****3089	630000000131509	10/26/2017		8029817031	STORE

90%

Filters		
• Account Number	• Authorization Code	• Batch Amount
• Card Number	• GBOK	• Location
• Payment Amount	• Payment Date	• Payment Reference Number
• Payment Type		

Payments by Location

Busine	MID	Count	Amount
--------	-----	-------	--------

SS
Name

Payments

Pay me nt Am oun t	Cur ren cy	Tran sacti on Amo unt	Payme nt Referen ce Numbe r	Pay men t Date	Ac cou nt Nu mb er	MID	Bus ine ss Na me	Pay me nt Typ e	Bat ch Am ou nt	G B O K	Terminal ID	R o c T e xt	Ca rd Br an d	Desc ription	Card Numbe r	Tran sacti on Date	Auth orizat ion Code	Settl eme nt Date	C a s e ID	Char geba ck Code	Char geba ck Desc
570. 17	US D	7	634000 000059 294	12/0 5/20 17	8029 8170 31		ST OR E ALL INC	Dep osit	570 .17	0	001734000 080298170 3100		VI S A	1084 - CPS/ SMA LL TICK ET	444599 *****03 85	12/04 /2017	00458 4	12/0 4/20 17			
430. 19	US D	19.8	633700 000139 278	12/0 2/20 17	8029 8170 31		ST OR E ALL INC	Dep osit	430 .19	0	001734000 080298170 3100		VI S A	1095 - VISA CPS REW ARD S 2 T&E	450588 *****95 94	12/01 /2017	02593 B	12/0 1/20 17			

Sales (Settlement)

- Dashboard
- Transaction Search
- Statements
- Reports ▾
- Payments
- Sales**
- Authorizations
- Downgrades
- Chargebacks
- Retrievals
- Account
- Support
- Feedback
- Contact

Welcome to Payments Insider!

Sales Summary Report ?

Contains information for settled batches.

Settled Date ▼
From 3/29/2017 ▼
To 3/29/2018 ▼
[APPLY FILTER](#)

Settled Date
 3/29/2017 - 3/29/2018 ✕

[EXPORT](#)

Summary by Location

Click a location for information on individual batches/GBOK

Business Name ↑	MID	Count	Paid by Merchant Services	Paid by Others	Amount
STORE ALL INC	8029817031	14565	\$141,062.80	\$0.00	\$141,062.80
		14565	\$141,062.80	\$0.00	\$141,062.80

Details

Transaction level listing of settlement activity.

MID ↑	Store Number	Card Brand	Card Number		Void Ind	Settled Amount	Settled ↑
8029817031		Amex	353543*****8593	Sale	N	\$7.75	USD
8029817031		Amex	355350*****0553	Sale	N	\$7.25	USD
8029817031		Amex	353543*****5085	Sale	N	\$4.20	USD

100%

Filters		
• Authorization Code	• Card Brand	• Card Number
• Location	• ROC Text	• Settled Amount
• Settle Date	• Terminal ID	• Transaction Amount
• Transaction Type	• Void Indicator	

Sales By Location

Business Name	Business Name	MID	Count	Paid by Merchant Services	Paid by Others	Amount
	STORE ALL INC	8029817031	14565	141,062.80	0.00	141,062.80

Sales By Terminal ID

Business Name	MID	GBOK	Settled Date	Count	Paid by Merchant Services	Paid by Others	Amount	Terminal ID
STORE ALL INC	8029817031	31101272232	01/27/2018	50	440.70	0.00	440.70	0017340000802981703100
STORE ALL INC	8029817031	00204011541	04/01/2017	8	0.80	0.00	0.80	0017340000802981703100

Authorizations

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Welcome to Payments Insider!

Authorization Summary Report

EXPORT

Authorization Date: 3/29/2018 3/29/2018 [APPLY FILTER](#)

Authorization Date: 3/29/2018 - 3/29/2018

Details

Transaction level listing of authorized transactions.

MID ↑	Card Brand	Card Number	Expiration Date	Authorization Date	Authorization Time	Authorization Amount	Authorization Code
8029817031	MasterCard	514616*****9687	2002	3/29/2018	20:17:32	\$34.25	95FD0B
8029817031	MasterCard	511196*****6627	1902	3/29/2018	20:16:26	\$6.00	GKC9NC
8029817031	MasterCard	529263*****4761	2009	3/29/2018	20:07:46	\$3.50	000016
8029817031	MasterCard	511196*****9080	1811	3/29/2018	20:02:01	\$10.00	GKC4S8
8029817031	MasterCard	514616*****0713	1908	3/29/2018	23:43:40	\$14.10	ESB0DE
8029817031	MasterCard	510277*****2046	1908	3/29/2018	23:19:13	\$9.15	H22890
8029817031	MasterCard	542432*****8596	1807	3/29/2018	23:12:43	\$10.00	662683
8029817031	MasterCard	533248*****1144	2102	3/29/2018	17:49:08	\$0.10	OX210C
8029817031	MasterCard	511118*****6127	2002	3/29/2018	17:41:28	\$11.00	074028

Filters		
• Authorization Amount	• Authorization Code	• Authorization Date
• AVS Response	• AVS Type	• Card Brand
• Card Number	• Location	• Response Code

Authorizations Report

MID	Card Brand	Card Number	Expiration Date	Auth Date	Auth Time	Auth Amount	Approval Code	Response Code	Encrypted	AVS Response	AVS Type
8029817031	MasterCard	517546*****586	2202	03/29/2018	19:27:15	5.00	B83290	A		-Unknown	0-No AVS Requested

80298170 31	MasterCa rd	511165*****4 371	2006	03/29/20 18	19:41:58	7.25	084204	A	-Unknown	0-No AVS Requested
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Downgrades

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Downgrades Summary Report

EXPORT

Interchange DateFrom10/6/2017To12/7/2017APPLY FILTER

Interchange Date10/6/2017 - 12/7/2017

Summary by Location

Business Name	MID	Zip	Downgrade Count	AVS	Sales Tax	Timeliness	Industry Specific	All Other
TI TEST MERCHANT RETAIL	2001000005	55415-1724	1693	Y	Y	Y	Y	Y

Details

MID	City	State	Zip	Card Number	Card Type	Transaction Amount	Transaction Currency	Transaction Date	Interchange Date
2001000005	MINNEAPOLIS	MN	55415-1724	520460*****5662	M/C	\$158.66	USD	10/12/2017	10/16/2017
2001000005	MINNEAPOLIS	MN	55415-1724	540501*****0782	M/C	\$10.00	USD	10/13/2017	10/16/2017
2001000005	MINNEAPOLIS	MN	55415-1724	540501*****0790	M/C	\$20.00	USD	10/14/2017	10/16/2017
2001000005	MINNEAPOLIS	MN	55415-1724	520449*****1004	M/C	\$10.00	USD	10/13/2017	10/16/2017
2001000005	MINNEAPOLIS	MN	55415-1724	520449*****1012	M/C	\$20.00	USD	10/13/2017	10/16/2017

Filters

Interchange Date

Location

Reason Code Description

Downgrades By Location

Business Name	MID	City	State	ZIP	Downgrade Count	AV S	Sales Tax	Timelines	Industry Specific	All Other
TI TEST MERCHANT RETAIL	2001000005	MINNEAPOLIS	MN	55415-1724	1693	Y	Y	Y	Y	Y

Downgrades

Business Name	MID	City	State	ZIP	Card Number	Card Brand	Transaction Amount	Transaction Currency	Transaction Date	Interchange Date	Settled Date	Payment Date	Qualification	A_A VS Response Code Fail	ST_C ustomer Code Fail	ST_Tax Amount Fail	ST_Tax Included Flag Fail	T_Timeliness Fail
TI TEST MERCHANT RETAIL	2001000005	MINN EAPO LIS	M N	5541-1724	520460*****56	M/ C	158.66	USD	10/12/2017	10/16/2017	6/20/17	6/20/17	INTL COMM STANDARD DEBIT REG		1	1	1	
TI TEST MERCHANT RETAIL	2001000005	MINN EAPO LIS	M N	5541-1724	540501*****07	M/ C		USD	10/13/2017	10/16/2017	6/20/17	6/20/17	M/C CORP DATA RATE I PURCHASE		1	1		

I_Ancillary Issued In Connection With Fail	I_Ancillary Passenger Name Failure	I_Ancillary Service Class Code Fail	I_Ancillary Ticket Number Fail	I_Auto/Hotel Customer Number Fail	I_Checkin/out Fail	I_Checkout/Return Date Fail	I_Depart Date Fail	I_Folio Code/Ticket Number Fail	I_Fuel Company Name Fail	I_Fuel Price Fail	I_Fuel Purchase Time Fail	I_Fuel Purchase Type Fail	I_Fuel Qty Expo Fail	I_Fuel Quantity Fail	I_Fuel Sale Amount Fail	I_Fuel Tax Exemption Fail	I_Fuel Type Fail	I_Fuel Unit of Measure Fail
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I_Invoice/Order Number Fail	I_Le g 1 of Tr av el Fail	I_Mark et Spec ific at ion Fail	I_Multi-Se qu en ce Cou nt Fail	I_O rigi n Cit y Co de Fai l	I_Pa sse n ger Name Fai l	I_Pro p erty Pho ne Num be r Fai l	I_R ent al Ret urn Cit y Fai l	I_R ent al Ret urn Loc atio n ID Fai l	I_R ent al Sta te Na me Fai l	I_R estrict ed Tick et Indic ator Fai l	O_A ppro val Cod e Fai l	O_A uth Res pon se Cod e Fai l	O_A uth Tim elin ess Fai l	O_Au th to Set tle Am ou nt Fai l	O_Cu sto mer Servi ce Num ber Fai l	O_C VV Res pon se Cod e Fai l	O_Dis cov er Trac k Data Con ditio n Cod e Fai l	O_PO S En try Mo de Fai l	O_T ran ID/B ank net Ref Fai l	O_Vi sa AC I Fai l
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Chargebacks

https://qa-paymentsinsider.na.global.prv/ui/#/us/en_US/report/chargeback?sort=caseld&lim=10&page=1&toRe=2017-12-06

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Chargeback Summary Report

EXPORT

Received Date From 3/8/2017 To 12/6/2017 APPLY FILTER

Received Date 3/8/2017 - 12/6/2017

Summary By Reason Code

Card Type ↑	Reason Code Description	Reason Code	Count	Chargeback Amount	Percentage
MasterCard	Account Number Not on File	4812	5	(\$14,340.01)	10%
MasterCard	Canceled Recurring Transaction	4841	3	(\$2,962.65)	6%
MasterCard	Cardholder Dispute Defective/Not as Described	4853	2	(\$1,975.25)	4%
MasterCard	Cardholder Dispute-Not Elsewhere Classified	4854	6	(\$10,626.43)	12%
MasterCard	Correct Transaction Currency Code Not Provided	4846	2	(\$1,055.55)	4%
MasterCard	Duplicate Processing	4834	2	(\$1,975.10)	4%
MasterCard	Goods or Services Not Provided	4855	3	(\$2,962.65)	6%
MasterCard	Late Presentment	4842	7	(\$10,694.43)	14%
MasterCard	No-Show~ Addendum~ or ATM Dispute	4859	1	(\$987.55)	2%
MasterCard	Questionable Merchant Activity	4849	3	(\$2,962.65)	6%

90%

Filters

- | | | |
|-------------------------|--------------------------|---------------------|
| • ARN | • Card Brand/Reason Code | • Card Number/TOKEN |
| • Case ID | • Case Stage | • Chargeback Amount |
| • Financial Action Date | • Location | • Received Date |
| • Respond By Date | • Transaction Date | |

Chargebacks by Reason Code

Card Type	Reason Code	Reason Code Description	Count	Chargeback Amount	Percentage
MasterCard	4808	Requested/Required Authorization Not Obtained	6	-10626.43	12%
MasterCard	4812	Account Number Not on File	5	-14340.01	10%

Chargebacks

MID	Case ID	Case Stage	Response Expiration	Financial Action Amount	Currency	Financial Action Date	Card Brand - Reason Code	Reason Code Description	Card Number/Token	Original Transaction Amount	Currency	Original Transaction Date	Transaction Time (ET)	ARN	Customer Defined Inv/Ticket #
200100005	1004927792		04/28/2017	987.55	USD	06/20/2017	MasterCard - 4849	Questionable Merchant Activity	550690** ****2422	987.55	USD	03/10/2017		554173470796 90720046192	
200100005	1004927794		04/28/2017	987.55	USD	06/20/2017	MasterCard - 4859	Addendum~ or ATM Dispute	550690** ****2422	987.55	USD	03/10/2017		554173470796 90720005636	

Retrievals

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Retrieval Summary Report

Received Date: 3/8/2014 - 12/6/2017

Case ID	MID	Retrieval Date	Fulfilled Date	Response Expiration	Retrieval Amount
1001900568	2001000005	3/31/2014	4/8/2014	4/16/2014	\$25.12
1001901924	2001000005	3/31/2014	4/8/2014	4/16/2014	\$6,000.00
1001901979	2001000005	3/31/2014	4/8/2014	4/16/2014	\$20.00
1001902373	2001000005	3/31/2014	4/8/2014	4/16/2014	\$65.55
1002368775	2001000005	9/22/2015	9/22/2015	10/7/2015	\$20,895.68
1002368869	2001000005	9/22/2015	9/22/2015	10/7/2015	\$48.49
1002368877	2001000005	9/22/2015	9/22/2015	10/7/2015	\$74.30
1002368878	2001000005	9/22/2015	9/22/2015	10/7/2015	\$25,500.00
1002369706	2001000005	9/22/2015	9/22/2015	10/7/2015	\$38.81
1002411229	2001000005	10/5/2015	10/5/2015	10/19/2015	\$20,895.68

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Filters

- ARN
- Card Number/TOKEN
- Received Date
- Transaction Date
- Auth Code
- Case ID
- Respond By Date
- Card Brand/Reason Code
- Location
- Retrieval Amount

Retrievals by Reason Code

Card Type	Reason Code	Reason Code Description	Count	Amount	Percentage
MasterCard	6323	Personal Records	1	70.00	100.00%

Retrievals

Case ID #	MID	Response Expiration	Fulfillment Date	Retrieval Amount	Currency	Card Brand / Reason Code	Reason Code Description	Original Transaction Amount	Currency	Original Transaction Date	Card Number	ARN	Auth Code	Retrieval Date	Date Received
1025740525	4760008204	09/18/2017	08/31/2017	384.39	USD	Visa - 33	Fraud Analysis Request	384.39	USD	08/03/2017	430413**** **4483	24717056217122179168007	003433	08/31/2017	08/31/2017
1025261848	4760008204	07/27/2017	07/08/2017	70	USD	Master Card - 6323	Personal Records	70	USD	06/15/2017	530554**** **5980	55417346167121678332918	642186	07/08/2017	07/08/2017



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How-to videos, reference guides, and more

Product Announcement: New reports and Excel download support!

We are delighted to announce that we have released two new reports for your immediate use - the Chargebacks report and the Retrievals report. These reports help you to quickly view your chargeback and retrieval activity for a period of up to two years. Both these reports are now available in the sidebar under the "Reports" section.

Another new feature that is available immediately - you can now download all reports to a native Excel (.xlsx) format!

Stay tuned as we continue to bring you exciting new features and functionality to help you manage your business better.

Payments

\$1,990.00
Deposits

\$0.00
Fees

\$0.00
Adjustments

\$0.00
Chargebacks

Sales By Location

What's New

Op Guide and Terms of Service Update
Please review the updated Terms of Service, including the revised arbitration provision,...

New customer or new equipment?
Expand this section to check out these helpful resources to get you up and running right away.

Important Notice: Fee Data
A temporary technical issue is preventing Payments Insider from displaying full fee...

Avoiding Credit Card Downgrades
Payments Insider Exclusive: Our very own Ashley Jones explains how to avoid credit card transacti...

Good morning, Joe

Sig

Dynamic Dashboard Page - exclusive information, content and tools to help you run your business more effectively.

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Good morning, Joe

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Quick button navigation to get to your most used tools faster.

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Payments

Last 14 Days

\$1,990.00

Deposits

\$0.00

Fees

\$0.00

Adjustments

\$0.00

Chargebacks

Sales By Location

Last 7 Days

NEWS

What's New

Op Guide and Terms of Service Update

Please review the updated Terms of Service, including the revised arbitration provision,...

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Product Announcement: New reports and Excel download support!

We are delighted to announce our new report and the Retrieval of a period of up to two years.

Another new feature that we have added to the format!

Stay tuned as we continue to make things better.

Payments

\$1,990.00
Deposits

Sales By Location

Search Transactions

Settlement Date

Payment Date

Yesterday

This Week

This Month

This Year



8/10/2017



8/23/2017



Optional

Card Number

Min Amount

Max Amount

CANCEL

SEARCH

What's New



> **Op Guide and Terms of Service Update**
Please review the updated Terms of Service, including the revised arbitration provision,...

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> **Avoiding Credit Card Downgrades**
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Spotlight search functionality lets you easily find and drill through to transaction details.

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Your Reports >

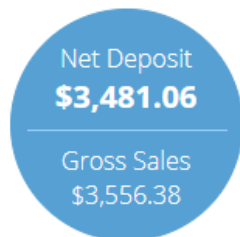
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[All Statements](#) > July 2017 Payment Solutions Statement



Activity Period: 7/1/2017 - 7/31/2017

DBA: NEW EYES

MID: 8016918834

Deposits posted to acct #: XXXXXXXX0939

Fees posted to acct #: XXXXXXXX0939

DEPOSIT
HISTORY

FEES
(\$75.32)

ADJUSTMENTS
—

CHARGEBACKS
—





Deposit History?

DATE ↑	REFERENCE #	DESCRIPTION	DEPOSIT	WITHDRAWAL
7/4/2017	718500000040967	TRANSACTION PAYMENTS	\$461.90	\$0.00
7/6/2017	718700000029964	TRANSACTION PAYMENTS	\$246.20	\$0.00
7/7/2017	718800000030825	TRANSACTION PAYMENTS	\$880.92	\$0.00
7/11/2017	719200000028906	TRANSACTION PAYMENTS	\$264.40	\$0.00
7/12/2017	719300000029537	TRANSACTION PAYMENTS	\$325.00	\$0.00


Interactive statements with drill-down functionality – all in one place.

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Sales Summary Report ?

Settled Date ▾  From 8/1/2017 ▾  To 8/24/2017 ▾ [APPLY FILTER](#)

Settled Date

8/1/2017 - 8/24/2017 

Summary by Location

Business Name ↑	MID	Count	Amount
ALL EYES	8028019449	52	\$3,220.00
		52	\$3,220.00

Report Details

A report of voided transactions is available from the download section.

MID ↑	Card Type	Card Number	Type	Settled Amount	Currency	Settled Date	Transaction Amount	Currency
8028019449	MC	0000000000000000	0000	\$14,000.00	USD	8/6/2017	\$3,400.00	USD

Interactive reports let you filter exactly what you want to see. You can also download the report for further analysis.

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Business Information



View, update, and manage information about your locations and products



User Information



View, update and manage users and access permissions



Personal Information



View, update, and manage your personal information and preferences



Security Information



Update and manage your security and password settings

Self-service options for easy account updates.

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[View email and phone number](#)

Manage notification preferences

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SMS/Text

Funding/Bank activity

Choose MIDs to receive updates - you will receive 1 text message per MID

☐ 8024794391

☐ 8024794417

☒ 8024794425

☒ 8001511438

☒ 8024714902

☐ 8024708615

☐ 8024714084

☒ 8024781869

☐ All

☐ 8024794409

☐ 8024794342

CANCEL

UPDATE

Easily set up funding alerts in the personal information section on the dashboard page.

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[Account & Settings](#) > [Business Information](#) > Business Locations

Manage Business Locations

Select a location below for more information or [Add a location to my profile](#)

MID	Name ↑	Location	Status
8028019449	ALL EYES	LYNN, MA	OPEN
8016918834	NEW EYES	JACKSONVILLE, FL	OPEN

Easily update business information.

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Your Reports ▾

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Verifone Terminal Videos

Verifone Quick Tips Guides

Verifone Quick Install Guides

Ingenico Terminal Videos

Ingenico Quick Tips Guide

Ingenico Quick Install Guides

These brief videos demonstrate all terminal essentials, from initial setup to processing transactions


[Setting Up Your Verifone VX520](#)

[Processing a Chip Card Sale on Your Verifone VX520](#)

[Processing a Chip Card Sale on Your Verifone VX520 & VX820](#)

[Printing a Batch Report on Your Verifone VX520](#)

[Settling a Batch on Your Verifone VX520](#)

[Pairing Up Your Verifone VX680 with its Base](#)

[Processing a Restaurant Chip Card Sale on Your Verifone VX680](#)

Valuable resource for product information.

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Operating Guide

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Terms of Service

Download a copy of your Terms of Service with us.

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We value your business and any input you may have on our products or services.

Feel free to contact us for any account or equipment support issues or questions. One of our customer service representatives will respond within three business days. Simply fill out our form below and we will route your information to the appropriate group. If your request requires immediate assistance, please contact the Customer Care number that is listed on your statement.

If you use a Value Added Reseller (VAR) to process payments, please contact them directly. A VAR is a third-party certified vendor who develops products that are compatible with our network. To review the list of VARs and their contact information, please use the search feature on the left-hand navigation bar of our [VAR Database](#).

Contact Name

C Adavi

Business Name

Business Phone

Best time to call ▾

Email Address

chandra.adavi@elavon.com

Preferred Contact Method ▾

MID

NA GLOBAL PORTAL CLG3 DATA7 - 8024712302, NA GLOBAL PORTAL ... ▾

Department ▾

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Easier. Optimized. More efficient.

A look at current environment factors

Industry trends

- Economic environment shifting
- Technology evolution
- Payments innovation

Client trends

- Maximize deposit value
- Technology changing businesses
- Efficient funds movement





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Manage your payables in one place

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Reduce costs with Payee Choice

Make it easy for your payees to choose how they get paid

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- Payees receive an email to a website branded for your company
- Payees choose from Zelle, ACH or check, and we send the payment



Paysurance® powered by U.S. Bank and Enservio

Easily automate single and multi-party claim disbursements



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- Pay any party
- Increase working capital efficiency
- Integrate easier
- Handle multiple payee scenarios electronically

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Enhance healthcare revenue cycle efficiency

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- Intelligent Correspondence Management
- Robust Denial Management capabilities
- Unique to the marketplace, a single platform with all patient financial information in one place



Post payments faster

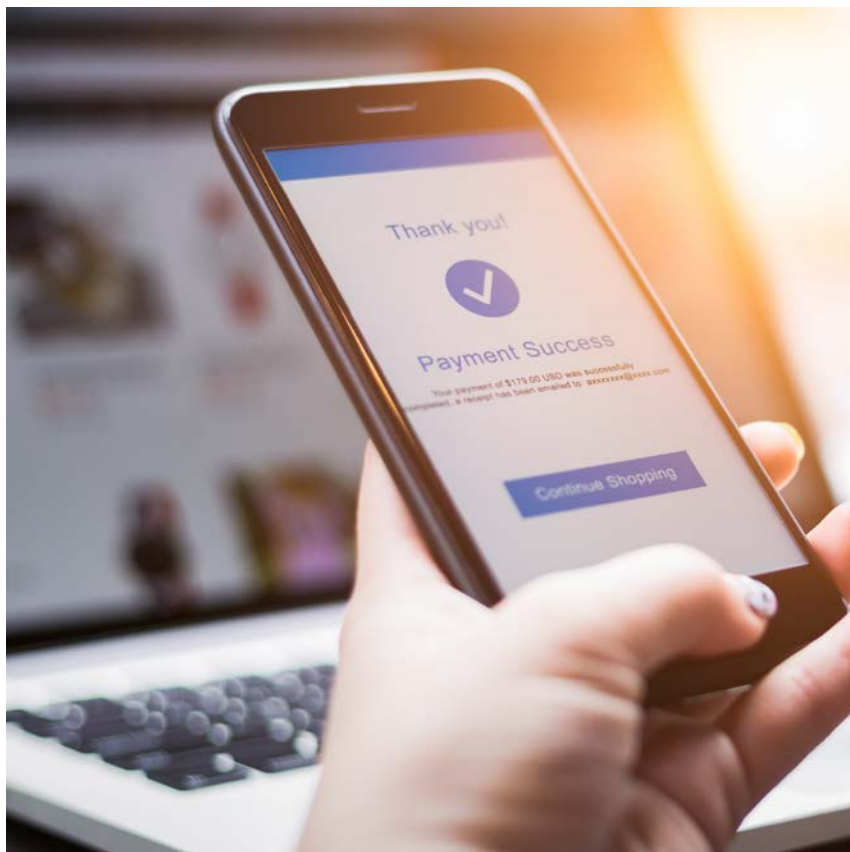
Reduce posting errors

Accelerated denial resolution

Streamline payment research

Real-Time Payments

Enhance payment efficiency and control



- Move money in real-time across a growing network that already connects 60% of U.S. DDAs
- Enrich payment messages with extensive data to make reconciliation more automated
- We are one of the first banks in the nation to support this new payment option
 - Available in SinglePoint today
 - Batch payment capabilities coming in August

Disbursements via Zelle®

Increase electronic payment adoption for B2C payments

- Initiate payments via file transmission or API
- Let payees choose how they want to get paid using our new Payee Choice feature
- Check if payee is enrolled in network before making payment
- We can default to check payments automatically, if payee can't be reached via Zelle



VantagePoint

Improve receivables automation | simplify exception management

- Match decoupled remittances to electronic payments
- Customizable business rules to help clients better manage exceptions
- Machine learning to prevent future exceptions

Increased
efficiency

Improved
flexibility

Cleaner
data

Streamlined
processes



Key 2019 enhancements

- A/R open-invoice matching
- Automated data capture for Remittance Reassociation
- New payment feeds including bill pay, remote deposit capture and real-time payments

Deposit and liquidity solutions

Navigate an evolving economic environment



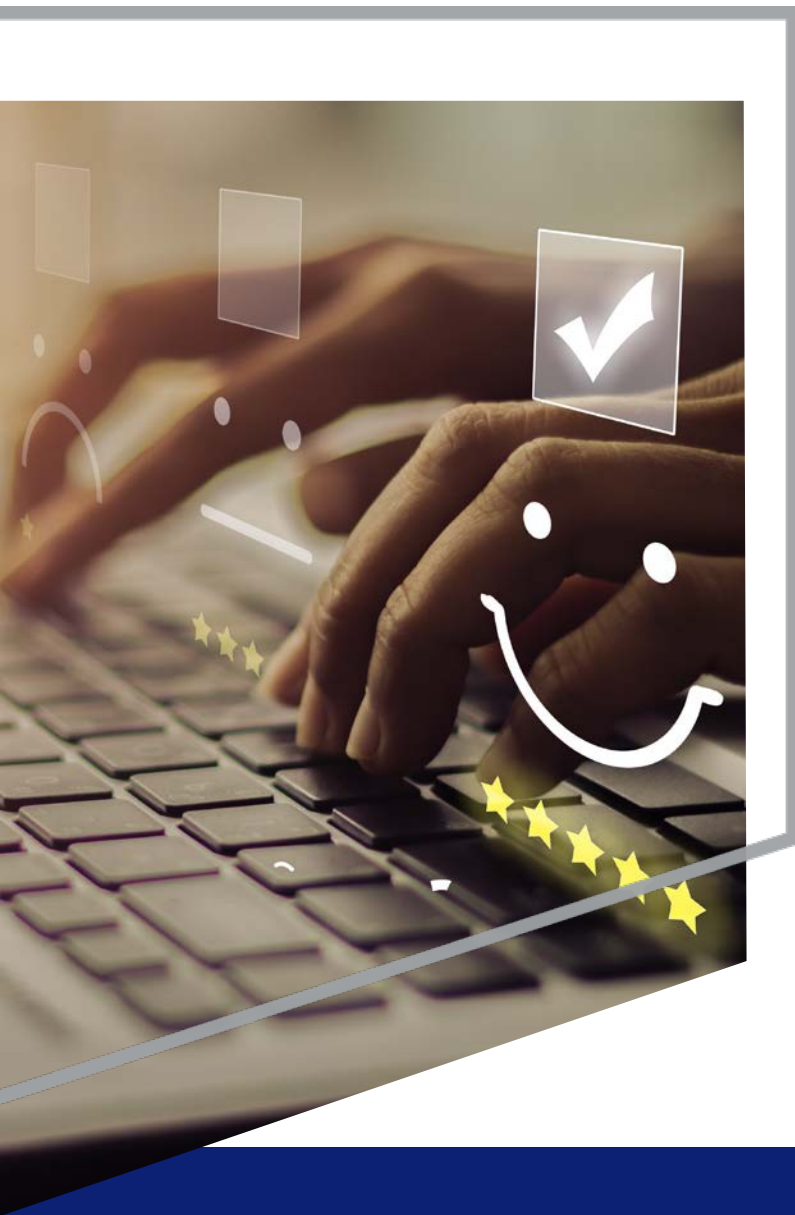
- Balance compensation options include ECR, interest or both
- Concentration solutions automate funds movement between accounts to simplify daily decisions
- Net investor solutions include interest bearing checking, money markets, Liquidity Advantage and fixed income products
- Automated loan sweeps move funds from your loan to your checking account if shortfall; excess funds pay down outstanding loan balances

Retailer solutions

Streamline cash collection and logistics

- Extensive coverage with 84 cash vaults nationwide
- Upgrading Cash Vault system to add scale and resilience
- Tracking tools create efficiencies and quicker access to working capital
- Remote Cash Deposit cash recyclers automate cash back offices





A faster and easier banking experience

Upcoming innovations

Upcoming: Customer experience transformation

Simplified access for your banking needs

- We'll provide an on-demand and online experience to:
 - Assess/buy treasury products tailored to business needs
 - View and make changes in real-time to existing products
 - Track implementations online
 - Electronically sign product agreements



Upcoming: SinglePoint® evolution

Enhance your online experience in SinglePoint



- Streamlined user experience:
 - Intuitive organization and search
 - Improved layouts and user flows
 - New log-in experience, including biometrics
 - Easy set up and account administration
 - Modernized technology to deliver new features, faster
- Work is underway; watch for ongoing updates in coming months

Upcoming: API gateway

Secure access to products within your chosen digital environment

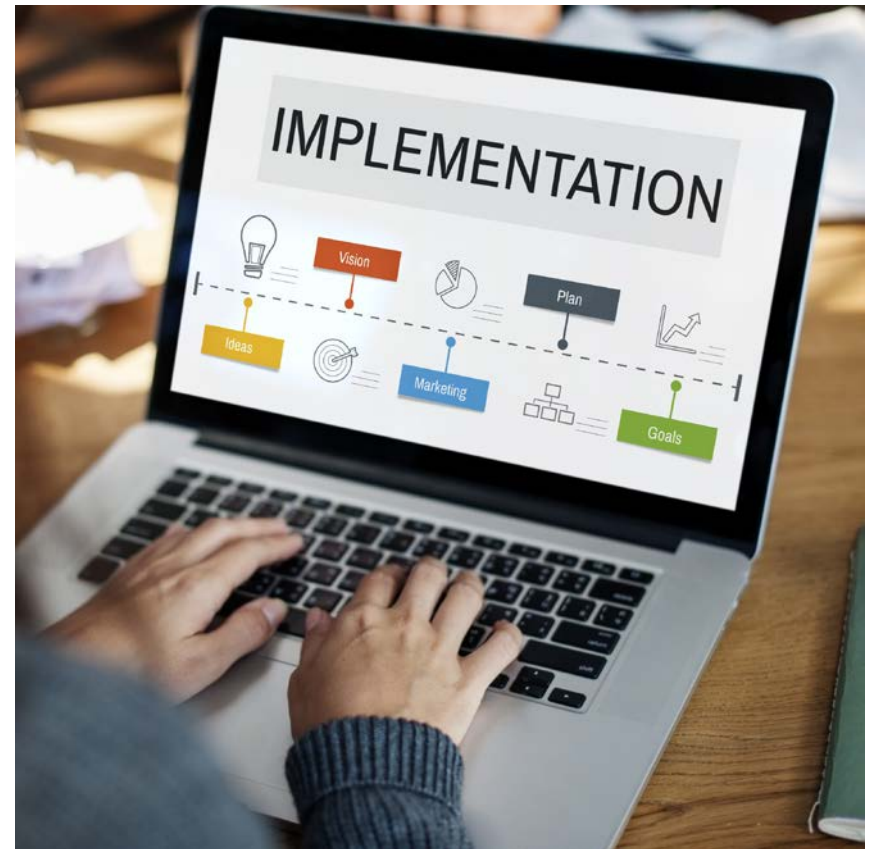
- A secure, real-time way to interact with U.S. Bank
- ACH and check payment APIs will be launched this year
 - Wire, Real-Time Payment, Zelle and Information Reporting APIs coming in future
- U.S. Bank API specs will be available in the GTM developer portal in Q4 2019



Upcoming: Automated implementation experience

Speed up product implementation with a flexible menu of APIs

- Automate internal processes
- Targeting MVP (Minimally Viable Product) validation on use cases with sales and clients Q4, 2019
- ISO20022 Fed Wires and SWIFT capable



Upcoming: Account validation services

Reduce exceptions and returns



- Gain instant access to account status and ownership information
- Reduce fraud, exceptions and returns
- To be available in Q3 2019

Upcoming: Intelligent routing

Simplify and optimize payment initiation

- Allow clients to integrate to U.S. Bank with minimal technology effort
- Utilize existing connections to the bank to take advantage of new payment networks, such as Zelle or Real-Time Payments
- We'll identify the best payment type based on your rules and preferences
 - Base payment preferences on speed, dollar amount or payee preference



Increased efficiency

Improved flexibility

Cleaner data

Streamlined process

Upcoming: SWIFT gpi—Q1 2020

Improve your international payment experience

- Access to comprehensive tracking on every SWIFT payment you send
 - 11,000 banks using the network, representing 80%+ of all SWIFT cross-border payments
- View payment location any time
 - Reduce research time
- Gain full payment transparency
 - Receive confirmation on exact amount your beneficiary receives



Upcoming: More cross-border payment options

New currencies and receiver countries available in Q1 2020

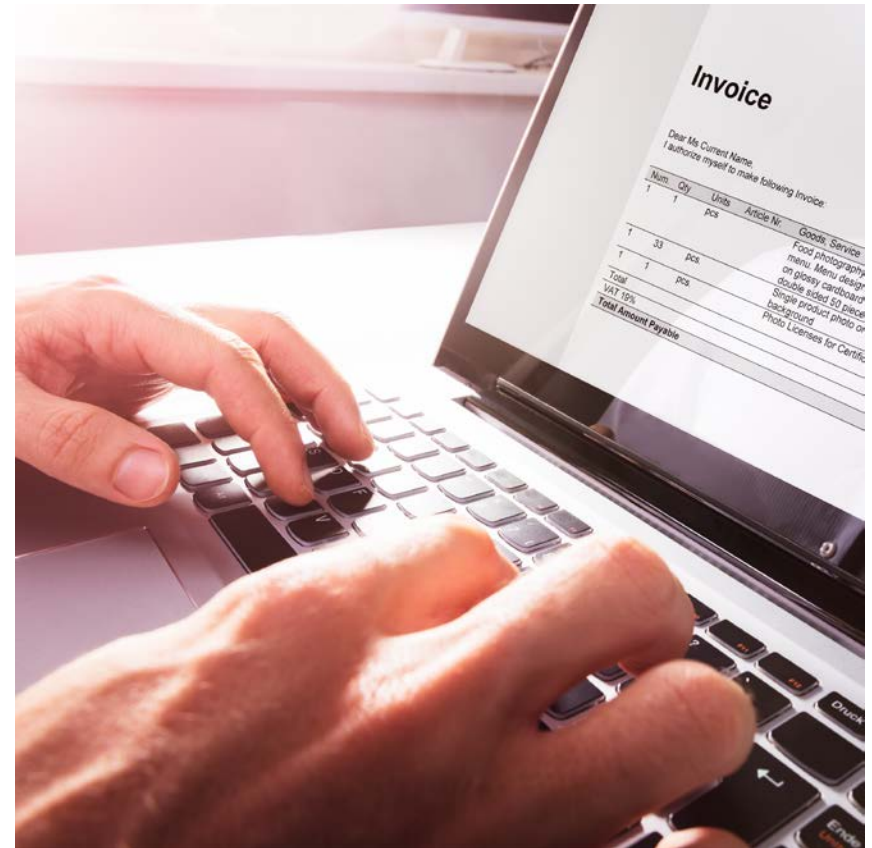


- Make payments in 20 different currencies to 40 countries
- Utilize new, more efficient rails to make cross-border payments
- Review payment data
- Convenient SinglePoint reporting

Upcoming: eBill Service

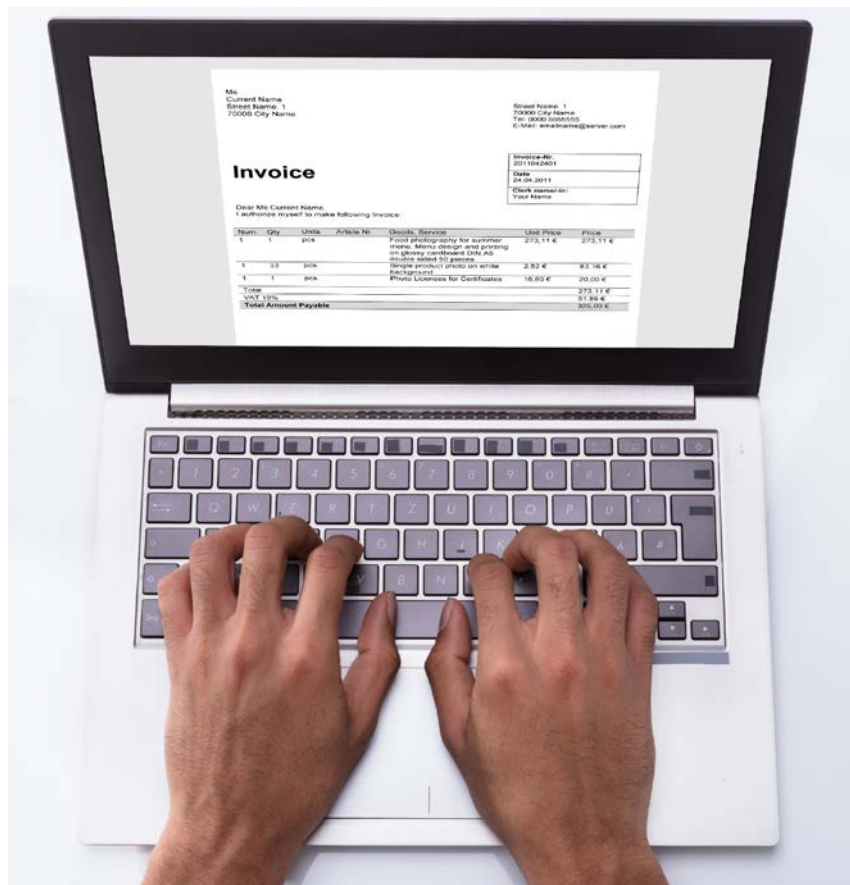
Drive digital payment transformation and improve customer experience

- Flexible, cloud-based billing and payment platform
- Client-branded consumer facing site or API integration with your site
- Modern UI, chatbots, digital assistant integration enhance user experience
- Intuitive reporting and payment dashboard is forward thinking
- Implementation and onboarding tools are clean and intuitive
- Market availability Q3 2019*



Upcoming: Request for Payment

Bill payment made simple



- The Clearing House worked with an industry team to develop a Minimum Viable Product to pilot bill pay via RTP by end of 2019
 - Pilot will allow billers to initiate Requests for Payment via their banks to their customers' banks
 - Future enhancements will incorporate using Zelle Directory to identify customers or a biller directory (yet to be developed)

Upcoming: SinglePoint Data Analytics

Optimize business and client value through actionable analytics

- Improve data search
- View data as visual graphs for trending analysis
- Identify usage trends and opportunities via clickstream analytics
- Pilot start to be determined





Innovation aligned to
your treasury journey

Innovation aligned to your treasury journey



Evaluate & buy	Connect	Implement	Transact	Optimize
solutions tailored to your needs	easily and seamlessly	quicker and track digitally	faster and in more ways	using data and industry trends

Buy on-demand and online

Digitization

- “Shopping cart” experience via SinglePoint with digital business scenario modeling
- Order products and services via SinglePoint
- Digital KYC process

Innovation

- Blockchain (distributed ledger) based KYC process
- APIs to connect seamlessly to the bank
- eSignatures to speed up document exchange and authorization



Transact faster and in more ways

Digitization

- Intelligent payment routing
- Advanced International ACH capabilities
- Integrated receivables
- Digital billing and payment for B2B and B2C flows

Innovation

- Real-time payments including RFP (Request for Payment)
- Disbursements via Zelle
- Bill payment via digital assistants/social media
- Biometrics-based authentication



Optimize by using data and industry trends



Digitization

- On demand analytics, accessible via Tablet/Mobile
- Improved SinglePoint design and advanced mobile capabilities
- Option to connect via APIs or online

Innovation

- Artificial Intelligence based chatbots
- Virtual Account Management
- Robotics to automate process for ROI calculations

A personalized guided experience that simplifies payments workflow



Innovation - SinglePoint Payments

- Track implementations digitally
- Automate internal processes to speed up time to implement

Payments
Make a payment...

Know what you want?

ACH Check RTP Wire Zelle

Guide me

Who
Big Box, Inc.

How much
\$2,799.00 (\$2,305,721 Available in this account)

How fast
3-5 Business days \$0.00

Next business day \$20.00 - \$25.00

Same day \$30.00 - \$35.00

Import file More options

Total \$2829.00

Evolving the digital journey



What we're doing now

- Biometric authentication and soft-tokens to take advantage of smartphones' functionality, and improve user experience
- New dashboard, reporting/analytics, and payments experience to create a modern look and feel with improved functionality
- Integrated onboarding and self-service to improve processing times, enhance user experience, and digitize customer service interactions

Innovation -What's to come

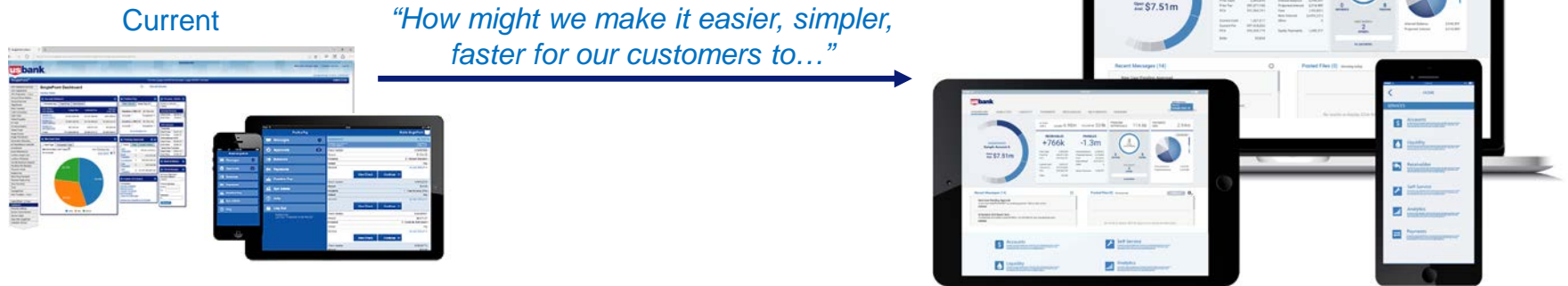
- Emerging technologies like machine learning, virtual assistants, and artificial intelligence to augment services
- Integrated e-Learning and tutorials for self help guidance
- Fully responsive web—mobile design
- Options to test new content or services available in a client accessible user tool, and “sandbox” to try features out

SinglePoint – U.S. Bank Treasury Management Online Portal

We are redesigning the online cash management experience from the ground up, with client feedback at the heart of the initiative

SinglePoint Evolution Key Themes:

- **Client focused** – hired top design firm, meeting with clients and users for context and will be involved in ongoing development
- **Usability** – simpler, intuitive navigation and workflows
- **Design** – modern look and feel including dashboards and analytics
- **Responsive** – consistent experience for all devices and screen sizes
- **Bio-metric authentication** – mobile solutions to simplify access



Client Focused

solutions tailored to your needs

Usability

simpler, intuitive

Design

dashboards and analytics

Responsive

faster and in more ways

Bio-metric

mobile solutions