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| **ATTACHMENT D: BIDDER RESPONSE FORM**  This form is broken into nine sections: Section 1. Service Proposal; Section 2. Experience and Qualifications; Section 3. Project Plan and Experience; Section 4. Cost Proposal; Section 5. References; 6. EO 18-03 Response; 7. Washington Small Business; 8. . Certified Washington Veteran-owned Business; Section; and 9 Administrative Response Section. If a question requires Bidder to submit additional documents, please attach them to this document and label them clearly as part of your response to this Attachment D. | | | |
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| 1 | **Service Proposal** | **MAXIMUM TOTAL POINTS** | **THIS COLUMN FOR EVALUATION PURPOSES ONLY** |
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| a | **Assigned Staff (MR) (1a)**  Bidder shall identify the key personnel it shall utilize in performing this Contract, and their experience and qualifications, as part of its Response. If awarded a Contract, Bidder shall not make changes to such Key Personnel during the term of the Contract except as requested or approved by DCS.  ***Bidder must acknowledge and agree to the above condition***. | (MR) NOT SCORED |  |
|  | ANSWER:  We appreciate and value our long-term relationship with DCS. A relationship‐based service model is the standard for our most significant Government Banking clients. A strong commitment to unparalleled service is one of our key differentiators. U.S. Bank acknowledges and agrees to the above condition.  The continuity and tenure of your U.S. Bank team is significant. Your relationship management team has logged more than 125 years of collective banking experience and 23 years average industry experience, with most of that time at U.S. Bank. Your relationship team is led by Kim Spiroff, who has more than 34 years of experience with the public sector.  **Kimberly Spiroff**  Senior Vice President and Relationship Manager – Government Banking  406-447-5251  kimberly.spiroff@usbank.com  Kim will continue to serve as your primary contact for your banking needs. She has overall responsibility for coordinating the delivery and quality of services. She and other members of the team will regularly review the relationship strategy, service levels and deliverables, as well as conduct periodic meetings with DCS to ensure that we help you meet your goals.  As your primary relationship manager, Kim ensures your service support needs are met by each division and department within U.S. Bank, and she has the authority to resolve potential account issues in a timely manner. Kim joined us in 2001 and manages a multi-million-dollar portfolio of large complex public-sector clients across Alaska, Montana, Washington and Wyoming. She specializes in cash management services, collection and disbursement management, capital engagement and treasury solutions. In addition to managing policy and pricing issues, she will partner with you to identify, offer and deliver the right cost-effective solutions. Kim and other team members regularly review relationship strategy, service levels and deliverables to confirm your objectives are being met.  Kim is an established leader and accomplished banker with over 36 years in the banking industry. She is also a three-time top 10% distinguished annual sales and service winner. She attended Pomona College.  **Jordyn Anderson**  Vice President and Treasury Management Consultant – Government Banking  509-999-8731  jordyn.anderson@usbank.com  Jordyn will work with DCS as your Treasury Management Consultant and is a key member of the relationship team, both for implementing new services and identifying new methods created from evolving technology-based solutions. DCS will work directly with Jordyn to help consult on all aspects of the cash management processes and operations; providing innovative solutions and enhancements to gain efficiencies and reduce the time spent on banking. Jordyn has many resources at U.S. Bank to leverage that will help DCS look at new ideas for your payables, receivables and reconciliation. Jordyn is assigned to our Government Banking clients and will also keep you informed of new or emerging technologies that may impact the way you do business.  Jordyn has been with U.S. Bank since 2017, based in Spokane. She has over seven years of banking experience, the last five years working as a Treasury Management Consultant. Jordyn covers government relationships in Alaska, Montana, Oregon and Washington working with large entities of all complexities.  Jordyn’s responsibilities include:  Implementation strategies and implementation coordination  Process flow and solution consultations with DCS  Coordinates closely with the Relationship Manager on technical solutions  Client demonstrations and continuing education for bank platforms  Jordyn holds a Bachelor of Science degree in Economics from Eastern Washington University  **Spencer Gordon**  Seattle Commercial Customer Service Banking Client Representative  206-342-7041  [spencer.gordon@usbank.com](mailto:spencer.gordon@usbank.com)  As your dedicated Senior Commercial Customer Service Banker, Spencer is a key member of your relationship team. His primary responsibility is to be your point of contact for questions you may have. Spencer is a Senior Commercial Customer Service Banker based in Seattle and focuses on government clients. He has been with U.S. Bank for more than 20 years and has been involved in client management and treasury management services deliverables for over 12 years.  **Jane Foldy**  Assistant Vice President, Relationship Manager – Treasury and Payment Solutions  262-200-1575  jane.foldy@usbank.com  Jane serves as DCS’s ongoing primary contact for the ReliaCard program for the duration of the contract term. She assists DCS program administrators in managing their program, including, but not limited to, strategic planning, project communication development and program monitoring. Jane has more than 20 years of marketing and relationship management experience including product strategy, new product launch, project management, technology development and account relationship management. She holds a bachelor’s degree in Marketing and Business Administration.  U.S. Bank will notify DCS of any Key Personnel changes and work quickly to provide a knowledgeable and qualified team member. |  |  |
| b | **Work Description and Deliverables (1c)**  Minimum (MR)  The Bidder is expected to provide a detailed response to the minimum required services and qualifications identified in the following sections:   * Section A.3. Project Scope * Section A.4. Bidder Minimum Qualifications   The response should be in the same order as the Specification of Services.  ***Scores for this section will be based upon, but are not limited to, the completeness of the service description and the degree to which the service description demonstrates the Bidder’s understanding of the technical skills and resources required to successfully accomplish the objectives of the project and assure timely completion of deliverables.*** | **(MR) NOT SCORED** |  |

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|  | ANSWER:  3. Project Scope   1. Account, ACH, and Reconciliation:   DCS is seeking the following banking services. Project work for all account services required in Section 3.a. Project Scope should begin on the first day of the contract between the financial institution and DCS. All bank account treasury services required must be installed and fully operational on or before October 1, 2025.  The financial institution must cooperate in the transition of all bank services to another financial institution if they are not awarded subsequent contract at the end of this agreement. If the financial institution chooses not to pursue a subsequent contract at the end of this agreement, they must notify DCS at least twelve (12) months prior and must cooperate with the transition of all bank services to another financial institution.  (1) This solicitation document requires that the successful bidder establish a minimum of four (4) zero-balance accounts and one (1) concentration account. The accounts will be in the name and Tax ID of Washington State Department of Social and Health Services, Division of Child Support (DCS/DCS). At the end of each banking day the financial institution shall transfer account balances, whether deposit or disbursement, to the concentration account.  New DCS accounts may be opened or accounts may be closed during the contract period by authorization of DCS. All new accounts will be subject to the terms and conditions of the contract.  U.S. Bank understands that DCS uses four (4) zero-balance accounts and one (1) concentration account.  ZBAs let you centrally manage liquidity, ensuring maximum funds availability for you to make investments, prevent overdrafts and offset service fees. Each business night, sub-accounts are automatically funded from the lead account to cover the day’s disbursements – or swept to capture deposits. SinglePoint daily cash reporting gives you an accurate position on funds availability, meaning you control your cash while increasing its productivity.  The master account statement contains transfer transaction details including the sub-account number for easy reconciliation. Separate monthly statements for each sub-account maintain an audit trail for specific transactions.  As the incumbent service provider, DCS will save time in not having to work through new account opening and implementation processes but instead can focus your efforts and valuable time and resources on developing and implementing new and more efficient processes.  We can accommodate the implementation and setup of new services or accounts prior to October 1, 2025.    Your relationship manager, Kim Spiroff, will work with DCS throughout the life of the program regarding any account opening or closure. In addition, CCS can assist in the process and will remain in compliance to the contract.  (2) The financial institution shall provide normal banking services associated with a public funds demand deposit account and analysis services.  U.S. Bank will continue to provide banking services to DCS with public funds DDA and analysis services.  (3) The financial institution shall provide DCS with a toll-free number for access to bank staff that are dedicated, in whole or in part, to business conducted by DCS. Bank staff must be available between the hours of 6:30 AM and 5:30 PM Pacific Standard Time. In addition, the financial institution shall provide a problem resolution process and escalation protocol.  DCS has extensive experience with Seattle Commercial Customer Service (CCS) bankers. CCS has not only supported DCS with their banking service needs for the past 10 years but also the State of Washington OST, for the past 30+ years. Spencer Gordon will remain the main contact for DCS.  During this long and successful partnership, our service bankers have developed a strong personal relationship with key DCS staff. They understand your account structure, supply ordering needs, reporting requirements, DCS’s preference when requesting adjustments and numerous other manual or unique processes that have been developed over the past decade.    If an issue requires escalation for more detailed, second level support, customer call-tracking assigns an operations/technical area to facilitate resolution. Spencer, or one of the other service bankers, escalates an issue further by referring it to a team leader and/or manager, who maintains escalation contacts for all operations areas. Your relationship manager, Kim, will also be part of this process and ensure that the appropriate priorities are being given to DCS’s issues. A senior management team meets every Friday to address and solve any escalated issues, keeping ownership until the root cause is determined and eliminated. These issues are monitored until a satisfactory resolution for DCS is achieved. Service bankers are evaluated on the speed, accuracy and skill involved in the resolution.    U.S. Bank CCS bankers will be available to DCS for inquiry and resolution should any issues develop. In the event Spencer is unavailable, any of the highly trained local service bankers can provide support and are available from 8 a.m. to 5 p.m. PT each business day. Additionally, our CCS sites in the Midwest are also available to DCS for any early morning service that may be needed.  (4) The financial institution shall assign a single primary account representative for banking issues.  Your relationship team is led by Kim Spiroff, who has more than 34 years of experience with the public sector. This demonstrates the breadth and depth of experience DCS will encounter in our daily interactions. Kim is a well-rounded, tenured banker with substantial government banking experience and will continue to be your primary account representative for all banking needs or issues.  (5) The financial institution must be able to accept same day deposits delivered to branches or cash vaults in the following areas in Washington State:  (a) Olympia;  402 Capitol Way S  Olympia, WA 98501  (b) Everett;  Everett Branch  1702 Hewitt Ave  Everett, WA 98201  Everett-Evergreen Way Branch  6623 Evergreen Way  Everett, WA 98203  (c) Kennewick;  Clearwater  5207 W Clearwater Ave  Kennewick, WA 99336  Columbia Center  1221 N Columbia Center Blvd  Kennewick, WA 99336  (d) Seattle;   |  |  |  |  |  |  | | --- | --- | --- | --- | --- | --- | | University of Washington  4001 East Stevens Way NE  Seattle, WA 98185 | | Seattle Main Branch  1420 5th Ave  Seattle, WA 98101 | Rainier Valley Branch  2910 Rainier Ave S  Seattle, WA 98144 | Starbucks Center Branch  2401 Utah Ave S  Seattle, WA 98134 | | | Greenwood Branch  8500 Greenwood Ave N  Seattle, WA 98103 | White Center Branch  9800 15th Ave SW  Seattle, WA 98106 | | University Village QFC Branch  2746 NE 45th St  Seattle, WA 98105 | Queen Anne Branch  1936 Queen Anne Ave N Seattle, WA 98109 | | | Northgate Branch  815 NE Northgate Way  Seattle, WA 98125 | Ballard Branch  6100 15th Ave NW  Seattle, WA 98107 | | West Seattle Branch  4200 SW Edmunds St  Seattle, WA 98116 | |  | | Belltown Branch  504 Bell St  Seattle, WA 98121 | Burien Branch  14641 1st Ave S  Seattle, WA 98168 | | Magnolia Branch  3124 W McGraw St  Seattle, WA 98199 |  | |   (e) Spokane;   |  |  |  |  | | --- | --- | --- | --- | | Indiana Avenue  102 W Indiana Ave  Spokane, WA 99205 | Millwood Safeway  8851 E Trent Ave  Spokane, WA 99212 | Gonzaga University  702 E Desmet Ave  Spokane, WA 99202 | North Spokane  7307 N Division St  Spokane, WA 99208 | | Manito Branch  621 E 30th Ave  Spokane, WA 99203 | Northpointe Safeway 10100 N Newport Hwy Spokane, WA 99218 | Spokane Main  428 W Riverside Ave  Spokane WA 99201 | Spokane Valley  9019 E Appleway Blvd  Spokane Valley, WA 99212 |   (f) Tacoma;   |  |  |  | | --- | --- | --- | | Lincoln WA  870 S 38th St  Tacoma, WA 98418 | Lakewood WA  9310 Bridgeport Way SW  Tacoma, WA 98499 | Proctor  3916 N 26th St  Tacoma, WA 98407 | | Fircrest-James Center  6723 S 19th S  Tacoma, WA 98466 | 72nd & Pacific  7020 Pacific Ave  Tacoma, WA 98408 | Tacoma  1501 Commerce St  Tacoma, WA 98402 |   (g) Vancouver;  Vancouver Main Branch  1607 Main St  Vancouver, WA 98660  (h) Wenatchee; and  Wenatchee  1020 N Mission St  Wenatchee, WA 98801  (i) Yakima   |  |  |  | | --- | --- | --- | | Yakima Main  404 W Yakima Ave  Yakima, WA 98902 | Southgate WA  315 W Nob Hill Blvd  Yakima, WA 98902 | Chalet Mall  5601 Summitview Ave  Yakima, WA 98908 |   Deposits received by the cut-off time will receive same-day credit. For cash vault, the cut off times are:   |  |  | | --- | --- | | **Cash vault location** | **Deposit deadline for same day credit (Pacific Time)** | | Portland, OR | 4 p.m. | | Spokane | 4 p.m. | | Seattle | 4 p.m. | | Yakima | 4 p.m. |   (6) DCS may use 3 digit codes in the Auxiliary On-Us field of the deposit slips to identify the DCS location making the deposit. The financial institution warrants that deposits made at authorized branches of the financial institution shall be identified through the financial institution’s deposit reporting system by DCS location code.  DCS can continue to place the 3-digit code in the auxiliary on-us field on the deposit slip to identify locations. DCS is being provided with the Deposit Recap report to identify the different location numbers. Deposit Reconciliation can also be leveraged to provide a complete overview of DCS’s deposits, location by location, for each statement period.  (7) The financial institution must be able to accept deposits through Image Cash Letter depository services via SFTP or Internet. If the financial institution has image quality requirements beyond the industry standard, they need to clarify what is different.  DCS can continue to leverage Image Cash Letter (ICL). By providing a daily file and continuing to benefit from the convenience and efficiency of image check clearing. Our strategic partnerships with the major image exchange networks connect you to financial institutions that represent a significant volume of the nation’s checks.  **ICL benefits**  Increases efficiency and speed of payment process  Reduces or eliminates physical handling of paper checks and deposit runs  Extends deposit deadlines allowing for same-day ledger credit  Accelerates funds availability by electronically depositing and clearing checks  Reduces time and costs associated with preparing deposits by automating manual tasks  Concentrates funds into single or multiple accounts regardless of geography  As a leader and participant in several industry initiatives, we've taken an active role in shaping industry standards for check electronification and continue to develop innovative products and solutions to make check processing safer, faster and more efficient. Our proactive, experienced staff advise clients on digital transformation and maximizing your receivables process.  (8) The financial institution shall provide DCS with the foreign exchange rate for agreed upon foreign currencies to include at a minimum Canadian, British Pounds, and Euro, each business day morning, no later than 7:00 AM PST by email. This rate will be honored for all checks deposited that day which have the rate written upon them or the deposit slip(s).  U.S. Bank can continue to provide DCS with a daily email with updated rates. This rate will be honored for all checks deposited that day. We can provide foreign exchange rates for Canadian dollars, British Pounds and Euro.  (9) The financial institution shall credit all deposits, U. S. and Foreign, to the DCS account on the same day of receipt at the financial institution.  Closing times for branch cash services vary by market. For cash vault deposits, we must receive the deposit before the 4 p.m. local time deposit (dock) deadline for same-day ledger credit.  We process foreign checks on cash letter and collection basis. We recommend checks over $10,000 USD equivalent should be sent on a collection basis. DCS’s account will be credited on the day U.S. Bank receives final payment from the foreign bank. Advice of credit will be mailed with an itemized list of fees that were deducted from the proceeds of the payment to their account.  (10) The financial institution shall provide DCS with copies/images of deposited checks upon request, at no charge.  **SinglePoint® Image Access**  DCS can retrieve and review sharp, detailed images of all paid checks, deposit tickets, deposited checks, paper debit and credit memos online. Images of returned deposited items, advices, ICL deposited items and ICL administrative returns are also available. Ease of use is built into each component.  The flexible search tool lets you search by transaction type, account number (or all accounts), check number, amount or date. Prefilled dropdown selections make criteria selection fast. Sort search results by any column with one click. Search results can also be downloaded for further research.  Retrieve images in seconds and view immediately (if less than 18 months old)  Paid check images available by 7 a.m. local time day after they are paid  For Controlled Disbursement accounts, same-day images available by late afternoon  Request photocopies and images older than 18 months from 10-year archive  Requests for archived images appear in image inbox and can be shared with others  The image viewer offers front and back, zoomed in and out, rotated and inverted views. You can zoom directly to the endorsement, signature line, routing number or bank-of-first-deposit. You can save images for historical reference and paid check confirmation. Front and back images can be saved as standard PNG or ZIP files. You can print multiple images at a time.  **SinglePoint® Image File Delivery**  Receive a transmission of images and associated index information on a daily, weekly or monthly basis using standard file transfer protocol (FTP) methods. Easily import images into your own archive and quickly research and respond to customer inquiries.  (11) The financial institution shall provide DCS with deposit slips, electronic and hand endorsement stamps printed to DCS specifications at cost.  DCS can continue ordering deposit supplies through U.S. Bank. We work directly with our preferred vendor Safeguard for deposit slips and endorsement stamps. These supplies will be provided to DCS at a reduced cost based upon our longstanding relationship with Safeguard. If DCS decides to utilize another vendor for these orders, MICR testing may be required.  (12) The financial institution shall allow deposit and disbursement corrections and transfers initiated by DCS to be communicated by fax, e-mail, letter, telephone, and/or online banking services.  Deposit adjustment reporting is provided within one business day and may consist of mail and email communications. A copy of the item, backup documentation and adjustment letter with a case number and the name of adjustment contact is provided with the adjustment. U.S. Bank will work with you for your specific requirements.  In addition, adjustments may be viewed online through the SinglePoint Information Reporting and Image Access module.  (13) The financial institution shall include a DCS reference number on all deposit and disbursement adjustments upon request by DCS.  U.S. Bank includes a case number on adjustments. Please reference **Question 12** for additional information.  (14) The financial institution must provide services to process incoming and outgoing domestic and international wire transfers.  Our domestic and international operations and customer service are combined into one wire transfer operations department – with a dedicated team of international wire transfers specialists.  **Incoming wires**  U.S. Bank offers online detail wire information through SinglePoint’s Current Day or Previous Day module or wire advice information through mail or fax.  **Outgoing wires**  SinglePoint Wire Transfer provides the same entry point and a common View Activity page for domestic and international wire transfers. CCS also handles international and domestic wire transfer inquiries.  Domestic transactions are processed via Fedwire. International transactions are processed via Swift.  Descriptions assume no repair or reject activity (which branch to special sub-processes) and that sufficient funds are in the settlement account to cover the value of the wire.     |  |  |  | | --- | --- | --- | | **Initiate** | **Approve** | **Release** | | **Voice (telephone)**  Users call Wire Transfer Operations and provide PIN and wire instructions | Operations contacts approver (optional for repetitive) | Wire released immediately upon confirmation | | **SinglePoint (internet)**  Users log into SinglePoint and provide PIN | Approvers access non-repetitive wires in SinglePoint.  Approval requirements for repeat codes and template-based repetitive wires defined by system administrator. | Wire transmits within seconds of receipt | | **Direct Wire API (CPU to CPU)**  Create individual wire on your internal system for transmission via secure, direct connection | Control approvals through internally defined procedures (no callbacks) | Wire released after wire transfer record validated in real-time | | **Batch wire (CPU to CPU)**  Create and populate batches on your internal systems and batch file transmitted through direct transmission or Swift | Control approvals through internally defined procedures (no callbacks) | File released after all transfers in batch checked.  Wires released after last wire record validated. | | **Automated standing wire (AST)**  Complete paper form defining wire details authorizing us to send wires at scheduled intervals | AST authorization form secures approval | AST processed per specifications |   **Cutoff times for same day initiation (Pacific)**  Cutoff varies by type of wire transfer.   |  |  |  |  |  |  |  | | --- | --- | --- | --- | --- | --- | --- | |  | Voice (phone) | Direct wire | Batch wire  translation | Batch wire  standard | SinglePoint | Swift | | Domestic same day | | | | | | | | Internal | 4 p.m. | | 2:45 p.m. | 3:15 p.m. | | 4 p.m. | | Drawdown | 3 p.m. | 12:30 p.m. | N/A | | Domestic (Fedwire) | 3:15 p.m. | | Federal tax payment | 12:30 p.m. | | N/A | | 12:30 p.m. | N/A | | Domestic future day | | | | | | | | Internal and domestic (Fedwire) | 4:30 p.m. | N/A | 2:45 p.m. | 3:15 p.m. | No deadline | No deadline | | Drawdown | N/A | | Federal tax payment | 12:30 p.m. | N/A | | 12:30 | N/A | | International same day\* | | | | | | | | U.S. dollar | 2:30 p.m. | 2:55 p.m.\*\* | 2:45 p.m. | 3:15 p.m.\*\* | | | | Foreign currency | 3 p.m. | | | | | | | International future day | | | | | | | | U.S. dollar | 4 p.m. | N/A | 2:45 p.m. | 3:15 p.m. | No deadline | | | Foreign currency | N/A |      \*International same day refers to the wire transfer being sent to the foreign bank today. International wires to major foreign banks generally post 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 initiation, the cutoff for payments above $1 million may require a 2:30 p.m. PT cutoff.  (15) The financial institution must have incoming and outgoing ACH processing capabilities for all National Automated Clearinghouse Association (NACHA) Standard Entry Class Codes (SEC), including International ACH Transactions (IAT).  As a top-10 ACH originator and receiver, according to the 2023 Nacha rankings, we can continue to offer DCS a suite of secure solutions for your low-cost electronic transactions. With ACH, you know exactly when your collections and disbursements clear. You can track your cash position accurately and base treasury management decisions on exact information. Additional services let you initiate international payments, protect account identity, and post only authorized incoming ACH debits and/or credits to your accounts.  **Convenient and cost-effective uses of ACH**  **Direct deposit of payroll**—Shrink processing time and eliminate check handling with automatic deposit to your employees’ bank accounts. Give employees more choice with the Focus Payroll Card and use Same Day ACH for last-minute and emergency payroll needs.  **Direct debit payment**—Automatically collect fixed or recurring payments. Reduce the expense of billings, collections and reconciliation – and make cash flow more predictable.  **B2B payments**—Fast and efficient alternative to checks for DCS to electronically exchange payment and invoice information with your business partners.  **International ACH**—Send ACH payments to over 40 countries with real-time exchange rates in the required format.  U.S. Bank can support the following Nacha Standard Entry Class codes   |  |  | | --- | --- | | **ARC**—Accounts Receivable Entry  **CCD**—Cash Concentration or Disbursement  **CCD+**— Cash Concentration or Disbursement Plus  **CIE**—Customer Initiated Entry  **CIE+**—Customer Initiated Entry Plus  **CTX**—Corporate Trade Exchange | **IAT**—International ACH  **PPD**—Prearranged Payment or Deposit  **PPD+**—Prearranged Payment or Deposit Plus  **POP**—Point of Sale Entry  **RCK**—Represented Check Entry  **TEL**—Telephone Initiated Entry  **WEB**—Internet Initiated Entry |   (16) The financial institution must be capable of processing ACH origination files containing multiple batches with unique company batch header identification codes and multiple ACH SEC codes for both consumer and corporate credit and debit transactions.  U.S. Bank complies and can continue to collect and process each DCS ACH file. We identify DCS through the Company ID on each batch header. The Company ID is a unique field that U.S. Bank assigns to each customer in conjunction with settlement account numbers. Each ACH batch is processed separately.  (17) The financial institution must be able to settle ACH credit or debit origination files at the file level as opposed to the batch level for the origination company code associated with the transactions.  For ACH Origination, U.S. Bank can settle at the file or batch level based on DCS’s preference. We can also report individual item details instead of the batch or file level settlement transaction for originated files via the ACH Origination Item Detail report option. This reporting option can be set up for prior and/or current day reporting and can be enabled for SinglePoint and/or BAI file via direct file transmission.  (18) The financial institution shall inform DCS of updates and changes to the ACH Rules.  U.S. Bank is a Direct Member of Nacha and sits on the Nacha Board. U.S. Bank actively participates in various Nacha Councils and the corresponding workgroups to these councils. These groups include:  Nacha Rules and Operations Committee.  Nacha Risk Management Advisory Group.  Nacha Network Enforcement Panel.  Electronic Check Council.  Internet Council.  Council for Electronic Billing and Presentment.  Electronic Benefits Council.  Global Payment Forum.  U.S. Bank is also a founding member of the International Payments Framework Association. The IPFA is an organization that provides rules, standards, operating procedures and guidelines to improve cross-border payments.  U.S. Bank also has members actively participating on the Federal Reserve sponsored, Remittance Coalition and its Leadership Group.  U.S. Bank is also represented on The Clearing Houses, EPN Business Committee.    Your relationship manager, Kim, will keep DCS updated on changes to current Nacha rules and programs as they become available.    (19) The financial institution must support use of a UPIC for processing all incoming ACH transactions.  U.S. Bank complies and can continue to support the already established use of UPIC for DCS. With U.S. Bank UPIC® secure account identifier, DCS can publish account information freely and securely while encouraging electronic payments.  (20) The financial institution shall provide custom translation of EDI/ACH files sent by DCS customers and other states. This service will require the financial institution to receive and interpret EDI/ACH files received through the ACH system and build an agreed upon DCS proprietary flat file that includes all pertinent payment detail and addenda information. The translated file will be retrieved from the financial institution by DCS using a SFTP Client.  U.S. Bank can support DCS with receiving EDI/ACH files for incoming ACH transactions. A Nacha formatted file will be provided via Direct File Transmission both standard ACH Received Data Capture offerings:  **ACH Received Data Capture with Consolidated Transaction Settlement**—ACH transactions are reported back to DCS individually in a Nacha formatted file, or a custom format via SFTP. ACH items collected will be consolidated and posted in one lump sum amount to their DDA settlement account instead of posting and reporting individually. Customization available by defining information by SEC code, tran code, account number, routing number and using an account prefix or suffix.  **ACH Received Data Capture with Individual Transaction Settlement**—ACH transactions are reported back to the client individually in a Nacha formatted file, or a custom format via SFTP. ACH items collected will be posted individually to their DDA settlement account. Settlement is not impacted. Customization available by defining information by SEC code, tran code, account number, routing number and using an account prefix or suffix.    If DCS would like to modify these reports from a standard format, U.S. Bank will work with you to customize these to fit your needs and ensure the data required for DCS is present. Our data integration services will map the received ACH transactions and produce a file based on your file format specifications.  (21) The financial institution shall provide Business eCheck blocks, ACH and check filters, and/or ACH and check blocks on accounts.  U.S. Bank can continue to support DCS in strong ACH and check fraud prevention tools across your accounts.  ACH fraud prevention tools  **ACH positive pay**—Control which transactions post to your account and add and modify authorizations as quickly and as often as needed  **ACH filter and block**—Authorize specific debits and/or credits or prevent ACH transactions from posting to your account  **eCheck Block -** Works for WEB and TEL payment types, and converted check payment types (ARC, POP and RCK)  Check fraud prevention tools  **Check Filter and Block**—Control by dollar amount, what check clears from the account. If a filter is set at $0, no check over that amount will be paid. We recommend utilizing check filters as blocks only and Positive Pay for any accounts that write checks.  **Positive Pay**—We electronically match checks presented for payment to the checks you issued for check number, amount and payee. SinglePoint® Positive Pay lets you quickly review, research and decision exceptions online.  (22) The financial institution shall ensure deposited checks and ACH debit items returned for non-sufficient Funds (NSF) and Funds Not Collected will be automatically presented for collection a second time. NSF checks and ACH items returned a second time will be debited against the demand deposit account of original deposit. All items returned as dishonored will be provided to DCS within three (3) working days, at no charge.  DCS currently has returned deposited items set up with special instructions to redeposit a returned check due to NSF a second time. Copies of returned and redeposited items can be sent hourly or at end of day by email.  Returned items can be viewed, and a decision to redeposit or return can be made current day, using SinglePoint Returned Item Decisioning. Redeposited items can be viewed online next business day using SinglePoint Information Reporting Previous Day Detail or Image Access.  Returned items that are unable to be presented for payment will be provided to DCS within three (3) working days, at no charge.  (23) The financial institution shall provide DCS via SFTP or Internet, ACH Return Reports for all ACH Notice of Corrections and Returned ACH debits, disbursements and pre-notes the day following the day of the return or correction at no charge to DCS. The financial institution must provide the following information in the notice:  (a) DCS Company ID;  (b)Customer Name;  (c) Bank Account number;  (d) Return reason; and  (e) Amount returned.  ACH return item processing is completed at end of day, when funds are posted to the account.  ACH SinglePoint Return reports are available the next business day by 8 a.m. PT. This can also be leveraged utilizing current day ach return and NOC reporting to receive updates at noon, 2:30 p.m. and 4:30 p.m. PT  The ACH Return Transmission reports previous day settled returns or current day returns that settle at the end of the day and is available by 8 a.m. PT.    Additional return and NOC items are sent from other financial institutions with Same Day ACH items and appear on the ACH Return reports the following business day. If you receive return and NOC information in a Nacha formatted file via direct file transmission, you can add another return settlement later in the day and receive those additional items in another transmission file.  The ACH return reports will include DCS’s company ID, customer name, bank account number, return reason and dollar amount returned.  (24) Requests for ACH adjustments (for example, transaction or file reversals, deletes, etc.) shall be available through Internet ACH services, email, or fax.  ACH adjustment service allows DCS to amend an ACH file, batch or individual transaction that has been delivered to U.S. Bank, but not yet submitted for processing to the ACH Network Operator.  DCS can request deletions and reversals online via SinglePoint ACH adjustments. A standard bank-supplied form streamlines the input process and reduces the chance for entry errors. Forms can also be submitted via email.    Adjustment requests may be made Monday through Friday, 6 a.m.- 5 p.m. PT - except for bank holidays – for same day processing. If the item is still in the ACH warehouse, we can process the adjustment as requested. Nacha rules allow adjustments up to five days after settlement. After that, our ACH Customer Service issues a letter of indemnity to the receiving bank to recall the funds.    *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.*  (25) The financial institution must be able to receive a Check Issuance File from DCS (or contracted check printing vendor) via SFTP or Internet.  DCS currently transmits a check issuance file via SFTP and can view file confirmation information within two hours of receipt of your issue files in SinglePoint Issue Maintenance. DCS can also use SinglePoint’s Issue Maintenance to upload a file, manually enter in an issue or cancel online.  Files can be uploaded online in the standard CSV format, or you can create a customized delimited or fixed length format. Issues files are updated immediately from 4 a.m. to 8 p.m. PT each day.  (26) Financial Institution shall provide Positive Pay, Payee Positive Pay, and Stale Dated maintenance services to prevent fraud.  DCS currently uses U.S. Bank Payee Positive Pay Services to help 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, and make decisions, request adjustments and access history online.  With U.S. Bank Positive Pay, DCS can continue to:  Take action on mismatches between issues and presented checks to help prevent fraud  Review exceptions and make payment decisions online  Review exception deadlines in local time  Reduce check fraud at teller window  Verify issue information  Change default decisions online  Set up approval levels  View exception history and track actions by user  Extend fraud detection to include payee name mismatches  Confirm files  Enter your issues and cancels throughout the day  Automatically cancel outstanding issued checks  U.S. Bank provides a prior day positive pay service with daily notification. The response deadline on pay/return items is 3 p.m. PT.  The following are reasons that checks are marked as exceptions:   |  |  | | --- | --- | | Paid no issue (PNI)  Amount mismatch  Cancel on file  Exceeds dollar amount  Duplicate paid reject | Invalid serial number  Stop on file  Payee Name Mismatch  Unreviewed Payee Name |   Payee positive pay  In addition to teller payee positive pay, 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 U.S. Bank’s teller line and in the back office. The payee positive pay service option is available only through SinglePoint.  Teller payee positive pay  Positive pay customers have the option to have payee name information verified prior to checks being cashed by U.S. Bank tellers.  Reduce check fraud at the teller window—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.  Daily updates to your exceptions list allow you to review multiple accounts at the same time. Positive pay allows you to:  Decision each exception and submit in a matter of seconds  Include adjustments  Automatically create updated issue information  Link directly to the corresponding check image  Add second level of security by requiring an approver for all decisions  Access up to 45 days of exception history to verify decisions and review images of exception items  Stale Date  Automated stale date processing is available with full reconciliation and positive pay. You define the length of time outstanding issues remain valid (minimum 30 days). We monitor your outstanding issue file and automatically cancel any items exceeding your parameters.    With positive pay, stale-dated items presented in cash letters appear on the exception list with the reason code Cancel on File. You can pay or return the item. Items presented for payment at our teller line will be refused.    A data transmission file of cancelled stale-dated items is available via subscription. They can also be viewed in the SinglePoint Account Reconciliation data file.  (27) DCS shall not be liable for checks that have been fraudulently altered or have forged endorsements while utilizing fraud protection services.  Your dedicated CCS representative, Spencer Gordon, is DCS’s point of contract for support for customer service and fraud needs. He will collect the details of the potential fraud case and manage it to closure.  Once a claim has been made, Spencer will act as a liaison with our dedicated fraud investigations teams that will investigate the fraud claim and then work with the banks operations teams to contact either the RDFI or the bank of first deposit to attempt recovery of funds. Spencer will keep you updated throughout the investigation and recovery process. Additionally, U.S. Bank will coordinate with law enforcement, if necessary, given the nature of the fraud.  DCS will not be liable for checks that have been fraudulently altered when the item has been processed utilizing Positive Pay. For checks that have been fraudulently endorsed, U.S.Bank’s fraud investigations team will work with the Bank of First Deposit on DCS’s behalf to recover funds as the Bank of First Deposit is responsible per current regulations for ensuring the endorsement is valid.  (28) Financial Institution will provide a file of the weekly summary of checks paid via SFTP or Internet at no charge to DCS. The data must be received by DCS by the second business day of the week following the reporting date.  DCS currently receives daily partial account reconciliation reports listing your checks paid. The report is available on SinglePoint and is also transmitted via SFTP daily. This report can also be delivered weekly or monthly.  (29) The financial institution shall make available copies of redeemed checks, front and back, via SFTP or Internet, upon request.  DCS can continue leveraging SinglePoint’s Image Access or via SFTP to review front and back images of redeemed checks. Please reference **Question 10** for additional information.  (30) The financial institution shall provide DCS with software that will enable DCS to view and export in PDF or Group 4 Tiff file format the images of redeemed checks at no charge to DCS.  Information is retrievable from SinglePoint in BAI2, PDF, Excel, CSV and human readable text file formats.  (31) The financial institution shall provide Secure Internet stop payment processing with a maximum two (2) hour response time.  DCS can continue to place stop payments in SinglePoint or by calling CCS. Stop payments may be requested at any time during business hours. Stop payments may be requested in SinglePoint Monday through Saturday, from 6 a.m. – 8 p.m. PT. We cannot guarantee stop payment enforcement during the first 24 hours, as the check may have been cashed by a teller.  For manual stop payments (paper checks), the system doesn’t verify if a check has been paid before it accepts the stop payment.    Stop payments can be requested for ranges of checks. SinglePoint Stop Payments supports a range of up to 50 items. For manual stop payments (paper checks), a range of checks can be requested. There is no limit on the range.  (32) The financial institution shall provide an electronic summary of checks stopped through SFTP or Internet. This report, at minimum, shall include:  (a) Check number;  (b) Check amount; and  (c) Date check was stopped  SinglePoint allows DCS to view stop payment history and generate detailed daily activity reports on initiated stop payments. Search up to 45 calendar days of history – with up to 90-day retention options. Detailed daily activity reports list stop payments details.  Partial and full account reconciliation reports also provide the required details on stop payments to include check number, check amount and date check was stopped. These reports are available on SinglePoint and via SFTP.  (33) The financial institution must be able to issue a cashier’s check drawn on the DCS account upon request for immediate pickup by designated payee at branch locations.  DCS may contact CCS to coordinate the issuance of a cashier’s check with our branches for local pickup.  (34) The financial institution shall ensure the existing DCS ACH credit and debit batch templates will transfer in their entirety (be importable) into the contractor’s bank system.  DCS may create and maintain templates of repetitive transactions with SinglePoint ACH services. U.S. Bank worked with DCS in the prior transition to test all files via transmission or SinglePoint and can feel confident in our abilities to continue processing DCS ACH credit and debit files. As the current provider, DCS’s existing template will not need to be migrated.  (35) The financial institution shall provide services to consolidate payments made to DCS through consumer bill-payment service providers for payments initiated by consumers using various banks, financial institutions, collection agencies, credit counseling agencies, or walk-in payment centers. Funds are to be converted to a single ACH settlement to the DCS/DCS bank account and an agreed upon DCS proprietary flat file built that includes all pertinent payment details. The translated file will be retrieved from the financial institution by DCS using a SFTP Client.  DCS utilizes U.S. Bank E-Lockbox service today to electronically consolidate and transmit payments originated through online bill payments, walk-in-cash locations and consumer credit counseling payments into a single file. We receive your customers’ payments and remittance detail from a payment network of more than 120 originators. Your designated U.S. Bank account is credited on the same day payments are received. We transmit remittance information in a mutually acceptable file format.  The advantages of our e-lockbox service go beyond a streamlined process with a single file and a single deposit. DCS and your consumers benefit from rigorous error detection, which ensures proper payment posting, eliminates costly paper exceptions and improves your consumers’ experience. We’ve simplified the entire remittance reconciliation and accounts receivable posting process.  **Automatic biller updates**—Our dedicated support group automatically processes updates to biller profiles – with no need to contact each bill payment service provider or originator.  **Easy online submissions**—Submit returns and notifications of change (NOCs) via U.S. Bank VantagePoint®.  **Fast funds availability and easier reconciliation**—Funds automatically post to your account daily, dramatically reducing processing float and eliminating mail float.  **One bank for all your financial needs**—A single banking relationship allows us to capture all your consumer-initiated payments.  **Compatible with your existing systems**—Flexible file formats easily integrate with your systems. You can also combine e-lockbox reporting with other receivables types for consolidated receivables reporting.  **Prescreened account information ensures accuracy**—Defined account masks reduce cash application rejects.  **Stop payment options**—You can dictate which payments you don't want to post to your account. These payments are then automatically returned through the network.  **Multiple remittance files**—You can update your accounts receivable system throughout the day with the ability to request and receive multiple remittance files daily.  **Seamless, one-time setup for easy integration:**   * We only need your U.S. Bank account number and details of your account masks (patterns for accounts receivable numbers for your customers’ accounts). * We notify all originators in the payment network to accept payments on your behalf electronically and to forward them to us. * You receive funds on the same day we receive the payments, and information and remittance detail is sent through secure transmission.   **Easy management of multiple locations**—Funds settle to separate accounts by using unique prefix IDs on payments, giving you the ability to route payments.  (36) The financial institution must provide Single Location Secure Online Banking Services. The online banking must provide the minimum services:  (a) Ability to create multiple levels of security, allowing a minimum of twenty (20) higher level security access devices, if required, at no charge to DCS;  DCS currently uses SinglePoint for online banking services. In SinglePoint, DCS can set up system administrators and sub-system administrators to create multiple levels of access and control.  Full system administrators can:  Manage users (all users including sub administrators)  Manage global settings  User and system audit reporting  Administer tokens  Designate sub-system administrators (e.g., business division level)  Sub-system administrators can only manage tokens, user profiles and audit reports for their business division.  If the user is set up to initiate payment transactions, the system administrator must request a token after the other set-up activities are completed and approved.  A system administrator or sub system administrator can then initiate an action to add, modify or delete a user. The second system administrator must approve the addition or modification. For additional security, SinglePoint requires dual authorization to create or modify a user.  (b) Allow access by multiple users in various locations at the same time;  SinglePoint’s browser-based interface allows unlimited DCS users to access without requiring additional workstation software. Users can access account information from any workstation equipped with an internet connection and a compatible web browser.  (c) Ability to control user access to accounts and services;  **System administration**  DCS determines access, services, functionality and limits for each user. Your designated SinglePoint system administrator serves as your security manager. They:  Create and delete SinglePoint users  Request and maintain tokens  Establish user transaction limits  Modify user access and entitlements  Determine initiation and approval entitlements  Reset passwords  Administrators can add, copy and reuse user profiles to streamline the setup of new users. Change user status for interim periods, as well as assign entitlements by service area, function and account access. Dual system administration offers added control.    Audit features assist in monitoring system usage:  User activity audit reporting for all services  Token maintenance and status reports  User profile reports  Account profile reports  Service profile reports  (d) Ensure DCS accounts are secure and protected;  SinglePoint protects account information with the most current and proven technology available, including multiple levels of security.  256-bit AES encryption  TLS 1.2  Data not stored on user’s workstation  Password access required (case sensitive)  Users must enter challenge questions (case sensitive)  Sessions time out after period of inactivity  Token security code required for certain transactions, including ACH, wire transfer and investments  PIN entry required to initiate wire transfers  Automatic removal of entitlement if user does not initiate a payment for 100 days (monitored for ACH and wire transfer)  Email notification when certain security events occur  Back office security tools  Risk score monitoring helps identify potentially fraudulent actions. SinglePoint can send internal alerts, disable users and/or sessions within SinglePoint if threat levels are high, without involving outside monitoring.  DCS security tools  Your system administrator benefits from:  Multi-level approval options within global settings  The ability to add/remove users and quickly modify user entitlements:   * Control payment initiation and approval access * Request and manage tokens   Detailed audit and user profile reports  Additional security controls  Multiple services provide fraud detection and prevention tools and decisioning. DCS can download Trusteer Rapport security software or choose to set up the IP whitelisting service, restricting user access to allow only specific IP addresses or IP address ranges.  We use passive monitoring to detects anomalies (e.g., viruses and malware) in web traffic between user PCs and SinglePoint. Once detected, we contact users about the issue, and recommend corrective measures to clean the user PCs.  (e) Maintain Positive Pay systems to prevent fraud;  DCS utilizes payee positive pay today and you can continue to prevent and detect check fraud with confidence with U.S. Bank’s automated positive pay solutions. Please reference **Question 26** for additional information.  (f) Provide Account and General ledger reconciliation;  U.S. Bank provides two options to help reduce or eliminate staff time for reconciliation. DCS currently utilizes partial reconciliation today.  Partial reconciliation  We provide a list of 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.    Partial reconciliation reports can be provided via SinglePoint or transmission and are available two days after each cycle ends. They can be delivered daily, weekly or monthly.  Full account reconciliation  Our set of comprehensive reports lists all outstanding and paid checks, along with all other check activity. Simply forward us the register information on all checks issued, along with a list of deleted or canceled items. We compare your issue information to your account activity and automatically adjust and correct mis-encoded items – virtually balancing your checking account for you.    Transaction types included in this reporting are paid checks, outstanding checks, stop payments, cancelled checks, miscellaneous checks, and miscellaneous debits.  Full reconciliation reports can be provided via SinglePoint or Transmission and are available two days after each cycle ends. They can be delivered daily, weekly or monthly  **Additional reconciliation reports**  Two deposit reconciliation tools track deposits by a specific location or deposit ID number.  **Deposit reconciliation**—Multiple locations can make deposits into a single account, with funds identified by location, store, department or day of deposit – increasing your control over depository activity. Deposits are reconciled with your checking account statement (unique, MICR-encoded deposit tickets for each location recommended). A variety of reconciliation reports assist with reconciling deposited items.  **Deposit recap**—Track deposits made by all your locations into a single account. With unique, pre-encoded deposit tickets for each location, you receive deposit details and subtotals by your locations on the checking account statement.  (g) System Created remittance file for incoming payments resulting from DCS-initiated ACH debit transactions;  SinglePoint can display remittance information associated with received ACH or Financial EDI transactions. Customers can access three reports from the Special Reports menu to view remittance information detail:  ACH Transaction Capture Report  ACH Received Item Report  EDI Remittance Report  ACH Addenda Reporting (BAI)  Each report summarizes remittance information and provides enough detail to update internal accounts receivable systems.  (h) Ability to create, manage, save, and reuse ACH Database templates;  DCS can create, manage, save and reuse templates in SinglePoint by importing Nacha, CSV or fixed length files to create templates and batches.  (i) Ability to view and manage DCS account activity  DCS can access all your treasury needs in SinglePoint. You can monitor account activity, transfer and manage money.  (j) Ability to transfer money between accounts;  DCS can continue leveraging SinglePoint Book Transfersto easily move funds between U.S. Bank accounts. Your 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.  DCS 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.  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.  (k) Allow Authorized Users to initiate both domestic and international ACH and wire transfer;  DCS may authorize users on SinglePoint to initiate both domestic and international ACH and wire transfers.  Wire Transfers  For wire transfer activities we offer DCS the convenience of using our online portal, SinglePoint. SinglePoint Wire Transfer offers a complete set of services to initiate, send and report on wire transfers for authorized users from any PC with Internet access. Within SinglePoint, users must have assigned user ID, passwords, bank-issued PIN and a generated VeriSign token password to initiate or approve wire transfers.  SinglePoint Wire Transfer enables DCS users to initiate both domestic and international wire transfers through a real-time interface. SinglePoint supports repetitive, semi-repetitive and free-form (non-repetitive) transactions with the following features:   * Robust import functionality that includes domestic and international wire transfer types and repetitive and non-repetitive wire transfers and predefined templates. * Batch entry and approval, which enables users to enter and approve multiple wire transfers at one time. * Off-line entry, which enables OST users to enter and queue wire transfers after processing hours. * Ability to request repetitive ID setups online from SinglePoint. * Repair of “expired” wire transfers. If approvers do not approve wire transfers before the end-of-day cut-off, they can still “repair” the wire transfer records and continue with the approval process. * Real-time current day information reporting is available for incoming and outgoing wire transfers with complete all wire details including a Fed or Swift reference number for tracking.   International wires  DCS can initiate domestic and international wires online via SinglePoint with a user ID, password, token and PIN. DCS establishes transaction and daily cumulative limits for initiation and approval, and your system administrator controls user entitlements – including wire type, account and function. Audit reports track transactions and user activity. Our sophisticated encryption system secures data at every point of transmission.  ACH Transfers  As a top-10 ACH originator and receiver, DCS has a suite of cost-effective and secure solutions for your low-cost electronic transactions. With ACH, you know exactly when your collections and disbursements clear. You can track your cash position accurately and base treasury management decisions on exact information. Additional services let you initiate international payments, protect account identity, and post only authorized incoming ACH debits and/or credits to your accounts.  **Convenient and cost-effective uses of ACH**   * **Direct deposit of payroll**—Shrink processing time and eliminate check handling with automatic deposit to your employees’ bank accounts. Give employees more choice with the Focus Payroll Card and Use Same Day ACH for last-minute and emergency payroll needs. * **Direct debit payment**—Automatically collect fixed or recurring payments. Reduce the expense of billings, collections and reconciliation – and make$170 cash flow more predictable. * **B2B payments**—Fast and efficient alternative to checks for DCS to electronically exchange payment and invoice information with your business partners. * **International ACH**—Send ACH payments to over 40 countries with real-time exchange rates in the required format.     Our reporting and fraud prevention solutions simplify reconciling ACH transactions and protect your account from unauthorized debit transactions.     |  |  | | --- | --- | | **Payments that work for you** | | | ACH direct file transmission | DCS transmits transaction information to us. After processing, funds are debited from or credited on the settlement date.   * Same day processing up to 12:30 p.m. PT * Future-date transactions up to 30 calendar days * File confirmation includes number and dollar amount of items sent for processing | | SinglePoint® ACH | Create, store and initiate ACH transactions online from any location, at any time.   * Multiple import options support Nacha, CSV and fixed field file formats * Export ACH data to other accounting applications * Transaction detail automatically updated from notifications of change (NOCs) | | ACH Originations API | Eliminate the cost and time of manually uploading files with easy integration with our API. Securely originate domestic credit or debit requests directly from your business application or quickly build new automated payment processes. |   International ACH  DCS can originate corporate or consumer-based ACH transactions to more than 40 countries and engages our network of best-in-class partners to credit a beneficiary in a destination country. Using real-time foreign exchange rates, SinglePoint allows you to enter the beneficiary payment amount in either U.S. dollars, or local currency. The system will calculate the U.S. dollar amount to be settled to your U.S. Bank demand deposit account and the local currency amount to be delivered to your beneficiary.  (l) Provide NACHA formatting, supporting pre-notifications for all NACHA Standard Entry Class Codes, including IAT;  U.S. Bank provides Nacha formatting. Please reference **Question 15** for further detail concerning SEC codes.  We recommend processing prenotes for each distinct type of ACH transaction, to ensure the bank routing transit number and receiver account number are valid. Nacha rules require initiating prenotes three business days in advance of live transmission. Prenotes can be sent in the same file as other ACH transactions.    Prenotes don’t validate the identity of the receiver. We recommend live micro-entry ACH transactions or using account validation service. Micro-entry transactions let you verify a receiver's account information or an individual's access to an account. Account validation lets you verify account status and/or ownership.  (m) Allow Users to access, review and print check images, reports and statements;  DCS users can retrieve and reviews sharp, detailed images of all paid checks, deposit tickets, deposited checks, paper debit and credit memos online in SinglePoint. Please refer to **Question 10** for additional detail.  (n) Guarantee data recovery from damaged, failed, corrupted, or inaccessible online database;  U.S. Bank’s SinglePoint provides multiple contingency options, including site redundancy, to ensure system up time. We preform daily, incremental and weekly comprehensive back-ups of all data and program files.  Additionally, U.S. Bank’s disaster recovery plans are developed and maintained to address technology, infrastructure, application, data recovery and validation strategies in response to unplanned technology interruptions up to and including the loss of a data center.  (o) Capability to create custom reports;  SinglePoint allows DCS to create custom reports based on your specified criteria. Your users can build and save filters, with the ability to share with other users. Available criteria include:  Remove and reorder accounts  Date range  Transaction types (BAI codes)  Summary code groups  Transaction detail groups  Individual BAI codes  Transaction amount or range of amount  Transaction reference number or range of transaction reference numbers  Exporting files in Excel and CSV format allows you to remove fields and designate field position order for further customization. There is no charge for customizing or emailing scheduled reports.  (p) Provide access to online help and/or printed manuals; and  Our comprehensive digital training portal provides over 200 illustrated, step-by-step, task-based user guides in online, PDF and video formats. Additional features include an introductory tutorial, a glossary, information on treasury management best practices, and a comprehensive report catalog that includes samples of the reports available through SinglePoint. The SinglePoint Training Center gives you the information you need, when you need it, how you need – without having to schedule an appointment or even pick up the phone.  (q) Provide customer support, with a toll free support line, and available email and remote diagnostics between the hours of 6:30 a.m. and 5:30 p.m. PST.  The on-line system must adhere to widely accepted industry standards, passed independent audit testing, and the requirements of Sect. 3.a.34. above.  CCS is DCS’s first line of support for help with SinglePoint or questions and can be reached at 800-346-2249. CCS Seattle’s hours are 7 a.m. - 5 p.m. PT, Monday through Friday. Additionally, our CCS sites in the Midwest are also available to DCS for any early morning service needs.  We commit the time and resources to go beyond industry standards for user security and consider protecting your information a top priority.  Multiple vendors specializing in externally-led penetration tests conduct audits of our internal systems at least annually. They check all systems for vulnerability and immediately respond if they require action.  PricewaterhouseCoopers conducts annual external audits for entitlements and authorizations at the application level, including:  Methods for granting entitlements.  Identifying who specifically is authorized to grant these entitlements.  System changes and events may result in increased audit frequency, in addition to the mandated OCC annual audit of application security methods and policies.  For back-end operations, two-way encryption of all internal/external transaction exchanges is inspected internally and by external representatives of the supported services.  SinglePoint underwent complete penetration testing prior to release to the production environment. Additional penetration testing accompanies major architectural changes.  (37) The financial institution shall provide SFTP process or Internet for account data on a daily basis for current and prior day information. This information shall include account numbers and account activity in detail and summary format and shall be available no later than 6:30 AM PST each business day.  SinglePoint services provide browser-based access to account information. Additionally, reports and transmissions can be scheduled through SinglePoint at any time throughout the day. Reports are then delivered via transmission or secure email at the specified time.   |  |  |  | | --- | --- | --- | | **SinglePoint Current Day Information Reporting** | | | | Balance and summary data | * Opening Ledger Balance * Opening Collected Balance * Current Day Credits * Number of Credits * Current Day Debits * Number of Debits | * Interim Ledger * Interim Collected * Interim 1 Day Float * Interim 2 Day Float * Interim 3+ Day Float | | Transaction types | * ACH transactions * Wire transfer transactions * Controlled Disbursement check debits * Lockbox deposits * Other paper deposits * Book transfers | * Foreign exchange and global trade * Federal Reserve Bank settlement activity * Other items, such as ATM, phone and branch-initiated transactions * Disbursements by *Zelle*® * Real-time payments | | Reports | * Current Day Summary and Detail * Current Day Detail * Current Day Summary * ACH Summary and Detail * Controlled Disbursement/Draft Summary | * Controlled Disbursement/Draft Detail * Lockbox Summary * Lockbox Detail * Wire Transfer Detail * Wire Transfer Detail New (only data since last report retrieved) |  |  |  |  | | --- | --- | --- | | **SinglePoint Previous Day Information Reporting** | | | | **Available by 6 a.m. PT | BAI Transmission information also available by 6 a.m. PT** | | | | Transaction types | * Ledger balance * Opening collected balance * One day float * Two day float * Three day + float * Collected + one day float * Total credits | * Total number of credits * Total debits * Total number of debits * MTD average collected * MTD average negative collected * Opening ledger balance (optional) | | Transaction detail | * ACH debit and credit transactions (addenda are reported on the EDI Remittance report or can be added to previous and current day reporting) * ACH originated item detail reporting (reporting of items within a settlement can be added to previous day reporting) | | | * Coin and currency purchases * Complete wire transfer transaction details * Controlled Disbursement presentments * Checks paid * Deposited items returned | * Location numbers * Lockbox deposits * Wire transfer credits * Wire transfer debits * ZBA credits | | Reports | * Previous Day Summary and Detail * Previous Day Detail * Previous Day Summary * Previous Day International Summary and Detail * Previous Day International Summary * Previous Day International Detail | * DDA Checks Paid * ACH Return and NOC * ACH Healthcare Claim Payment * ACH Secured Funds Pledge * ZBA Daily Cash * ZBA Accounting |   (38) The financial institution shall provide weekly check disbursement account statements. The weekly statements shall include:  (a) The date checks are redeemed;  (b) Check number;  (c) Amount of the check;  (d) Reconciliation of check register to weekly disbursement statement with errors identified and corrected; and  (e) Details regarding ZBA miscellaneous debits and credits  DCS currently receives a transmitted daily check paid file. You can also pull the report in SinglePoint into CSV and Excel. U.S. Bank intends to continue providing this report. Please refer to **Question 36 (f)** for additional detail. If DCS would like to receive this information weekly as well, we can help support this timeframe.  (39) The financial institution shall provide a monthly statement of the previous month’s account(s) activity by the 8th Business Day of the following month. The monthly deposit account statements shall include daily summaries of deposits, adjustments and transfers for the reporting month. Deposit account statements shall also include an account summary that summarizes deposit activity by location code. The monthly EFT disbursement account statements shall include daily summaries of all disbursements, adjustments and transfers for the reporting month. Monthly statements shall be available through SFTP or Internet at no charge to DCS.  DCS’s monthly account statement is available in PDF, TXT or CSV on SinglePoint by 6 a.m. PT on the second day following month end. If the end of month falls on a Friday, the statement should be available on Monday. U.S.  Bank can also transmit the monthly account statement via SFTP as requested.  DDA statements provide DCS with a detailed listing of transactions that occurred on their account(s) during the month. This includes deposits via location code, adjustments, transfers for the month and more.  (40) The financial institution shall provide cash management services including, but not limited to investment of balances allowed by state law, cash flow analysis, float information and a detailed audit trail of all transactions.  U.S. Bank offers a wide range of deposit, cash management and investment services for DCS. Kim Spiroff is happy to coordinate introductions to our Money Center and various investment teams within U.S. Bank.  SinglePoint offers a variety of reports designed to assist with cash management needs, such as float information and cash flow. DCS is able to access detailed audit reports within SinglePoint.  (41) The financial institution will allow DCS to submit billings through the financial institution with payments made by the financial institution from excess earnings credit on DCS account(s). Billings may include, but are not limited to, deposit slips and or bags, endorsement plate costs, and ACH/financial institution publications. The financial institution shall provide a Financial Institution Routing Directory download code and other items as deemed appropriate.  U.S. Bank will work with DCS to pay applicable invoices, as deemed appropriate, utilizing excess earnings credit.  DCS can access the Federal Reserve Bank’s Routing Directory via the SinglePoint Dashboard.  (42) All banking fees shall be included on the monthly account analysis. The analysis shall be available through SFTP or Internet at no charge to DCS and shall include a summary of all accounts and detail by account. Each section shall include:  (a) Service Code;  (b) Service definition;  (c) Volume for the month;  (d) Price per item;  (e) Total cost for the month; and  (f) A section that includes current month and year to date information on:  i. Average ledger balance;  ii. Float;  iii. Average collected balance;  iv. Net collected balance;  v. Balance available for earnings;  vi. Service charge detail;  vii. Earnings credit;  viii.Earnings rate; and  ix. Total Fees.  The analysis statement is available on SinglePoint or via transmission and includes the basis for calculation and frequency. This analysis statement provides the summary and details requested above. A detailed review of your service activity can be found on these statements. Please see **Exhibit 1, Sample Proforma Analysis**.  (43) The financial institution shall provide competitive earnings credit to partially offset fees. Earnings credits are to be carried from period-to- period and year-to-year. Accumulated fees will be payable after the end of the fiscal year closing June 30, within 30 days of receipt of the bill.  U.S. Bank is pleased to offer DCS two options for consideration of offsetting fees.   1. Offsetting partial fees with earnings credit rate (ECR) based upon balances collected balances in operating accounts.   The offered ECR will equal the Target Federal Funds Rate of the prior month less 100 bps for as long as the Target Federal Funds Rate is equal to or greater than zero. Should the rate fall below zero, the rate will revert to a U.S. Bank-managed rate subject to change at any time until returning above zero again. Excess earnings credit will be carried over month-to-month up to the annual settlement date as requested by DCS.   1. As an additional option, should DCS maintain a $20 million minimum annual average collected balance in the concentration DDA, no fees will be assessed at the end of your annual billing cycle. Significant changes in volumes or services from what was requested in the request for proposal may require the minimum balance to be reevaluated on a quarterly basis.  * If the average daily balance in the Deposit Account becomes less than the Minimum Balance, Customer shall immediately deposit sufficient funds such that the account balance shall be equal to or greater than the Minimum Balance. * Should DCS choose additional services or products not listed as required in Appendix 1 a new Minimum Balance would be negotiated. * This option does not allow for the ability to submit billings through U.S. Bank with payments made by U.S. Bank from earnings credit.   (44) Bidder shall provide a plan describing approach and methodology regarding conversion and transition phases.  If DCS 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 DCS 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 your current systems and processes, this contract renewal time would be ideal to spend your valuable time and resources in reviewing processes and services that add additional value, increase efficiencies or save money for your organization. Included in our recommendations are value-added enhancements such as account validation, automated escheatment, Disbursements via *Zelle®*, etc.  U.S. Bank utilizes a project plan management implementation approach. This resource is part of our specialized implementation team, which is designed to handle and coordinate highly complex implementations.  **A seasoned team of experts, dedicated to your success**  Your primary U.S. Bank contact is your relationship manager, Kim Spiroff, who works with your U.S. Bank implementation team.  **Client Implementation specialist**—They play a critical role in guiding the entire implementation process as your primary contact. They distribute and obtain appropriate documentation; work closely with various departments within U.S. Bank; and coordinate the technical team for system testing and training. Their level of experience and commitment ensures an accurate and timely implementation.  **Treasury management consultant, Jordyn Anderson**—Works with you to identify appropriate solutions to help your organization manage cash and improve efficiencies. She keeps you informed of new or emerging technologies which may impact the way you do business.  **Treasury management sales analyst, Kerri Mayavski**—Works closely with Jordyn to establish identified products and services apart of the project.    Although there are many people involved in the implementation of treasury management services, you will always have one contact you can call with questions during your implementation process – your Client Integration specialist. This ensures that one person is on point to coordinate the implementation and to facilitate the movement of information amongst all parties involved in the transition. The goal is to achieve a seamless implementation and coordinate with DCS to meet any pre-determined go live dates.  Jordyn and Kerri will also be heavily involved to help guide and check in on statuses to ensure DCS is being provided with the full support you may need for any new services. After successful implementation, your organization will be assigned to your CCS team for ongoing product and account support.  **A collaborative partnership to customize your implementation**  **Discovery meeting**—Jordyn and Kim will meet with DCS to ensure we have an in-depth understanding of your workflows and related cash flows to appropriately finalize the solution set.  **Meeting your implementation team**—Jordyn and Kerri will work to assign an implementation contact and team, as necessary, that will work with your employees throughout the process  **Implementation strategy**—Based on the Discovery meeting Jordyn will work with DCS on and Implementation on a comprehensive plan designed to achieve your specified production date.  **Kick-off meeting**   * Key stakeholders from U.S. Bank and DCS are introduced * Documentation can be presented for execution * Preliminary timeline is discussed and agreed upon   **Weekly touch point meetings**— We will meet with your designated contacts throughout the process to ensure benchmarks are on track and any issues are quickly resolved  **Completing documentation via SinglePoint**   * Onboarding Tracker facilitates file exchange as we establish accounts and integrate services. Prepopulated forms streamline the process * SinglePoint notifies you when documents are ready or require attention * Agreements and/or questionnaires are completed and received by your implementation resource, which marks the start of the service set up   Test data transmissions   * We test for connectivity through a telecommunications handshake * You transmit test files for each applicable service to ensure data is properly received * Upon successful testing, we select a production date   Implementation Enhancements  We’ve designed a digital onboarding process to make your transition smooth and efficient. SinglePoint’s Onboarding Tracker provides complete visibility of all your implementation activity – all within one location, SinglePoint. With the digital dashboard, next steps are quickly identified, and your employees can easily collaborate to keep the process moving.  We’ve simplified document exchange by enabling you to securely exchange sensitive bank information online. SinglePoint notifies you when your documents are ready to print, sign and upload.  Electronic signatures allow users to quickly and securely sign documentation, with no need for paper, printers and scanner. Prepopulated forms streamline completion. Notifications alert you when documents are ready, ensuring continuous progress.  As stated above, should DCS choose to retain U.S. Bank as your current banking services provider, transition will be minimal.  (45) Financial institutions may provide alternative solutions that are more efficient, cost-effective, and/or a more secure approach to the requested services.  U.S. Bank has been recognized as one of the most innovative banks in the nation, with awards and top rankings for innovation across products, payments and mobile banking. Our size, strength and scale keep us well positioned for future growth. We are committed to invest in delivering innovative and remarkable solutions for our customers, shareholders, employees and communities as their most trusted financial partner.  Consider how these solutions may benefit DCS as you explore automation and innovative services.  ACH origination via API  ACH origination via API would allow DCS to send individual ACH payment instructions on a continual basis to U.S. Bank for processing. You could enable web or mobile applications to send the information required for an ACH transaction to our ACH origination API. We will create the required files and send them to the ACH network. Notification of return items will be sent via webhook subscriptions back to your desired application via API. Benefits include the following:  DCS can send ACH payments on a continual basis. Automatic Sunday processing for ACH origination via API allows transactions sent over the weekend before 8 p.m. PT to post on Monday (or Tuesday if Monday is a bank holiday).  No requirement to create a Nacha formatted file. U.S. Bank will create the file from the ACH payment instructions sent via API developer portal and sandbox allows you to research and test the ACH API prior to formal implementation.  Tokenization has been added to the API functionality, which allows U.S. Bank to send DCS a token for each new receiver account number, which can be sent in subsequent payment instructions instead of the actual account number.  Account validation  Account validation, which U.S. Bank presents in partnership with third-party service providers, is one of the most powerful tools introduced in recent banking history to mitigate fraud losses and transaction exceptions (e.g., rejects, returns). It serves as a last line of defense against business email compromise, which has plagued many of our government clients.  Account validation allows DCS to get status (e.g., account open/active) and ownership (e.g., John Smith is account owner) information on domestic bank accounts before attempting to credit or debit them. Once DCS has this crucial information, decisions can be rendered on whether to initiate transactions or take additional steps to verify receiver or account information. It works for any account-based transaction (ACH, wire, check or RTP) and for consumer or corporate accounts.  Account validation is possible because more than 1,500 banks and financial institutions contribute account status and ownership information to a secure national shared database owned by Early Warning Services, which also operates the Zelle® network. Banks and their corporate clients, or authorized resellers of the national shared database access, can send account inquiries to the Database via web portal, API call or transmission. Account status information is updated on a nightly basis between 10 p.m. and 4 a.m. PT. Ownership information is updated over the weekend.  With Account validation, DCS can inquire against a National Shared Database of account status information. The database offers reach to up to 95% of domestic bank accounts and ownership information for 60 to 65% of domestic accounts. Responses for real-time inquiries are received in seconds and provide you with key information such as:  Whether a routing number and account combination is valid.  Whether an account is registered in the name of the business or consumer you need to pay.  A matching score on how closely ownership-related information matches what has been reported to the National Shared Database.  If an account is overdrawn or closed and the closure date.  Whether an account has a post no debits status.  Check stop payments, potential counterfeits or duplicates.  The probability of return associated with specific ACH or check debit amounts.  To maximize the security and ease of the account validation and account tokenization process, we can assist with both in one easy process.  Previous Day or Current Day BAI Transmission  U.S. Bank’s BAI Information Reporting Transmission can provide DCS with daily high-speed, detailed transaction information by account via direct data transmission. Both previous day and current day data are available. DCS may choose to receive a previous day summary, detail or combination summary and detail information file. Similar to how DCS reviews previous day and current day data within SinglePoint, this provides the same information in a report that can be integrated into your accounting software for quicker and easier reconciliation.  Previous Day BAI files are delivered by 6 a.m. PT the business day after activity posts to the account, except for Friday's data which is delivered on Saturday usually an hour later.  Current Day BAI files are delivered throughout the day, at DCS’s preferred timeframes. We can transmit files every 15 minutes, from 5 a.m. PT to 5 p.m. PT.  (46) Financial institution is expected to provide leadership in the development and implementation of new technologies related to banking services throughout the term of the Agreement.  We continue to develop a wide range of products and integrated delivery systems as our clients accept, adopt and anticipate more and more emerging technologies. DCS benefits greatly from our ability to focus on perfecting financial functions for our clients. Our business model, operating philosophy and financial strength allow us to allocate significant resources, both in dollars and technology, toward the enhancement and development of products and services.  (47) The financial institution shall not phase out technology during the contract period without allowing DCS acceptable replacement options.  U.S. Bank’s product management group is continually evaluating existing services and potential new services. Utilizing this team, we actively seek input from our customers through their treasury management consultants and relationship managers. As new services and features become available, we are committed to providing updates as appropriate and recognize the importance of providing acceptable replacement options.  **b. DCS Prepaid Card Services**  DSHS is seeking the following Prepaid Debit Card services. All Prepaid Debit Card services required must be installed and fully operational on or before October 1, 2025.  A blue and white card  AI-generated content may be incorrect.The financial institution must cooperate in the transition of the Prepaid Debit Card to another financial institution if they are not awarded subsequent contract at the end of this agreement. If the financial institution chooses not to pursue a subsequent contract at the end of this agreement, they must notify DCS at least twelve (12) months prior and must cooperate with the transition of all bank services to another financial institution.  (1)The financial institution shall provide a Prepaid Debit Card program for DCS customers to have their child support deposited into reloadable individual accounts set up for each participating cardholder to access their funds.  Providing recipients with a flexible, secure, reliable payment option  In support of DCS’s need to disburse child support funds via prepaid debit cards, we recommend the continued use of the **U.S. Bank ReliaCard** program. Having had the privilege to partner with DCS since 2016 and to serve the 50,000+ cardholders we support annually, U.S. Bank looks forward to continuing to provide prepaid card services for your child support recipients. The use of the ReliaCard program allows DCS to continue to provide an electronic payment option for disbursements that can be used by any recipient, regardless of credit history or banking status. This program offers low cardholder fees and maximizes purchasing flexibility for the cardholder. You can feel confident that your recipients will not only continue to receive the funds they need on the day you specify, but also have exceptional customer service, flexibility in use and support of their card.  An individual card account is set up for each recipient upon enrollment in the program, allowing them to easily receive and access their funds. The U.S. Bank ReliaCard program utilizes reloadable, Visa®-branded prepaid debit cards that operate within the Interlink and Maestro merchant networks for signature-based, PIN-based and cash back transactions. Cardholders can also use their cards to make cash withdrawals at in-network U.S. Bank and MoneyPass ATMs, as well as the Visa Plus ATM network and Visa-affiliated banks and credit unions.  (2)The financial institution must guarantee that the existing Prepaid Debit Card account holder information will transfer in its entirety to the successful contractor’s system.  By remaining with U.S. Bank, there is no need to transfer card account information to another provider. You can simply keep funding cards as you have been, and your cardholders will keep receiving their funds without the confusion and inconvenience that commonly occurs during a transition between providers.  However, if this program expires or is terminated for any reason, U.S. Bank will cooperate with DCS in the transitions to a new vendor. Due to the complexities and risk associated with transferring balances and data from another card issuer, we recommend that U.S. Bank continues to service all existing issued cards after the contract end date and allow cardholders deplete the balance on their existing ReliaCard. All new cards that DCS would issue to recipients for ongoing payments would be sent via the new vendor. In accordance with our business and regulatory obligations, our transition process allows all cards to remain live on our platform for an extended period, giving cardholders a chance to spend down the balances in a normal manner and have access to their account information via our customer service center, website and mobile app. Following this termination assistance period, we will answer questions from DCS on an “as needed” basis for a reasonable period and provide the required reporting.  (3)Prepaid Debit Card program shall be provided at no cost to DSHS/DCS and without any account maintenance fees for cardholders.  The ReliaCard program is provided at no cost to DSHS/DCS and there are no account maintenance fees charged to cardholders. Our end-to-end solution, from operational and technical support to reporting and online access, provides DCS with all the resources and information you need to successfully manage your program and meet the requirements set forth in this RFP. Additionally, our experienced relationship manager, Jane Foldy, along with our client support team, will continue to provide ongoing support and training to your administrators at no cost.  We do not charge fees to DCS for card issuance or adding funds to cards. Your current ACH originating financial institution will charge processing fees as determined by your current arrangement.  (4)DCS shall provide sufficient information regarding each cardholder to establish an account unique to that cardholder. Cards are to be issued to cardholders by the financial institution at no charge to DSHS/DCS or the cardholder when expedited service is not requested. DCS shall transmit funds through the ACH on a regular basis that will be loaded onto each cardholder’s account.  The current enrollment file sent by DCS includes sufficient information for ReliaCard card issuance. Today this file includes first and last name, date of birth, physical address, and mobile phone number. Social Security Number (SSN) or other unique identification number may also be provided. We recommend adding email address to the enrollment information to help us improve the customer experience.  DCS can continue to provide enrollment information to U.S. Bank via SFTP file transmission. When an account enrollment file is received from DCS, a new card account is created for each record immediately upon processing the file. Individual funding account numbers are provided back to DCS in the acknowledgment file that is available within two hours or less of processing the file. The card order is then sent to our card provider who will produce and ship personalized cards approximately two to three business days. Cards are shipped to individual cardholders via first-class mail through the U.S. Postal Service at no charge to DCS or to the cardholder.  DCS will continue to transmit funds to be loaded to individual card accounts using a Nacha-approved ACH file. ACH files can be sent directly to the card account or sent as a batch file. All files are processed according to Federal Reserve standards (typically one to two business days). A typical funding process and timeline is illustrated below.  ACH funding process    (5)The financial institution must be able to receive at minimum, batch enrollment files via SFTP and return an “Echo” enrollment file that includes identical information that was sent by the state, card enrollment report and a rejected enrollee report that includes the reason for rejection. DCS desires to self-assign “Pay to” card account numbers that will be uniquely assigned to each customer for use throughout their enrollment in the program.  Data exchange will continue to be supported using daily batch enrollment files sent via SFTP. All data provided by DCS on the enrollment file is sent back via SFTP in the enrollment acknowledgment (Echo) file. Within the acknowledgement file, each line item will have the new account number for every successful record with a "success" message or it will have a failure message and code that indicates the issue encountered. This provides DCS with confirmation of what transpired on the processing platform in real-time.  A new cardholder account will continue to be set up for each participant in the enrollment file. Upon processing of the enrollment file, the DCS 13-digit “Pay to” account number is set up in our system and used to create each individual card account. This process allows the unique "Pay to" account number to be used throughout the recipient's enrollment in the program.  (6)The financial institution will provide secure access via the Internet for DCS staff to enroll new cardholders, update account information, and review payments applied to the accounts, as well as batch file upload capabilities or other online processes, at a minimum, requesting new cards be mailed.  DCS staff will continue to have web-based access to the secure U.S. Bank payment card administrative portal. With 24/7 availability, this comprehensive portal rolls all program functions into one, user-friendly interface to make management of the card program as simple as possible. The portal gives DCS’s administrators access to control and monitor program activities including access to:  Enroll cardholders–file upload or individually  Fund card accounts  Confirm enrollment and funding processing  Reverse funding transactions (reversals back to the adjustment account if overpayment is detected)  Locate routing/card account information  View adjustment (funding) account information  View, query and export reports  Search cardholder information:   * Look up existing cardholder account info * View cardholder status * Account verification * Edit cardholder demographic information   **Secure and user-friendly program management system**  A computer screen with icons and a globe  AI-generated content may be incorrect.  We provide your team with a secure batch file enrollment process that can continue to be sent via SFTP or uploaded to our administrative portal. Sending batch enrollment files allows you to compile new account information for as many new participants as necessary and transmit the information in one file to U.S. Bank. Enrollment options include:   * Batch file via: * **SFTP connection**—Batch enrollment files can be sent to us via SFTP. * **Administrative portal upload**—Multiple participants can be enrolled at one time by uploading a CSV file containing the enrollment information. * **Manual data entry**—New participants can be individually enrolled directly on the administrative portal in real-time.   (7)Card enrollees reside both domestically or abroad and will require “travel exceptions” for using their cards in foreign countries for several months at a time or for the duration of the card account.  At this time, we do not require cardholders to request travel exceptions. Cardholders living or traveling overseas will have access to the same features and functionality as those cardholders living in the U.S. Global features of our prepaid cards include:   * **Global acceptance**—U.S. Bank prepaid cards can be used globally at nearly 240 million point-of-sale locations accepting Visa/Mastercard. * **On U.S. military bases**—ReliaCard basic card features and functions are operable overseas, including on U.S. military bases.   As an additional program enhancement for all cardholders (living both within and outside the U.S.), we will begin issuing new and replacement cards with EMV (chip) technology, which is widely accepted internationally, when the current DCS custom card stock is depleted. We will work with DCS to determine the roll-out schedule for EMV cards upon contract execution. There is no cost to DCS or to the cardholder for EMV enabled cards.  We accept enrollments and deliver ReliaCards to cardholders who live outside the continental U.S., including to Foreign Post Office (FPO) and Army Post Office (APO) addresses. Overseas ReliaCard applicants will need to have their enrollment data entered through the administrative portal rather than through SFTP file transfer. Once enrollment is complete, we can process and ship cards to the overseas recipient. We can also ship ReliaCards to P.O. Box addresses. We cannot ship cards to countries on the OFAC sanctions list.  (8)Card accounts should only be closed upon permission of DCS, unless cardholder is otherwise disqualified by the bank.  DCS may notify U.S. Bank of ReliaCard accounts that need to be closed and/or deactivated by contacting our relationship manager, Jane Foldy, or our client support team. It is U.S. Bank’s policy for card accounts to remain open for as long as funds remain, or until those remaining funds are escheated. A card may be put into a deactivated status by U.S. Bank for such reasons as confirmed fraud or violation of any regulatory requirements or laws. In those cases, the card account is effectively closed.  (9)The financial institution will provide a dedicated team to provide card customer service, product development, and problem resolution for DCS staff Monday through Friday between the hours of 8:00 AM and 5:30 PM PST.  Our relationship manager, Jane Foldy, will continue to be available for ongoing support during regular business hours. Our dedicated client support team can also be easily reached by phone or email, Monday through Friday, 5 a.m. to 5 p.m. PT. And for assistance with urgent issues after-hours, our on-call client support manager is available to respond to your message. In addition, the administrative portal provides your team 24/7 access to register and fund cards, run reports, and lookup detailed information by searching cardholder records.  (10) The financial institution must provide on-line management reports of card and staff cardholder update activity to use as an audit tool for tracking changes, at no charge to DSHS/DCS.  Through our secure administrative portal, your team will continue to have access to a variety of reporting options. All new addresses received by customer service or by DCS are reported/updated via the daily indicative change report. The Indicative Data Change Report, one of our standard report offerings, provides a summary of all cardholder accounts that had demographic data changes. Demographic changes are also reported on the next day’s Card Account Detail report, which is available on the administrative portal for your administrators to view at their convenience.  (11) Cardholders must be able to have free options to access funds on their account in the same way they would with a bank account debit card, including but not limited to: through ATMs, Point of Sale, Internet, telephone, teller withdrawals, On-Line Bill Pay, and other options.  ReliaCard provides multiple ways for cardholders to access their card account funds free of charge:   * **Purchases**—ReliaCard can be used wherever Visa debit is accepted for both signature and PIN-based point of sale purchases, including more than 68 million domestic and nearly 240 million international merchant locations. Cardholders can also use their cards for purchases online or by phone. * **Cash back at point of sale**—Cardholders can get cash back at point of sale at participating merchants. These merchants generally allow amounts between $20 and $100. * **ATM withdrawal**—Cardholders can access cash at no charge using any of the more than 44,000 in-network U.S. Bank and MoneyPass ATMs nationwide. They may also make two out-of-network ATM **withdrawals** at no charge after each load of funds. * **Over-the-counter teller withdrawal**—Available as a free and unlimited service at more than 97,000 locations, cardholders can get cash “to the penny” up to the available card balance or teller limit at any Visa‐affiliated bank or credit union branch. * **Bill pay**—Allows cardholders to pay anyone through online bill payment via the ReliaCard website. Bill pay is unlimited and free.   (12)The financial institution must provide options for cardholders to receive monthly account statements by mail, account alerts by text or email, and mobile account access.  We will continue to provide monthly card account statements at no cost to the cardholder or to DCS online via the ReliaCard website or by mail. Within the cardholder website, cardholders can view current month activity plus the prior 24 (closed) months, allowing them to access 25 months in total. Cardholders have the option to select a range of dates, up to three months in duration, for sorting and printing purposes. In addition, the cardholder has access to daily transaction history for any month to date transactions via the website, mobile app, text/email alerts, IVR and two-way texting, giving them up-to-the-minute access to account transaction activity. Cardholders can also view a mini statement on the ReliaCard mobile app.  If mailed (paper) statements are desired, cardholders can select mailed statements via the ReliaCard website or IVR. From the Monthly Statement tab/page, the cardholder can scroll down to the “Print Options”. They are then asked to confirm request and statement(s) will be produced and mailed at no cost.    Using the ReliaCard mobile app or website, cardholders can enroll in up to 11 different alerts to keep them up-to-date and well-informed of card activity, as shown in the chart below. Text and email alerts are an extremely popular feature among our current cardholders. Cardholders have unlimited access to alerts at no cost. In 2024, we sent more than 70 million text alerts and 20 million email alerts providing important account information to cardholders.  **On average, 9 text  and 3 email alerts are  sent per active card  per month**   | Automated Text and Email Alerts | | | --- | --- | | **Welcome Alert** | When the cardholder has successfully enrolled in alerts. | | **Deposit Alert** | When funds are loaded to the card (includes the new available balance). | | **Transaction Alert (any debit)** | When a point-of-sale (POS) transaction is posted to their account (includes the new available balance). | | **Low Balance** | When the available balance on the card falls below a set minimum. | | **Purchase Alert** | When each point-of-sale (POS) pre-authorization transaction is posted to the card account (includes the new available balance) | | **Purchase Decline** | When the card is declined at ATM or POS (includes the available balance). | | **Pre-Authorized Transaction** | When a debit, such as an POS transaction, has occurred that meets the minimum amount entered by cardholder | | **Card Not Present Purchase** | When you make a purchase has been made without physically swiping/ inserting the card. | | **International Transaction** | When the card is used outside the 50 United States. | | **Card Shipped Alert** | When the card has been shipped. | | **Informational Alerts** | Informs cardholders about new features and benefits associated with their card accounts. |   We also offer two-way text alerts. Cardholders can text a short code to receive the following alerts:   * Card balance. * Recent transactions. * Customer service number.   Real time account access with innovative mobile app  Using the responsive ReliaCard mobile app cardholders can conveniently check their balance and manage their funds in real time at any time, for no fee. The simplified dashboard is intuitive and easy to use. It features a secure login experience in which the user can elect Face ID®, Touch ID or use the standard user ID/password with text code verification (when logging in for the first time on a new device). Within the app, cardholders can complete tasks that are most important to them including:   * Viewing their balance. * Viewing pending and completed transaction history. * Locating the nearest in-network ATMs with GPS map and/or location listing. * Signing up for and modify text and email alerts on deposits, purchases, low balances, new card mailings and more. * Activating their card and set their PIN. * Resetting their PIN, ordering a new card and locating the customer service phone number to report a lost or stolen card. * Updating their address. * Reviewing FAQs and accessing our Insights and Updates information giving them insight on card usage and financial education tips. * Contacting us.   To give cardholders greater consistency when transitioning between the ReliaCard website and the mobile app, the majority of tasks are available in both—even their log in credentials are the same on both applications.  The ReliaCard mobile app can be easily downloaded in either Apple/iOS or Android formats for use on smartphones, tablets or other compatible devices. Our well received mobile app is highly rated with 4.7 stars (out of 5 stars) in the Apple app store and 4.4 stars (out of 5) in the Google Play store (Android).    (13)The financial institution shall provide program transitional notifications to existing cardholders as well as periodic card program marketing materials, usage guides, and educational information at no charge to DCS. Required marketing materials include those that accompany the card and may include additional inserts or educational materials to be provided for our staff and customers or mailed with paper statements. All materials need to be approved by DCS prior to release.  As the incumbent ReliaCard program provider for DCS, cardholder transition requirements will be minimal should you chose to remain with U.S. Bank. Any cardholder fee changes will require a change to card packet materials and disclosure statements. We will require a 90-day implementation period to implement any changes that would affect Prepaid Rule disclosures and cardholder services that are covered in our card packet materials. The implementation period allows us time to prepare new cardholder materials, gain approvals and prepare the proper notification to current cardholders.  This change in contract period gives us the opportunity to review your program in-depth. We welcome the opportunity to discuss what’s working well and where we can make updates to materials to ensure you and your cardholders have the information needed. All marketing materials are provided to DCS at no cost and will be approved by DCS prior to release.  We will continue to provide cardholder education in several ways including:   * Card welcome packet * Pre-acquisition disclosures and fee schedule * FAQ document * Informational flyers (product flyers, banner ads, etc.) * Access to Financial IQ website   Educating cardholders on features of the card program  As part of our ongoing communication efforts, cardholders will continue to receive introductory educational emails. These attractive and informational emails are sent for four weeks after a cardholder enrolls in the program. As listed below, each is designed to educate cardholders on program features, usage tips and other helpful hints. The topics for the emails include:   * **Welcome**—Introduces cardholders to the ReliaCard and provides an overview of automatic funds deposits. * **Use of the card**—Gives details on lost/stolen card protections, how to keep track of deposits/purchases and tools to help manage your card. * **Enroll in alerts**—Instructs the cardholder how to enroll in text or email alerts. * **Mobile app**—Presents the ReliaCard mobile app as a tool to manage everything at your fingertips, including balance and transactions.   Educational videos available to inform cardholders  Cardholders will also have access to video clips that are posted to our cardholder website and available via our visual IVR. New cardholders have the option to receive informational video clips via text as an option in the IVR’s Expanded Account Lookup and/or Card Activation menu. If the caller selects the option, the IVR sends a text message to the cardholder with a link that will play the informational videos. Video clips are available on several topics including:   * Tip 1: Finding a surcharge free ATM * Tip 2: View account information 24/7 * Tip 3: Fast and easy access to funds * Tip 4: Use it for purchases and transactions * Tip 5: Withdraw cash * Tip 6: Bill payment function   U.S. Bank will also continue to provide cardholders with a card packet that includes their new card and various educational materials. The card package currently includes the new card, a How To Use brochure, a privacy pledge, a cardholder agreement and a card carrier that provides key information on how to activate the card, fee schedules, customer service details and more. All materials are provided in English and Spanish, and are designed to be easily read and understood by the new cardholders. In addition, we provide all required pre-acquisition documents to DCS including the Prepaid Rule Disclosure and Fee Schedule and the applicable Cardholder Agreement.    (14)Contractor must provide 24 hour customer service for card holders through a toll free phone number with IVR system and secure Internet access unique to the Washington State DSHS/DCS program.  The ReliaCard program will continue to provide your cardholders convenience by allowing them unique user access to quickly and easily access their account information. We offer a wide range of fee-free customer service options at no cost that are **available 24/7 and supported in both English and Spanish**, including:   * **Customer service center**–The dedicated DCS toll-free phone number is printed on the reverse side of the card (866-363-4136). * **Live agent support**–Support is provided 24/7 in English and Spanish via a dedicated toll-free number. We also provide 24/7 support in more than 240 languages via a language line interpreter service. * **IVR support**–Provides cardholders toll-free, 24/7 automated access in both English and Spanish. The IVR system allows the cardholder to activate their card, obtain account information (balance and transactions), complete routine service requests and transfer to a live customer service agent, if needed. * **Visual IVR option**–This exclusive, innovative IVR menu option allows the cardholder to obtain a text containing a link to view the requested information on their smartphone, such as card balance and recent transactions. * **Cardholder website**–Using this website, cardholders can activate their card, view their transaction history, obtain their balance and view transactions, print monthly statements and manage text and email alerts. They can also access additional documentation such as the cardholder agreement, FAQs or the toll-free customer service number. Access to the website is controlled by unique user IDs and passwords, so cardholders only have access to information about their own DCS account. * **Mobile app**–For convenient access at any time, the mobile app provides the cardholder the ability to activate their **card**, proactively check their account balance and view transactions, receive automatic alerts and view mini-statements on-the-go. * **Email and text alerts**–Cardholders can enroll in 11 automated alerts for a variety of notices via our cardholder website or mobile app. They can use alerts to receive a variety of updates, including but not limited to balance alerts and recent transactions. * **Two-way text alerts**–Cardholders can check the status of their account at any time by texting a short code to receive their current balance, recent transactions, savings account balance and the customer service number.   (15)Language Interpretation Services must be provided by Financial Institution for Card customers, including customers with special needs such as TeleTYpewriter/ Telecommunications Device for the Deaf (TTY/TTD) services.  Our customer service center provides both IVR and customer service representative (CSR) support in both English and Spanish as a standard option presented immediately upon answering a call. We also partner with a 24/7 language translation service that allows us to support more than 240 languages. Through the Language Line, our translation service provider, our CSRs can easily conference in a professional interpreter with the following skills and qualities to help understand and respond to the cardholder’s request:   * Proficiency in both languages—English and the requested language. * General knowledge and familiarity with both cultures. * Ability to express thoughts clearly and concisely in both languages. * General knowledge of the subject to be interpreted—prepaid card related issues.   With the extensive number of languages supported by the Language Line, we do not anticipate your cardholders encountering any issues with language requests.   | Translations languages supported by Language Line | | | | | --- | --- | --- | --- | | Acholi | Afar | Afrikaans | Akan | | Akateko | Albanian | Amharic | Anuak | | Apache | Arabic | Armenian | Assyrian | | Azerbaijani | Bahasa | Bahdini | Bahnar | | Bajuni | Bambara | Bantu | Barese | | Basque | Bassa | Belarusian | Bemba | | Benaadir | Bengali | Berber | Bosnian | | Bravanese | Bulgarian | Burmese | Cantonese | | Catalan | Cebuano | Chaldean | Chamorro | | Chaochow | Chin Falam | Chin Hakha | Chin Mara | | Chin Matu | Chin Senthang | Chin Tedim | Chipewyan | | Chuukese | Cree | Croatian | Czech | | Danish | Dari | Dewoin | Dinka | | Duala | Dutch | Dzongkha | Edo | | Ekegusii | Estonian | Ewe | Farsi | | Fijian | Fijian Hindi | Finnish | Flemish | | French | French Canadian | Fukienese | Fulani | | Fuzhou | Ga | Gaddang | Gaelic-Irish | | Gaelic-Scottish | Garifuna | Garre | Gen | | Georgian | German | German Penn. Dutch | Gheg | | Gokana | Greek | Guarani | Gujarati | | Gulay | Gurani | Haitian Creole | Hakka-China | | Hakka-Taiwan | Hassaniyya | Hausa | Hawaiian | | Hebrew | Hiligaynon | Hindi | Hindko | | Hmong | Hunanese | Hungarian | Ibanag | | Icelandic | Igbo | Ilocano | Indonesian | | Inuktitut | Italian | Jakartanese | Jamaican Patois | | Japanese | Jarai | Javanese | Jingpho | | Jinyu | Juba Arabic | Jula | Kaba | | Kamba | Kam Muang | Kanjobal | Kannada | | Karen | Kashmiri | Kayah | Kazakh | | Kham | Khana | Khmer | K’iché | | Kikuyu | Kimiiru | Kinyarwanda | Kissi, Northern | | Koho | Korean | Krahn | Krio | | Kunama | Kurmanji | Kyrgyz | Laotian | | Latvian | Liberian Pidgin English | Lingala | Lithuanian | | Luba-Kasai | Luganda | Luo | Maay | | Macedonian | Malay | Malayalam | Maltese | | Mam | Mandarin | Mandinka | Maninka | | Manobo | Marathi | Marka | Marshallese | | Masalit | Mbay | Mien | Mirpuri | | Mixteco | Mizo | Mnong | Mongolian | | Montenegrin | Moroccan Arabic | Mortlockese | Napoletano | | Navajo | Nepali | Ngambay | Nigerian Pidgin | | Norwegian | Nuer | Nupe | Nyanja | | Nyoro | Ojibway | Oromo | Pampangan | | Papiamento | Pashto | Plautdietsch | Pohnpeian | | Polish | Portuguese | Portuguese Brazilian | Portuguese Cape Verdean | | Pugliese | Pulaar | Punjabi | Putian | | Quechua | Quichua | Q'eqchi' | Rade | | Rahkine | Rohingya | Romanian | Rundi | | Russian | Samoan | Sango | Seraiki | | Serbian | Shanghainese | Shona | Sichuan Yi | | Sicilian | Sinhala | Slovak | Slovene | | Soga | Somali | Soninke | Sorani | | Spanish | Sudanese Arabic | Sunda | Susu | | Swahili | Swedish | Sylhetti | Tagalog | | Taiwanese | Tajik | Tamil | Telugu | | Tetun | Thai | Tibetan | Tigré | | Tigrigna | Toishanese | Tongan | Tooro | | Trique | Turkish | Turkmen | Tzotzil | | Ukranian | Urdu | Uyghur | Uzbek | | Vietnamese | Visayan | Welsh | Wenzhounese | | Wodaabe | Wolof | Yemeni Arabic | Yiddish | | Yoruba | Yunnanese | Zapoteco | Zarma | | Zo | Zyphe |  |  |   We have designed both our IVR and live agent phone support to be compatible with all relay services so hearing impaired callers can have access to our customer service options. Deaf and hearing-impaired callers typically use a Telecommunications Relay Service in order to receive the same functionality and quality as non-hearing impaired callers. We are equipped to support either a TDD (Telecommunications Device for the Deaf) or a CAPTEL (captioned telephone) and place calls via a readily available relay service. There is no additional cost for them to access customer service in this way as relay services are provided to hearing-impaired callers free of charge by the FCC.  (16)The financial institution shall provide Consumer Financial Protection Bureau (CFPB) Disclosure materials, along with disclosures translated into foreign languages, and keep DCS up to date with changes to requirements.  We will continue to provide all required pre-acquisition documents to DCS including the Prepaid Rule (CFPB) Disclosure and Fee Schedule and the applicable Cardholder Agreement. We currently provide these documents in English, Spanish and seven other languages as requested by DCS. We will provide notification to DCS of any changes to requirements prior to the effective date of the change.  (17)DCS may opt out of portions of a contract that provide Prepaid Debit Card services in the event DSHS or the State Treasurer’s Office procures a contract designed for all state agencies disbursing funds to recipients or other changes to state policy requiring the merging of such a program with other state agencies.  Acknowledged.  c. Additional Creative Technology and Service Solutions  This is an opportunity for Bidders to recommend the use of new and innovative technologies that will provide improved service and/or operational savings when formulating a response. The introductions of new technologies and services can occur at any time during the contract term. However, DCS shall retain approval authority in the use or employment of these new technologies.  New technologies and services could include but are not limited to:  (1) Emergency replacement of lost/stolen card at bank branch;  (2) Option to make child support payments at Bidder’s branch kiosk/ATMs;  (3) Other Electronic commerce options; and/or  (4) On-line, IVR system, walk-in and/or other payment solutions.  DCS expects the selected financial institution to provide leadership and guidance in the development and implementation of new technologies related to banking services throughout the term of the Agreement.  U.S. Bank is committed to delivering innovative and remarkable solutions for DCS. Please see our response to Question 45 for our recommendations for creative technology and service solutions. |  |  |
| c | **Work Description and Deliverables (1d)**  Reports (MR)  Based on the minimum qualifications and the required services identified in Section A, the Bidder shall be responsible for submitting the following reports or reports with equivalent data (deliverables):   * Current Day and Previous Day Activity Detail and Summary Reports * Monthly Bank Statement * Monthly Analysis * Weekly Check Disbursement Accounts Statement * Cleared Check Data * Accounts Reconciliation Services * Stored Value Card management reports for card and staff activity   In response to this section, the Bidder should provide examples of the above identified reports. Additionally, the Bidder may provide examples of other reports that may be deemed appropriate by the Bidder.  ***Scores for this section will be based upon, but are not limited to, the completeness of the reports and the degree to which the reports demonstrate the Bidder’s understanding of the technical skills and resources required to successfully accomplish the objectives of the project and assure timely completion of deliverables.*** | **(MR) NOT SCORED** |  |
|  | ANSWER:  U.S. Bank can continue to provide the listed reports for DCS. U.S. Bank can provide the above reports via transmission or online via SinglePoint.  Please see the following exhibits:  **Exhibit 2, Current Day Activity Detail and Summary Reports**  **Exhibit 3, Previous Day Activity Detail and Summary Reports**  **Exhibit 4, Monthly DDA Account Sample Statement**  **Exhibit 5, Monthly Account Analysis Sample Statement**  **Exhibit 6, Check’s Paid Report**  In addition to the above reports, we have provided samples of:  Full account reconciliation summary reports to enhance additional data beyond what DCS is receiving today. DCS utilizes our partial reconciliation for checks paid data only. Full account reconciliation reports are a set of comprehensive reports lists all outstanding and paid checks, along with all other check activity such as cancelled or cancelled due to stale date, where the automated stale dating service is enabled. Please see **Exhibit 7, Account Reconciliation Reports**.  EDI ACH remittance sample report allows DCS to view addenda that has been translated into a human readable format. Please see **Exhibit 8, ACH EDI Remittance Sample Report.**  Prepaid debit card reports  Through our secure administrative portal, your team will continue to have access to a variety of reporting options for the ReliaCard program. Detailed program reports are available online for the last 12 months (360 days). Each report is query-based, allowing you to run them for the exact timeframe needed to support your reporting requirements. Reports can be run for any period of time up to 31 days in duration – allowing you to produce reports for monthly, month-to-date or any time period up to 4-weeks. If DCS requires access to historical data, our client support team can assist in retrieving the information. Using the portal your team can quickly access our standard report formats as shown in the chart below. Please see **Exhibit 9, ReliaCard Sample Reports**.   |  |  | | --- | --- | | **ReliaCard standard reports overview** | | | **Report name** | **Description** | | **Card Order** | Lists card IDs for instant issue card orders to allow you to verify that the card numbers assigned to cardholders are valid. | | **Card Load** | Provides information regarding the loads and reversals made to/from cardholder accounts including ACH, batch and funding/adjustment, and account transfers. | | **Card Activity Summary** | Provides a summary count of card registrations, activations, loads and the dollar amount of loads. | | **Card Activity Detailed** | Provides a summary count of card registrations, activations, loads, ATM, POS, card-to-card transactions and product enrollments, along with the dollar amounts for applicable transactions | | **Card Status** | Provides a summary of the card count, card status, upgrades, downgrades and replacement requests for a program. | | **Funding Reject** | Lists cardholder accounts where loads have been rejected. | | **Card Account Detail** | Provides a summary of location(s), inventory points and cardholder information such as account and routing numbers, card ID, name, address, card status, mail date, fulfillment date, registration date, activation date and last load date. | | **Card Activation Government Report** | Lists cardholder accounts that have been activated. | | **Indicative Data Change Report** | Summary of all cardholder accounts which had demographic data changes within a specific program. | | **Cardholder Information Exception** | Lists cardholder accounts with incomplete or incorrect cardholder data, such as cardholder accounts with P.O. boxes as the legal/physical addresses, or invalid Social Security Numbers, dates of birth or ZIP codes. | | **Account Reconciliation** | Provides the beginning and ending balances for your funding and adjustment accounts and all debits and credits within the period for batch and online manual payments. |   Query results pull from all available data, which includes as recently as the previous day’s activity and as far back as 12 months (360 days). Self-generated reports can be exported in Excel or Word formats for ease of customization and consolidation of information. There are no fees associated with our standard reports. The only technical requirements for accessing our reporting system is a standard web browser.  Additionally, we will continue to send a daily report to DCS via SFTP showing cards returned to our card production vendor. If additional reporting is required, we will make reasonable efforts to create custom reports at no cost that can be sent regularly via SFTP or email. Your relationship manager will work with your team to clearly define what the report should contain and how often the report is needed. |  |  |
| d | **Plans for Providing Services (1f)**  Developing New Services (SR)  Describe the process by which you involve your customers when developing or implementing new practices, procedures or services. Description should include how much involvement DCS would have in the process and consideration given to the impact on DCS customers. | (SR) 10 Points |  |
|  | ANSWER:  We incorporate client feedback into every stage of the development process. Identification of client pain points, which facilitates the generation of new product developments and enhancements, are identified via our Voice of the Customer research program, solutions mapping sessions and client requests. We support minor and major upgrades to our technology on an annual basis. These new product developments and enhancements are then prioritized based on client input. Once prioritized, our product staff develops and validates the requirements with interested clients to ensure we documented the need correctly.  Client input is sought and incorporated into product design during the pilot process. U.S. Bank is happy to recommend DCS to participate in upcoming pilots the bank may have to provide direct feedback on the new solution. This client focus ensures we build solutions that address our clients’ critical pain points and that they are built to provide optimal user experience.  If there is a custom request, we work with you to develop a Statement of Work and Project Charter that will outline the scope of the enhancement and associated costs prior to beginning the custom development.  For any new ReliaCard program enhancements, practices or services affecting DCS program administrators or cardholders, our relationship manager will contact DCS to discuss the benefits and possible impacts of the change to your processes. In some cases, program changes are optional and DCS can choose whether or not to add them to your program, while other changes may be driven by updates to industry regulations or laws and will be mandatory. In all cases, we will work closely with DCS to ensure the change has minimal to no adverse effect on your program. |  |  |
| e | **Plans for Providing Services (1g)**  Customer Service (SR)  Detail the provisions that will be made for customer service and your firm’s customer service philosophy. Include name of contact(s) for each type of inquiry or problem resolution area, hours of service available for DSHS/DCS staff, customers and TTY. Is a toll free number available for customer service? If so, will DCS have direct access to a person specializing in the area of inquiry? Identify the location of customer service facilities that will service issues of cardholders under this contract.  The Bidder will identify and assign a single primary account representative for banking issues. | (SR) **20** Points |  |
|  | ANSWER:  Government Banking Customer Service: 800-346-2249  Providing outstanding customer service is what we do best. U.S. Bank and DCS have had a successful partnership since 2017. Because of our history of working together, your CCS bankers in Seattle are familiar with DCS and look forward to growing our partnership.  Your dedicated Seattle based, CCS banker, Spencer Gordon, will continue to assist with your daily service needs and is available for inquiry and resolution should any issues develop. In the event Spencer is unavailable, Arlene Baluca is knowledgeable of DCS and can provide support. Our specially trained staff will respond to both routine and complex inquiries through online access to U.S. Bank systems and product databases. Service bankers are available from 8 a.m. to 5 p.m. PT each business day. Additionally, our Customer Service sites in the mid-west are also available to DCS for any early morning service that may be needs. All CCS sites are located in the United States.  **Prepaid Card services**  Our support model includes having direct access to both a dedicated relationship manager and our client support team. Having two readily available resources allows us to promptly handle day-to-day questions and to provide immediate help as needed.  Jane Foldy, your dedicated relationship manager, will continue to be responsible for managing your program. Jane has enjoyed working with DCS for the past eight years and looks forward to continuing your partnership into the next contract period. She has extensive experience supporting large government agency clients and will be available to answer any questions, provide updates on product development, conduct business reviews, share industry trends and more. She will continue to be your primary point of contact and will manage and control all ReliaCard projects for DCS, keeping you abreast of project status and prioritization. Depending on the nature of the request, Jane will either discuss it with you directly or put you in contact with the appropriate U.S. Bank team member(s). She will also assist in facilitating escalations through the client support team or fraud investigation unit as necessary. Jane can be reached directly via phone or email.  DCS will also have direct access to our client support team for technical assistance. Our client support team can be easily reached by phone or email, Monday through Friday 5 a.m. to 5 p.m. PT. And for assistance with urgent issues after-hours, our on-call manager is available to respond to your message. Contacting the client support team is the fastest and most direct way for your team to get immediate technical support. With access to key system resources, they can see and track records to promptly assist your administrators and get concerns resolved quickly and accurately. The client support team specializes in issues that affect the immediate management of your program such as:  Card reissuance requests  Funds transfer inquiries  Administrative portal support—new user setup or deactivations, password resets  Demographic updates  Enrollment questions  Funding—confirmation, rejected entry, error resolution  Card status changes  Subpoena requests  Data transmission support  Report inquiries and ad hoc report requests  Cardholders will continue to have easy access to our U.S.-based customer service center at any time 24/7 by calling the dedicated DCS customer service toll-free number printed on the back of the card (866-363-4136). For many people calling the customer service line is the simplest and easiest way to get answers to their questions. Therefore, we have designed our system to support all cardholders by making it available 24/7 with:  IVR and live agent support available in English and Spanish  Language interpreters supporting assistance in more than 240 languages  Support for hearing impaired via TTY |  |  |
| f | **Plans for Providing Services (1h)**  Reduction in Customer Service (SR)  Describe events that may cause a reduction in customer service and how it will be communicated. Will DCS have input regarding the proposed reduction prior to implementation? If so, describe the process that would be followed. If DCS would not have input, describe compensating actions that the financial institution would take in order to mitigate adverse impacts and risks to DCS. | (SR) 10 Points |  |
|  | ANSWER:  **Banking services**  U.S. Bank recognizes the important role customer service provides to our customers, as such we have no current initiative to downsize our customer service teams. Should there be any changes at U.S. Bank that may impact DCS, your Relationship Manager will be in immediate contact to discuss the situation and construct a strategy to ensure your needs are met. Should you experience a decline in service, please contact your relationship manager immediately. Kim will work with DCS to identify and resolve any servicing issues and welcomes all input to improve customer service.  **Prepaid Card services**  We manage our customer service teams and support services to meet the demands of our cardholders. This team has successfully assisted the more than 50,000 DCS cardholders annually. Our customer service center uses a total quality management approach that centers on metrics, goals and performance, continuous process improvements, practices and controls. To achieve this goal, we closely monitoring key metrics, such as IVR availability, time to answer and call abandonment rate. For example, our workforce management team conducts ongoing forecasting reviews to ensure we are properly staffed to accommodate seasonal fluctuations as well as any other trends towards increased call volume or reduction in staff. This has proven to be effective even in times of natural disasters and the COVID-19 pandemic which caused an unexpected and rapid increase in prepaid card usage and staffing challenges due to illness and office closures. In such cases, we have the ability to transfer calls to other locations and/or bring additional staff online as needed to ensure service levels are met. We closely monitoring key metrics, such as IVR availability, time to answer, and call abandonment rate.  We do not anticipate a reduction in customer service over the next contract period. If changes are made, Jane Foldy will discuss them with you prior to implementation. Nearly all program changes are made to support the viability of the card program or in response to industry/regulatory changes. Feedback from DCS is appreciated in these situations and will be taken into consideration to the fullest extent possible. Since this is a zero cost contract, compensation actions are unlikely to have an adverse impact on DCS. |  |  |
| g | **Plans for Providing Services (1i)**  Disaster Recovery Plan (SR)  Describe the Bidders disaster recovery plan that will allow for the continuation of business at the minimum levels as described in this solicitation document. The plan must be available for inspection upon request. | (SR) **20** Points |  |
|  | ANSWER:  The U.S. Bank business continuity plans are developed and maintained to address operational resiliency and recovery strategies for such events as pandemic/high employee absenteeism, natural and man-made hazard impacts, technology outages and other business disruptions.  You can be assured core services, such as ACH and wire processing, are managed within our Business Continuity Plan. This plan covers disasters, as well as isolated location outages. Our Disaster Recovery Plan provides for any in-process work to be diverted within one hour to a geographically disbursed hot backup processing site in the event of a problem. SinglePoint reporting, wires and ACH transactions have established recovery time objectives (RTOs). These enable us to divert our in-process transactions to the hot backup site efficiently enough to prevent any material impacts to you and other clients. Work diverted to the hot backup processing site is completed by the staff located there. The process of using the hot backup processing site for processing wire, ACH and other transactions is part of our quarterly disaster recovery testing process.  In the event of an isolated U.S. Bank site outage/impact, all processing occurring at that site is covered by another geographically dispersed site where processing would be completed by designated personnel. The testing of the business continuity plan occurs annually.  We continue to meet and/or exceed the requirements set by various regulatory agencies. In addition, based on the results of our ongoing disaster recovery tests, we are confident we will meet established RTOs.  Other business continuity solutions include:  **A state-of-the-art Tier IV data center**—Designed based on current industry standards, our Olathe, Kansas Data Center is one of only eight Tier IV data centers in the world. This is the highest certification level that a data center can receive.  **Power redundancy**—Self-contained, multiple power sources; available power resources three times plus.  **Monitoring systems**—State-of-the-art monitoring and activation controls for all key systems.  **Emergency power**—More than 30% more emergency power; more than four times backup battery capacity.  **Superior technology**—Data configuration using latest technology, significantly expanded processing capacity.  **Physical location**—Selected to ensure protection from weather and man-made related events.  **Security**—Dedicated U.S. Bank facility; only U.S. Bank staff have access, which is limited by role; limited use facility.  We have completed extensive impact analysis, planning, testing and reprioritizing, as well as ongoing maintenance. We are confident we can recover within the RTOs. In addition, the geographically diverse locations throughout the United States enable the recovery of critical functions within a business line should a single business site become inaccessible. We stand strong in our commitment to meet and exceed the regulatory requirements for business continuity and disaster recovery. Since it is impossible to anticipate every type of potential disaster, there can be no assurance that there will be no interruption of the U.S. Bancorp’s business functions in all circumstances.  Please see **Exhibit 10,** **U.S. Bancorp Enterprise Resiliency Program Overview.** We can provide a high-level overview upon request. Our business continuity and disaster recovery plans are confidential and proprietary, therefore, not shared externally. |  |  |
| h | **Plans for Providing Services (1j)**  Additional Service Request (SR)  Describe how additional service requests would be handled and priced.  ***Scores for this section will be based upon, but are not limited to, the degree to which the Bidder:***   * ***Provides information on how they will respond to and/or present additional service requests.*** * ***Describes the implementation process of any additional services*** * ***Describes how the price schedule would be negotiated*** | (SR) 10 Points |  |
|  | ANSWER:  We are uniquely positioned to be DCS’s best strategic partner for new and improved solutions to help create efficiencies across DCS. By leveraging a working capital engagement meeting, we analyze your entire payables and receivables strategy in a multi-phased approach, as we evaluate your current accounts payable (A/P) and accounts receivables (A/R) environment to strategically optimize your working capital with the latest technologies in a holistic fashion.  After the working capital engagement meeting, we review your information, compare it to industry best practices, and provide recommendations during a subsequent recommendation session, including:  Creating process improvements  Changing payment methods  Improving payment terms  Developing deployment strategies  Your treasury management consultant, Jordyn, and your relationship manager, Kim, will also help support and present information on additional services DCS requests. Kim will conduct frequent touch point calls and meetings with appropriate DCS staff to proactively listen, address your needs or concerns as well as bring innovative ideas and solutions.  Implementation of additional services may vary. However, we follow the same implementation plan as mentioned above in **Question 44** above.  Pricing for new services implemented outside of this proposal will be mutually negotiated between both parties. We understand price can be a factor when choosing to implement new services. U.S. Bank takes into consideration the total relationship when pricing additional services. |  |  |
| i | **Creative Solutions (SR) (1k)**  Bidders are encouraged to be creative and innovative in responding to this RFP. Please discuss alternate approaches to the requested services where feasible, or additional services offered which may not be specifically requested. If you believe that your institution has other services that DCS may be interested in, please describe them here. | (SR) **5** Points |  |
|  | ANSWER:  As a current U.S. Bank customer, we have a firm grasp on process flows for DCS to help identify new ideas that could help automate or enhance your current processes. We do recommend an annual meeting to review current processes to ensure we stay up to date on any changes DCS may go through. This allows us to consistently recommend the best solutions to meet your needs to accomplish efficiency, low cost and security.  Automated escheatment  U.S. Bank Automated Escheatment Service is an end-to-end solution for unclaimed property and escheatment, offering visibility and reporting of aging property to prevent it from becoming unclaimed. We know DCS has made progress on reducing the number of checks year over year, which helps reduce the amount of potential escheated checks, but for the automated escheatment can be leveraged for the remaining check items that go outstanding and must be reported as unclaimed property. Automated escheatment is delivered through SinglePoint, benefits include:  Integration with our check disbursement solutions  Ability to import checks issued at external financial institutions  Automated workflow – covering all aspects of the escheatment process from liability analysis to due diligence mailings to state filings and remittance  Exceptions-based design – requiring minimal client interaction    Our streamlined process lets payee’s digitally claim their property, increasing the probability of successful claims.  Disbursements via *Zelle*®  The transition from paper to electronic payments can be a challenge, but one that DCS has accomplished incredibly well. In one of our last meetings, DCS noted that about 1% of all payments are check today and Zelle could be an additional tool to continue to decrease the number of physical checks. We are recommending Disbursements via *Zelle*® as another tool that can be leveraged for B2C payments. The Zelle Network is a payment network formed by banks and credit unions that lets organizations pay recipients within minutes with only an email address or U.S. mobile number (aliases). This eliminates the need for DCS to obtain and store recipient bank account information.    You choose real-time or standard (two to three days) payment speeds. Zelle® fully supports onboarding unenrolled recipients. Once enrolled, your reach extends to more than 80% of U.S. DDAs through more than 2,000 financial institutions across the country.  **A simple information flow efficiently delivers recipient payments**   1. DCS initiates transfers via file transmission, SinglePoint® or API. 2. We query Zelle® for alias enrollment. 3. Zelle® provides enrollment status. 4. We send payment information (amount, memo, sender name) for enrolled recipients. 5. Zelle® delivers payment notification to receiving financial institution. 6. Recipient’s account is credited, and a payment confirmation sent.     Disbursements via *Zelle*® works with:   |  |  |  | | --- | --- | --- | | File transmission  API integration | SinglePoint | Payee Choice |     We are an equity owner of Early Warning Systems, the company managing the Zelle Network®, and a member bank in the network.  Payee Choice  Another tool that DCS could leverage is the ability to provide options to each receiver on how they would like to receive funds with one payment file.  Payee Choice lets DCS seamlessly offer your payees their choice of payment, ranging from fast electronic payments like Disbursements via *Zelle*® to traditional payment types like check – without the burden of obtaining and storing sensitive data or creating separate payment files or integrations based on payment type. You can easily:  Customize a payee enrollment website with your brand and payment options  Initiate payment notice and communications to payees via payment file transmission or API  Manage your internal users  Track payment status, search payment history and export reports  **A simplified process improves your payees’ experience**  A blue and white rectangular sign with textDescription automatically generated  DCS can choose the type of payments you would like to offer to your payees and they pick the option that is best for them based on the selections you provide. Payment options could include:  **ACH**—Payees receive funds within days. Reliable and simple option to be paid electronically  **Prepaid card**—Physical or digital prepaid cards let payees access funds without a bank account  **Check**—We print and mail and send check issue information to positive pay  **RTP® payments**—Immediate settlement and data-rich messaging  **Disbursements via *Zelle*®**—Easy enrollment with just an email address or U.S. mobile number  **Push-to-card**—Payees receive funds in minutes after providing debit card information  **Expediting payments with the flexibility of prepaid cards**  Another service area that can be of benefit to DCS is expanding electronic payment options using prepaid cards. Adding an electronic payment option where manual payments are made today allows you to more efficiently manage your cashflow, reduce check usage and save on administrative costs.  In addition to the ReliaCard program for child support payments, we offer several prepaid card programs that are designed to support multiple use case scenarios. We provide cost-efficient payment solutions that span the full range of uses as shown below. Adding an additional prepaid program to your payment methods is easily implemented and fully controlled by your appointed administrator, allowing DCS to have full control over the amount and timing of all disbursements.  A screenshot of a computer  AI-generated content may be incorrect.  For your recipients, the prepaid card allows them to receive money immediately and to use it as they wish—by making purchases, obtaining cash or leaving funds on the card until needed. All recipients are eligible to enroll and do not have to undergo a credit check or have a bank account to get a prepaid card. We look forward to discussing our prepaid card solutions with DCS and how they can add value to your payment processes. | **75** Max |  |

|  |  |  |  |
| --- | --- | --- | --- |
| **2** | **Experience and Qualifications** | MAXIMUM TOTAL POINTS |  |
| a | **Bidder Performance and Support (2a)**  Ongoing Service and Support (SR)  The Bidder will be expected to describe how they will guarantee the service and support outlined in the following sections:   * Section A.3. Project Scope * Section A.4. Bidder Minimum Qualifications   Additionally, the Bidder must describe how planned maintenance and notification of such maintenance will be conducted.  ***Bidder must describe how they would approach the requirements in this section. A detailed description is required.*** | (SR) **25** Points |  |
|  | ANSWER:  The foundation of our relationship-based service model assures a consistent and uninterrupted commitment to DCS’s service needs. Your Government Banking Relationship Manager, Kim Spiroff, will serve as DCS’s first point of contact. Although your primary communication with U.S. Bank will occur through Kim, she is supported in full by a knowledgeable and highly trained team of partners.  Regular business maintenance touchpoints ensure high-quality service  We take an active role in regular communication to ensure your program is operating as expected. In addition to day-to-day conversations, we will continue to hold annual business review meetings, where we come together with DCS to specifically discuss your satisfaction, the direction of your program and any operational changes. The information presented at these meetings will provide insight into ongoing cardholder activity and will help to identify trends in your program. We will continue to address any issues and concerns and present program and management plan updates, as well as review any upcoming changes. These discussions will be tailored to DCS’s needs and scheduled to meet your timing requirements.  **4. Bidder Minimum Qualifications**  **All Bidders must meet the following minimum qualifications:**   1. **Bidder must be insured by the Federal Deposit Insurance Corporation (FDIC) or the National Credit Union Administration (NCUA).**   U.S. Bank has been insured by FDIC since January 1, 1934. Our FDIC certificate number is 6548.   1. **Bidder must be approved by the Washington Public Deposit Protection Commission (PDPC) as a qualified public depository (RCW 39.58).**   U.S. Bank is located in the State of Washington and approved by the Washington Public Deposit Protection Commission (PDPC) as a qualified public depository (Chapter 39.58 RCW).   1. **Bidder must warrant fault free performance in the processing of data including, but not limited to calculating, comparing, and sequencing by all equipment and software provided or proposed for use pursuant to this agreement, individually and in combination, when used in accordance with the product documentation provided by the Bidder. Fault free performance shall be transparent to the user. In addition, Bidder shall insure that all products including any interconnected third party products will be used in connection with services to be provided, includes such a warranty.**   U.S. Bank’s primary goal is to provide fault free performance in the processing of data for DCS. The data processed includes, but is not limited to, calculating, comparing and sequencing of all equipment and software provided or proposed for use pursuant to this Agreement. Fault free performance shall be transparent to DCS and insures that any interconnected third party products provide fault free performance.  U.S. Bank operates under Corporate Business Continuity Policies and Standards which includes continuity plan development across all critical lines of business, periodic testing of systems and plans for viability, command and control processes, and significant management oversight. Our systems are subject to scheduled maintenance downtimes and errors that are beyond our control, such as purchase transactions errors or rejected files.   1. **Bidder must adhere to all NACHA rules, federal rules under Regulation E and Regulation Z, and the laws of the United States, including Office of Foreign Assets Control (OFAC) sanctions, as applicable to the services provided. In addition, the financial institution must be in compliance with data security requirements of the Payment Card Industry Data Security Standard (PCI-DSS).**   U.S. Bank Complies with all Federal Laws and Regulations listed above.   1. **Bidder must be 100% electronic and fully internet automated.**   U.S. Bank has offered information reporting services since the 1980s. U.S. Bank’s systems are 100% electronic and fully Internet automated.   1. **Bidder must maintain the most up-to date software and hardware technology at no cost to DCS.**   The development of the SinglePoint suite of services demonstrates our commitment to excellence, technology development and responsiveness to customer needs by providing state-of-the-art technology through a customer-centric design approach. The SinglePoint project will continue to advance and evolve the services provided as well as expand the suite of services available through SinglePoint.  The SinglePoint team engages hundreds of customers during product development cycles to ensure new features meet customer needs. The SinglePoint team implements hundreds of feature enhancements annually in direct response to customer requests.  U.S. Bank has a full time team dedicated to continual upgrades and maintenance of its SinglePoint online service. The team’s regular duties include close review of, and response to, regulatory notices, industry publications and developments or trends in competitors’ offerings. U.S. Bank commits the resources necessary to respond quickly to new industry best practices and regulations. SinglePoint’s browser-based interface ensures universal deployment to its entire customer base when changes are implemented.  U.S. Bank is a participant and often plays a leadership role in banking and treasury management industry workgroups, roundtables, taskforces and conferences, such as the Nacha Corporate Payments Council, whose goal is to bring together stakeholders in the wholesale payment arena to develop solutions that will result in a more efficient and secure use of electronic business payments related practices.  Participation in industry groups allows U.S. Bank to remain involved, informed and aware of industry trends and new requirements, new regulation, and pertinent issues to providing banking, treasury management and card services. It helps U.S. Bank stay aware of and respond to a changing banking climate, technology and customer needs. From time to time, U.S. Bank performs its own research on specific customer needs and topics.   1. **Bidder must be able to provide all services listed in the section A. 3 entitled Project Scope, or provide viable alternative solutions. Bidders must reiterate the number and full text of each subsection, followed immediately with their description of how their services meet the stated requirement(s). Product samples, where applicable to the response, should be included by reference to a separate appendix. A response of “will comply” or “meets the requirement” is not sufficient and will be deemed non-responsive.**   U.S. Bank is able to support both the banking and Prepaid Debit Card service requirements. We are a leading provider in both areas and are committed to providing a superior service offering to DCS. You’ll find a full and thorough response to the Project Scope in accordance with this requirement.   1. **Bidders wishing to provide alternative solutions should demonstrate why their solution is a more efficient, cost-effective, or secure approach to the requested services. All alternative solutions proposed will require a demonstration. DCS or the Office of the State Treasurer (OST) reserves the right to reject any or all alternative solutions proposed. If the bidder fails to respond to the required solution proposed by DCS in favor of an alternate solution and the alternate solution is rejected by DCS or OST, the bidder may be deemed non-responsive.**   U.S. Bank has provided solutions to this proposal as requested. In addition, we are pleased to offer alternative solutions demonstrating a more efficient, cost effective and secure approach to the needs of DCS.  **i. Bidder must have contingency plans in place in case of any emergencies (inclement weather, system failure, security breach - data or theft, etc.,) that will ensure minimum service delivery to include deposits and disbursements.**  Company Business Continuity Plans are developed and maintained to address operational resilience and recovery strategies for events such as: pandemic/high employee absenteeism, natural and man-made hazard events, technology outages, cyber events, and other business disruptions.  In the event an office or operational facility is likely to become non-operational, an appropriate business continuity plan will be activated. The response strategy will vary based upon the nature of the disruption and work impacted. The U.S. Bank enterprise resiliency program is ISO 22301 certified. The program, which includes Business Continuity/Disaster Recovery and Vendor Resiliency programs, is annually audited by our independent internal audit division, as well as the ISO certifying agency. As a regulated financial institution, U.S. Bank and its resiliency program are also periodically reviewed by the relevant governing agencies, including the Federal Reserve Bank (The Fed) and the Office of the Comptroller of Currency (OCC).  **j. Bidder must have a The Bidder must describe how ongoing technical and service assistance would be handled that will allow for the continuation of business at the minimum levels indicated above. DCS will cease contract negotiations with any Bidder who indicates having a disaster recovery plan, but then requests or requires a force majeure clause.**  Our technology infrastructure is designed and implemented to ensure high availability and recoverability. Industry leading best practices and best-in-class technology components are utilized to operate a highly redundant, geographically dispersed network of data centers. All data is backed up to an out of region data center and all critical data is securely replicated to an out of region data center.  Our IT Resiliency Plans are developed and maintained to address technology, infrastructure, application, and data recovery/ validation strategies in response to unplanned technology interruptions up to and including the loss of a data center.  Please refer to **Exhibit 10, U.S. Bancorp Enterprise Resiliency Program Overview** for additional information.  **k. A successful Bidder will be required to maintain the disaster contingency and disaster recovery plan throughout the contract performance period and shall submit to DSHS/DCS for inspection upon request. DSHS/DCS requires a Bidder register on the Washington State, General Administration, Washington Electronic Business Solutions (WEBS) online system.**  Our disaster contingency and disaster recovery plan, outlined above, will be maintained throughout the contract period between U.S. Bank and DCS. DCS will be able to view a high-level overview of the contingency and disaster recovery plan upon request.  U.S. Bank is a registered bidder on the WEBS online system. |  |  |
| b | **Bidder Performance and Support (2b)**  Technical and Application Support (SR)  The Bidder will be expected to provide technical support for all supplied software and its operation for the life of our contract. This includes any custom developed application software, any third party software or any Bidder proprietary software.  The Bidder must describe how ongoing technical and service assistance would be handled.  The Bidder must describe how initial and ongoing DCS staff training would be provided in relation to financial transmission technology and other banking systems and processes.  The Bidder must propose a support structure, including a description of its maintenance organization, issue-tracking process, levels of support and problem escalation process.  ***Bidder must describe how they would approach the requirements in this section. A detailed description is required.*** | (SR) **25** Points |  |
|  | ANSWER:  Banking support  **Technical support**  While there is no software that will be supplied to DCS, U.S. Bank staffs specialized software technical support groups to help with specific software or hardware inquiries. These groups, such as those dedicated to Direct Transmission and SinglePoint Information Reporting, are contacted as part of the CCS escalation procedure. Should DCS require technical support for SinglePoint, transmission or any other service, CCS is the first point of contact. They have the ability to provide first level of troubleshooting for all issues. Should they need to escalate to level 2 or beyond they will pull in more specialized resources.  **Training**  CCS can help with telephone training for SinglePoint.  **Instructor-led training**—If circumstances require, U.S. Bank can provide live, instructor-led training on SinglePoint. All instructor-led training is conducted by experienced U.S. Bank training staff. Using state-of-the-art emulation software, we provide a hands-on training experience without requiring your staff to leave their desks. Any number of employees may attend, but they must all be active SinglePoint users. Instructor-led training covers basic navigation and high-level overviews of functionality.  **SinglePoint Training Center**—Provides over 200 illustrated, step-by-step, task-based user guides in pdf and video formats. Additional features include an introductory tutorial, a glossary, information on treasury management best practices, and a comprehensive report catalog that includes samples of the reports available through SinglePoint. The SinglePoint Training Center gives you the information you need, when you need it, how you need – without having to schedule an appointment or even pick up the phone. You currently have access to the SinglePoint Training Center within SinglePoint today.  **Continuing education**—Enhancements to the SinglePoint application are ongoing and are clearly documented in a newsletter mailed to you in advance of every release. All enhancements are supported by updated in-application help and user guides.  **Issue escalation and resolution**  Every member of your assigned team has a thorough knowledge of your services, business practices and key contacts for treasury services-related issues, and they are empowered to escalate for more detailed support.   |  |  | | --- | --- | | **Three-tier escalation process** | | | **First level: Commercial Customer Service** | | | Report any issue to CCS. Your banker enters it into our call tracking system and attempts to resolve it. If they can’t resolve the issue, it’s escalated to a product-specific Level Two support team. | | | **Second level: Escalation to appropriate operations/integration managers** | | | 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:   * CCS team leader or site manager * Relationship manager * Treasury management consultant * Treasury management support manager * Operations manager | | **Third level: Escalation to senior management** | | | If still unresolved, it’s escalated to senior management. | Reasons for escalation include:   * 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/may risk the client relationship | | The issue is escalated by an appropriate manager (as listed in Level Two) to the Operation Servicing Issues group. An appointed senior management banker logs the issue and engages appropriate operations (or other groups) for research and resolution. | | | All open issues are reviewed in our weekly Service Quality meeting where we review actual performance relative to SLAs.  Prepaid Card services  Technical support  U.S. Bank intends to continue to maintain our online portal system and database throughout the new contract term to ensure consistency and connectivity for the DCS ReliaCard program. No custom software is required for the ongoing management of the ReliaCard program. The only technical requirement is a standard, current version web browser for accessing the administrative portal. While no software support is required, our client support team will continue to be available for DCS’s program administrators on a daily basis if they need assistance with any aspects of their program, technical or otherwise.  Training  While training was performed during the initial DCS ReliaCard program implementation, we will provide ongoing administrator training as needed and training for any new programs DCS may implement in the future. As one of the most critical components of your onboarding process, DCS will experience a streamlined approach to training that equips your administrators with the resources they need for effective program management. Our onboarding manager will schedule web-based training sessions where he or she will walk your team through all aspects of the prepaid card operations. This training focuses on:  Understanding and navigating the administrative portal  Establishing system users and defining permissions/roles  Enrollment process  Funding process  Reporting process  Cardholder research  These training sessions provide your administrators with the knowledge they need to get the program off the ground and train additional administrators. In addition, our administrative portal has built-in online “How to” summaries for each major task in the system. These self-service training guides are available on a variety of topics to assist your administrator in understanding how to manage their programs better.  Issue escalation and resolution  Having the appropriate resources available to your administrators to quickly resolve issues is critical for the ReliaCard program to run smoothly. When DCS reports an issue to either the relationship manager or the client support team, we follow the response protocol outlined below. Both the relationship manager and client support will follow the same process when responding an issue. Although most issues can be handled with a level one response, the relationship manager or the client support team can escalate to level two or level three as needed. All reported issues are entered into our tracking system, where the issue is assigned a unique tracking ID. Work tickets are assigned to the appropriate personnel for resolution and are monitored based on the severity of the issue. Regardless of the severity, our goal is to help ensure that the issue is resolved in a timely and accurate manner. In the event an issue occurs that impacts cardholders, our relationship manager or the client support team communicates directly with you, either via email or phone. They will inform you of the problem and explain how we are working towards a resolution. For urgent issues DCS is notified with two to four hours. If necessary, we have an established escalation protocol in place to help ensure client issues are resolved appropriately.   |  |  |  | | --- | --- | --- | | Escalation/response protocol | | | | Response level | Responsible party | Steps/procedure | | **One (99% of issues)** | U.S. Bank Prepaid Client Support Team/Relationship Manager | Issue reported to Client Support group or Relationship Manager | | **Two (0.9% of issues)** | Services Delivery Management/Senior Relationship Manager | Level Two support team resolves issue and updates tracking data.  If issue is not resolved, interested parties are brought together to assist in resolution. Parties may include:   * Vice President of Operations * Operations Specialists * Senior Relationship Manager | | **Three (0.1% of issues)** | Relationship Manager and Senior Vice President, Market Lead for Government Prepaid | The relationship manager escalates unresolved issues to senior management.  An appointed senior management representative will log the issues and engage appropriate operations (or other groups) in the research and resolution of the issue.  U.S. Bank will communicate any situation of known breach after taking immediate corrective action to repair the breach and then notify DCS.  The relationship manager communicates all Level Three issues and potential resolution plans to DCS on a high priority basis to ensure the fastest possible resolution. | | | |  |  |
| c | **Experience and Qualifications Proposal (2e)**  Continuity of Personnel (SR)  Describe the Bidder’s policies, plans, and intentions regarding maintaining continuity of personnel assignments throughout the performance of any contract resulting from this procurement. Address how availability of any of the proposed staff for this project could be impacted from existing contracts to which they are currently assigned or from other potential contracts for which they are proposed. Where such cases exist, identify the priority the Agency would have in cases of conflict. Discuss the Bidder’s plans to avoid and minimize the impact of staff changes. Identify planned back-up staff assignments.  The contract resulting from this procurement will require that any change in key staff (as identified in Bidder’s response to this procurement) will be subject to prior Agency acceptance. The contract will also provide that the Agency may request that Bidder remove selected staff on one (1) days’ notice and provide replacement staff without impacting the schedule.  ***Scores for this section will be based upon, but not limited to, the Bidder’s demonstrated commitment to continuity of project staff and the Bidder’s ability to maintain staff quality should a change in staff be unavoidable.*** | (SR) 10 Points |  |
|  | ANSWER:  Banking services  Choosing to continue your partnership with U.S. Bank allows the opportunity to work with your established and knowledgeable team. Our goal is for DCS’s assigned relationship manager, Kim Spiroff, to stay with your team throughout the life of the contract. In the event your relationship manager leaves her position, we will assign a qualified replacement to take her place.  Kim shares office time between Montana and Washington and is readily available to respond to DCS in a timely manner. Given her numerous existing relationships in Olympia and the surrounding cities, Kim is committed to in person meetings on a monthly basis and can be reached via email, office or cell phone at any time.  We utilize a team structure to ensure coverage for routine absences such as illnesses and vacations. If additional assistance is needed, your team can contact the assigned manager for additional assistance. The manager will act as a backup for DCS’s assigned relationship manager and will assist in minimizing the impact of any unforeseen staff changes.  U.S. Bank also agrees to DCS’s requirement that any change in key staff will be subject to prior agency acceptance. Additionally, U.S. Bank agrees to respond to your request for a replacement within one working day. Within that timeframe we will acknowledge your need for a replacement, then work quickly to assign someone to help ensure continuity for DCS’s program.  Prepaid Card services  Your ReliaCard program will continue to be managed by our dedicated relationship manager, Jane Foldy. Regardless of the situation, Jane is always available to help. Serving as your key program advisor for strategic program support, Jane is committed to advocating for you and providing you with the resources you need to help ensure your program’s ongoing success. As one of our most tenured and valuable clients, DCS will continue to receive the highest priority of service.  Kim Spiroff, DCS’s government banking relationship manager, is another contact who will continue to provide support for this relationship. Additionally, in the unlikely event that either Jane or Kim is unavailable, our senior relationship management team will provide assistance. DCS may also contact our client support team for immediate technical support. Our client support team is available 24/7. They can be reached Monday through Friday 5 a.m. to 5 p.m. PT by phone or email. They are also available after-hours by leaving a message.  If a change in relationship manager is necessary, Jane will reach out and notify you of the change. We will work with DCS to identify a new relationship manager, who may be introduced to your team by our senior relationship manager. If DCS requests a change in relationship management, we will accommodate the request immediately and ensure there is no disruption in service.  In the rare instance that we assign a new relationship manager to DCS programs, our senior relationship manager will facilitate a smooth transition and ensure the new relationship manager is familiar with the specifics of your programs utilizing the information we keep on file. We use system-based documentation to track unique facets of client programs that includes unique contractual requirements, notes from ongoing conversations and a record of any technical issues. Additionally, the new relationship manager will reach out to DCS and schedule meetings to become acquainted with your team, understand typical requests and items to be mindful of, and learn about best practices and lessons learned since program launch. |  |  |
| d | **Experience and Qualifications Proposal (2h)**  Tracking, Issue Resolution, and Change Management (SR)  The successful Bidder, in partnership with the Agency, will be responsible for using an issue resolution process for recording and tracking any problems, issues, and changes.  Describe your proposed process for managing issues, problems, and changes. Consider the entire System Development Life Cycle (SDLC). Explain by whom and how issues, problems, and changes should be resolved.  Describe your approach to problem resolution. Are problems resolved on a same-day basis? If not, describe the process for keeping DCS informed of progress being made towards resolution. As an example, describe how your organization intends to keep DCS informed and the type of communication (i.e. e-mail, phone, in person, etc.) regarding in-process activities, such as;   * Forgery investigation and resolution, * Deposit and disbursement adjustments, * Technical questions regarding system capabilities, * System downtime, * Suggestions regarding system modification or enhancements and * Billing questions.   ***Scores for this section will be based upon, but are not limited to, the degree to which the proposed process provides and describes specific techniques to identify, communicate, and manage issues, problems, and changes.*** | (SR) **25** Points |  |
|  | Answer:  Banking services  Commercial Customer Service (CCS) provides a premier level of service on your depository and treasury management products. Our trained government banking professionals are equipped to handle routine and complex inquiries, such as forgery and resolution, deposit and disbursement adjustments, technical questions, system downtime, modification or enhancements, billings questions and numerous other inquiries. New CCS bankers receive approximately 320 hours of training prior to handling live client calls. Because CCS bankers stay up to date through weekly training on products, procedures and policies, every team member has a thorough knowledge of the products and services you use.  DCS contacts your Seattle CCS team via their unique phone number and shared email box. You promptly reach a live service banker every time you call – phones are not fronted by an interactive voice response (IVR) menu. For every call or email, a tracking number is assigned to our tracking database. The call-tracking database keeps your U.S. Bank team updated and lets other service bankers easily pick up your request where a colleague left off – saving you time and helping us identify service trends and opportunities for improvement.    With online access to our internal systems and product databases, CCS often provides final resolution during the initial call for same-day results. For more complex issues, your service banker manages and tracks the request until it’s resolved. You receive a call with either a complete response or an estimate of the additional time required. Seattle CCS bankers will be available to DCS for inquiry and resolution should any issues develop.  As previously mentioned, 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. If your relationship manager is not involved, CCS will be looped into the escalation.   |  |  | | --- | --- | | **Three-tier escalation process** | | | **First level: Commercial Customer Service** | | | Report any issue to CCS. Your banker enters it into our call tracking system and attempts to resolve it. If they can’t resolve the issue, it’s escalated to a product-specific Level Two support team. | | | **Second level: Escalation to appropriate operations/integration managers** | | | 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:   * CCS team leader or site manager * Relationship manager * Treasury management consultant * Treasury management support manager * Operations manager | | **Third level: Escalation to senior management** | | | If still unresolved, it’s escalated to senior management. | Reasons for escalation include:   * 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/may risk the client relationship | | The issue is escalated by an appropriate manager (as listed in Level Two) to the Operation Servicing Issues group. An appointed senior management banker logs the issue and engages appropriate operations (or other groups) for research and resolution. | | | All open issues are reviewed in our weekly Service Quality meeting where we review actual performance relative to SLAs. | |   Prepaid Card services  In the event an issue occurs that impacts cardholders, our relationship manager or the client support team communicates directly with you. They will inform you of the problem and explain how we are working towards a resolution. If necessary, we have an established escalation protocol (outlined below) in place to help ensure client issues are resolved appropriately.   |  |  |  | | --- | --- | --- | | Response Protocol | | | | Level | Description | Frequency | | **Severity 1 – Urgent** | An incident or problem that:  Prevents system from performing a critical business process or function  Prevents clients or cardholders from using the System to provide services in compliance with applicable Law  Prevents all cardholders from accessing funds  Prevents one or more users from accessing data or putting new data into system  Causes loss or corruption of data  Could create negative reputation for client  Leaves system without a working backup  **Examples:** Portal unavailable, loads have not been posted for all cardholders, ATM/POS transactions being denied, delays in card activation, errors due to System issues. | **Initial Notice:**  Within 2 hours  **Ongoing:** Every 30 minutes. | | **Severity 2 – High** | An incident or problem that:  Adversely affects any process or function that is non-critical but it is material to clients or cardholders.  Prevents some cardholders from accessing funds.  **Examples:** Card orders are delayed, functionality critical to business processes is unavailable with no workaround. | **Initial Notice:**  Within 4 hours  **Ongoing:** Once per day | | **Severity 3 – Medium** | An incident or problem that adversely affects any process or function used by clients or cardholders but does not qualify as a Severity 1 or a Severity 2 problem.  **Examples:** Functionality critical to business processes is unavailable with workaround. | **Initial Notice:**  Within 24 hours  **Ongoing:** Once per week | | **Severity 4 – Low** | Minor impacts and problems that do not adversely impact clients or cardholders.  **Examples:** Cosmetic change to website or a minor issue that is a nuisance but not impeding clients from executing their processes. | Initial Notice:  Within 72 hours  **Ongoing:** TBD |   For any program enhancements or system changes, we follow our established change control process. All application development and implementation follows standard Software Development Life Cycle (SDLC) procedures. Requirements for new or modified applications and products are gathered and analyzed by the business line. Our product and software engineers work together to design the technical details of the changes. The software engineers then utilize a controlled lower environment to code the system updates. This lower environment has controlled access and strictly manages the code and changes. Once implemented in the lower environments, the changes are subjected to a series of tests by the technical and business line testers in both the integration and user acceptance testing (UAT) environments. Prior to deployment, the code updates are also subjected to a series of security scans and security protocols to ensure it remains safe and compliant.  Once all checks have been passed, the updates are deployed into production for use. At this point the business production testers review the changes and the client support teams help monitor performance as the system updates are utilized by clients and cardholders. If defects or issues are found, or arise in the future, the product and software engineers will review and update as appropriate. |  |  |
| e | **Experience and Qualifications Proposal (2i)**  Contract Performance  The response for each of the following two items must either indicate that no such contract terminations occurred in the five (5) years prior to due date of this procurement or, if such terminations have occurred, provide full details regarding such termination. Details must include a summary of the problem; the other party’s name, address, and telephone number; the Bidder’s or subcontractor’s position on the matter; and the ultimate disposition of the matter.  By providing the information required the Bidder authorizes the Agency to contact the listed entities regarding contract performance.  The Agency will evaluate the facts and may, at its sole discretion, reject the Bidder’s response if the facts discovered indicate that completion of a contract resulting from this procurement may be jeopardized by selection of the Bidder.   1. Termination for Default (MR)   Termination for default is defined as notice to stop performance due to the Bidder’s or subcontractor’s nonperformance or poor performance and the issue was either (a) not litigated due to (1) inaction on the part of the Bidder or subcontractor or (2) settlement or (b) litigated and such litigation determined the Bidder or subcontractor to be in default.  2. Early Terminations (MR)  Describe all contracts of the Bidder or subcontractor which, in the last five (5) years, were terminated prior to the expiration dates, wherever such agreements were subject to settlement agreements and describe the reasons for such early termination. | (MR) NOT SCORED |  |
|  | ANSWER:  To the best or our knowledge, within the last five years, U.S. Bank has not had any clients terminate for default or terminate prior to the end of the contract period. |  |  |
| f | **Experience and Qualifications Proposal (2j)**  Subcontractor Information Required (MR)  In order to achieve the best combination of experience and skill, “strategic relationships” or subcontractor arrangements may be proposed. Any and all such relationships, including “advisors,” must be in the context of a subcontractor to the Bidder. The Bidder must be the prime Contractor and must agree to be liable for the performance of any proposed subcontractor.  If any such relationships are proposed, describe the subcontractor relationship with the Bidder, including previous experience with the subcontractor. Discuss the nature of the subcontractor organization and the management and reporting relationships between the Bidder and the subcontractor.  State the total percentage of performance hours to be subcontracted and the nature of the work to be performed. If no subcontracting is intended, so declare.  If any subcontractor will participate with the Bidder to an extent equal to or greater than five percent (5%) of the performance hours, provide the identifying information for the subcontractor. The information to be provided is detailed in this solicitation document Section entitled Identifying Information. | (MR) NOT SCORED |  |
|  | ANSWER:  **Banking services**  Based upon the requirements on this proposal, we will not be using subcontractors for the banking services.  Prepaid Card services  While U.S. Bank is the prime contractor and manages most support functions for the ReliaCard program in-house, we do use subcontractors for card production and IVR services. Our subcontractors are experts in their respective fields and are long-standing partners who work alongside us to provide you and your recipients with the highest levels of customer service. Our operational teams work directly with their associated subcontractor and are held responsible for all activities completed by the subcontractor. Subcontractors are held to the same standards as internal U.S. Bank resources, are well-vetted and provide reliable, responsive services to our U.S. Bank operational team.  We plan to continue to utilize the following third-party subcontractors to support the DCS program:  Enacomm, Inc.—IVR provider  Fiserv Output Solutions—Card fulfillment vendor  FSV Payment Systems—Prepaid processing provider (wholly owned subsidiary of U.S. Bank)  **Enacomm, Inc.—IVR Support Provider**  Enacomm is privately-owned and based in Tulsa, OK. They provide innovative, interactive and intelligent IVR customer self-service applications to a variety of industries including prepaid/cash card, financial, health care and utilities. Utilizing web, mobile, SMS texts, email, voice and other communication technology channels, Enacomm helps organizations provide customers with a superior, multi-modal self-service experience. Enacomm has been providing service to stored-value bankcard programs for more than 30 years and has partnered with U.S. Bank since 2005 (20 years).  **Fiserv Output Solutions—Card Fulfillment Provider**  U.S. Bank partners with Fiserv Output Solutions (FOS) as our card fulfillment provider for the prepaid programs. They manufacture and ship more than five million cards a year for the Prepaid division. U.S. Bank utilizes FOS’ Indianapolis hub to expedite card shipping across the country. FOS is a division of Fiserv, Inc. (NASDAQ: FISV), a leading global provider of information management and electronic commerce systems for the financial services. Established in 1984, FOS has been providing card fulfillment services for more than 40 years. FOS has partnered with FSV Payment Systems since 2003, and with U.S. Bank since our acquisition of FSV in 2012.  **FSV Payment Systems—Prepaid Processing Provider**  In addition to the subcontractors listed above, we also use FSV, a U.S. Bank wholly owned subsidiary, as the prepaid processor for all transactions. Having purchased FSV in 2012, we own the core of our prepaid operation, including the issuing bank function, the program manager function and the transaction processing function. We have full control of and manage all core components in-house, giving us superior control, greater data security and flexibility with our programs. | **85** Max |  |

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| --- | --- | --- | --- |
| **3** | **Project Plan and Experience** | MAXIMUM TOTAL POINTS |  |
| a | **Termination of Assigned Staff (MR) (1b)**  Agency may, with one (1) working day written notice, request immediate replacement of a member of Bidder staff assigned to this project.  ***Bidder must acknowledge and agree to the above condition***. | (MR) NOT SCORED |  |
|  | ANSWER:  U.S. Bank acknowledges and agrees to respond to your request for replacement within one working day. Within that timeframe we will acknowledge your need for a replacement, then work quickly to assign someone to help ensure continuity for DCS’s program. |  |  |
| b | **Plans for Providing Services (1e)**  Project Plan (SR)  Describe the proposed approach and methodology to accomplish the objectives and deliverables specified in this solicitation document. The description should include sufficient detail to allow the evaluation team to determine the feasibility in relation to Agency requirements and needs.  Also provide a detailed implementation plan, including transition from current provider, for the smooth implementation of the required services. The plan shall detail the entire course of the implementation and it shall include a list of proposed members of the implementation team. The plan shall also include a testing schedule, necessary conversion and any other components deemed necessary. | (SR) **40** Points |  |
|  | ANSWER:  As one of the nation’s largest providers of treasury management and prepaid services, U.S. Bank is uniquely positioned to offer you the products, services and expertise you need require. As a current customer of U.S. Bank for banking and prepaid services, DCS would take advantage of not needing to go through a full implementation for all services. However, for any new services we have a very robust implementation strategy to help support your needs with a hands-on approach.  Banking **implementation**  U.S. Bank utilizes a project plan management implementation approach. This resource is part of our specialized implementation team, which is designed to handle and coordinate highly complex implementations.  A seasoned team of experts, dedicated to your success  Your primary U.S. Bank contact is your relationship manager, Kim Spiroff, who works with your U.S. Bank implementation team.  **Client Implementation specialist**—They play a critical role in guiding the entire implementation process as your primary contact. They distribute and obtain appropriate documentation; work closely with various departments within U.S. Bank; and coordinate the technical team for system testing and training. Their level of experience and commitment ensures an accurate and timely implementation.  **Treasury management consultant, Jordyn Anderson**—She works with you to identify appropriate solutions to help your organization manage cash and improve efficiencies; while keeping you informed of new or emerging technologies which may impact the way you do business.  **Treasury management sales analyst, Kerri Mayavski**—She works closely with Jordyn to establish identified products and services apart of the project.  Although there are many people involved in implementation treasury management services, you will always have one contact you can call with questions during your implementation process – your Client Integration specialist. This ensures that one person is on point to coordinate the implementation and to facilitate the movement of information amongst all parties involved in the transition. The goal is to achieve a seamless implementation and coordinate with DCS to meet any pre-determined go live dates.  Jordyn and Kerri will also help guide and check in on statuses to ensure DCS is being provided with the full support you may need for any new services.  A collaborative partnership to customize your implementation  **Discovery meeting**—Jordyn and Kim will meet with DCS to ensure we have an in-depth understanding of your workflows and related cash flows to appropriately finalize the solution set.  **Meeting your implementation team**—Jordyn and Kerri will work to assign an implementation contact and team, as necessary, that will work with your employees throughout the process  **Implementation strategy**—Based on the Discovery meeting Jordyn will work with DCS on and Implementation on a comprehensive plan designed to achieve your specified production date.  **Kick-off meeting**   * Key stakeholders from U.S. Bank and DCS are introduced. * Documentation can be presented for execution. * Preliminary timeline is discussed and agreed upon.   **Weekly touch point meetings**— We will meet with your designated contacts throughout the process to ensure benchmarks are on track and any issues are quickly resolved.  **Completing documentation via SinglePoin**t   * Onboarding Tracker facilitates file exchange as we establish accounts and integrate services. Prepopulated forms streamline the process. * SinglePoint notifies you when documents are ready or require attention. * Agreements and/or questionnaires are completed and received by your implementation resource, which marks the start of the service set up.   **Test data transmissions**   * We test for connectivity through a telecommunications handshake. * You transmit test files for each applicable service to ensure data is properly received. * Upon successful testing, we select a production date.   Implementation enhancements  We’ve designed a digital onboarding process to make your transition smooth and efficient. SinglePoint’s Onboarding Tracker provides complete visibility of all your implementation activity – all within one location, SinglePoint. With the digital dashboard, next steps are quickly identified, and your employees can easily collaborate to keep the process moving.  We’ve simplified document exchange by enabling you to securely exchange sensitive bank information online. SinglePoint notifies you when your documents are ready to print, sign and upload.  Electronic signatures allow users to quickly and securely sign documentation, with no need for paper, printers and scanner. Prepopulated forms streamline completion. Notifications alert you when documents are ready, ensuring continuous progress.  Sample Banking Services Implementation Plan    Prepaid Card Services Implementation  As the incumbent ReliaCard program provider for DCS, there is no need for program implementation should you chose to remain with U.S. Bank. You can simply keep funding cards as you have been, and your cardholders will keep receiving their funds without the confusion and inconvenience that commonly occurs during a transition between providers. By remaining with U.S. Bank, cardholder transition requirements will be minimal.  In the next contract period, we will be introducing EMV in the card design. This transition does not require a full implementation process. We plan to gradually transition to EMV/chip enabled cards as our current custom card inventory is depleted and the new card redesign process is completed. When available, the new card design will be used for all newly issued cards and for existing cards as a new card is requested, or the card expires and is reissued.  Full program implementation process  If any additional agencies/programs are added, we will follow our full program implementation process. When initiating a new agency program, our number one goal during implementation is to make sure you and your team have the resources needed to successfully transition your program in a streamlined, efficient manner.  During implementation, you will be guided through the onboarding process by an experienced onboarding project manager who will work closely with you to understand the complexities of each program, manage regular project meetings, provide updates to your entire team through calls and email, and manage the end-to-end process internally. We follow industry-leading Project Management Institute (PMI) principals and are vigilant in continually monitoring all aspects of the implementation process such as assigning responsibilities, setting deadlines, tracking task status and identifying risks quickly to help ensure the ultimate success of your implementation.  Our implementation process takes into consideration all the aspects of your program that will help ensure a smooth introduction for your staff and cardholders and incorporates best practices defined by our experience and industry best practices. From the very beginning of the implementation process, we rely on careful documentation to create the core framework and foundation of our implementation process. We use this structure to build out the appropriate action items for all aspects of the implementation: technical integration, communications and training. The steps involved in each of these areas are outlined below.  Customizing the Implementation Framework and Clear Communication Helps Ensure Success    Customizing to Suit Your Program: Defining Integration Needs and Executing on the Plan  Throughout our implementation discussions, we establish the framework for program development and allow us to put all the necessary administration pieces into place, including our formal project plan documentation that outlines the logistics and scheduling of each step in the implementation. This project plan will be used as our guide to track progress during the rest of implementation. The project plan provides a big-picture illustration of key project milestones and timeframes, roles and responsibilities for both our team and yours, and the completion status of individual project tasks. As a living document, individual tasks can be adjusted during implementation as mutually agreed upon.  Sample ReliaCard Implementation Plan    Knowing that regular communication is critical to implementation success, we don’t stop once the initial project plan is in place. We recommend that you follow our best practice of scheduling regular weekly meetings with your team. These regular touch points help ensure that our teams remain in sync and keep you informed each step of the way. The onboarding project manager will discuss what is occurring each week and who is responsible for completing each upcoming task. We also schedule supplemental meetings with additional working teams from technology, marketing, etc., to ensure all aspects of the program are being addressed and are well prepared for the program launch.  U.S. Bank works collaboratively with DCS to implement your prepaid program. We generally allow approximately 12 to 16 weeks to implement a new ReliaCard program (card customization and technical integration may require additional time). Implementation is divided into five phases designed to individually address the specific components required for successful card program deployment.  Overview of the implementation process  Stage 1: Discovery  During the initial discovery phase, we hold a kickoff call and subsequent planning meetings to allow team members from both sides to get to know each other, share their goals for implementation and gain a thorough understanding of your program. These meetings address all the preliminary necessities involved in transitioning your program, including:  Contract discussions and negotiations  Program discovery/review of requirements and approval.  Collaboratively assess and analyze program transition:   * Considerations based on any unique state requirements * Explore payment workflows and information exchange for integration   Stage 2: Administration  With the essential data exchange workflows and other key points discussed, we take that information and transfer it to our internal IT implementation team who will develop the necessary interfaces, including establishing a client ID, setting up the administrative portal and developing the file formats and data exchange systems. We will explore the following data points to facilitate the user testing and auditing required, which occurs in the final stages of implementation:  Connectivity systems  Enrollment method  Funding method(s)  Demographic changes file  At this time, we also develop the formal project plan to use as our guide and tracker during the rest of implementation. The dates and complete task list will be adjusted as we begin discussions with you and determine areas that may require more or less time.  Stage 3: Training your staff – setting the stage for success  A person standing next to a person  AI-generated content may be incorrect.As one of the most critical components of your onboarding process, DCS will experience a streamlined approach to training that equips your administrators with the resources they need for effective program management. Our onboarding manger will schedule training sessions where we walk your team through all aspects of the prepaid card operations. This training focuses on:  Understanding and navigating the administrative portal  Establishing system users and defining permissions/roles  Enrollment process  Funding process  Reporting process  Cardholder research/updates  We also focus on your marketing needs. Our experienced marketing team joins the implementation team to develop and optimize the roll-out and awareness strategy. We will identify and develop the necessary collateral to deliver a successful marketing and educational campaign. We also work with your team to design the informational collateral needed to drive higher adoption rates and ultimately save you money.  Stage 4: Programming and testing  During this phase we audit and methodically test all fundamental aspects of the program, from system integration and card orders, to production verification and operations preparation. Both enrollment files and account maintenance files are tested in the production environment before a program goes live to help ensure superior program stability. Our procedures include:  **Client set up and testing**—In this phase of testing, U.S. Bank prepaid specialists provide program administrators with the tools necessary to begin setup of the program.  **User acceptance testing**—This part of the testing phase incorporates actual admin users to “beta test” the program systems (in a test environment) to make sure they can perform required tasks in real-world scenarios, according to specifications.  **Production verification testing**—Production verification testing is the end-to-end, final opportunity to determine if the program is ready for launch. It serves as a “dress rehearsal” to simulate the production cutover as closely as possible and for a period of time simulate real business activity.  Stage 5: Launch  After all testing and integration has been completed, we conduct final checks and balances with client support functions like our customer service package. First enrollment files are sent by DCS and the first cards are issued to cardholders. This phase concludes with the official launch of the program. |  |  |
| c | **Experience and Qualifications Proposal (2c)**  Executive Summary (SR)  The executive summary should describe the Bidder’s response at a high level in terms of project approach, perspective, staffing, skill levels, and overall Work Description. It should demonstrate that the Bidder understands the scope and objectives of the project.  The Bidder should describe the risks associated with this project, critical success factors and actions Agency should consider throughout the project. Explain why the proposed solution will support the successful completion of this project for the Agency, and why the Agency should select your proposed solution. This summary should give the reader a strong general overview of the management and technical responses of the Bidder.  ***Scores for this section will be based upon, but not limited to, the degree to which the executive summary demonstrates that the Bidder understands Agency’s needs and is consistent with the goals and objectives of the project, the degree to which project risks and critical success factors are identified and addressed, the overall strength of the summary in terms of completeness and depth, the Bidder’s ability/willingness to partner and ensure skills transfer, the Bidder’s flexibility and creativity, and the Bidder’s ability to prove a case for action.*** | (SR) 10 Points |  |
|  | ANSWER:  U.S. Bank welcomes this opportunity to propose our banking and prepaid card services to DCS. We have provided banking and prepaid card services to DCS since 2016. As a result, we are very familiar with your needs, and we look forward to expanding our partnership. We are fully capable of and willing to continue to provide the needed services, including all custom processing requirements. This response presents our tailored solutions based on our understanding of your needs, goals, and capabilities. Consider this and other reasons why we are your best option as you read through our proposal.  As your dedicated relationship team, we’re committed to your success. We will collaborate with you to uncover any challenges and bring proactive ideas, industry best practices and creative strategies as you continue to grow and prosper. We will work with you from the solutions design phase, throughout implementation and into the future – staying abreast of your banking needs, as well as strategically aligning you with any new products.  Your current U.S. Bank team stands ready to further solidify our commitment to you and ensures:  We can comply with your RFP requirements  We are experienced and ready to assist you in creating efficient processes via our Working Capital Engagement  We offer competitive, compelling pricing and tailored account structures to provide a cost-free proposal  We are pleased to offer an above market earnings credit rate  We provide references to demonstrate our performance through personal experience  **Superior team support with experience serving public sector**  The continuity and tenure of your U.S. Bank team is significant. Your relationship management team has logged more than 125 years of collective banking experience and 23 years average industry experience, with most of that time at U.S. Bank. Your relationship team is led by Kim Spiroff, who has more than 36 years of experience in the public sector. This demonstrates the breadth and depth of experience DCS will encounter in our daily interactions. Kim is a well-rounded, tenured banker with substantial government banking and credit experience. Jordyn Anderson serves as your treasury management consultant and brings nearly 10 years of banking experience and five years of treasury management and government relationship management support. Jane Foldy will remain as your relationship manager for the prepaid card services, as well as any new programs. In addition, she will serve as your primary point of contact for strategic prepaid card program issues. Jane brings more than 25 years of banking experience to the team with vast experience in prepaid operations and has been with U.S. Bank for nine years.  Your relationship team advocates for you in the marketplace, working to understand how new and emerging technologies will create better functionality and provide you with an economic advantage. You can expect timely responses to operational, pricing, technical questions and other general inquiries on a day-to-day basis. Your relationship team also includes product specialists and a dedicated Commercial Customer Service (CCS) Officer, Spencer Gordon, who is backed by a team of highly skilled and experienced representatives ready to process both your routine and complex service requests with efficiency and accuracy.  DCS will receive the ongoing support of local and regional team members who understand state government operations, your mission, regulatory and compliance issues, account structure and processing requirements. You will also continue to receive ongoing support from your designated CCS team. Because of our history of working with DCS, your CCS bankers in Seattle are familiar with members of your team and recognize the importance of same-day inquiry resolution. In addition, our Prepaid Client Support team is available for assistance with any technical or operational questions such as unloading funds, card status changes and error messages.  Together, we will continue to offer a premier level of service, including timely, thorough and responsive measures to ensure your satisfaction.  **Working Capital Engagement**  We recommend DCS engage with us in a no-cost Working Capital Engagement. Our business objective is to provide you with a dynamic payment and receivables strategy. Our consultative approach will enable DCS to identify services, customization, and processing enhancements to further optimize your collections processes, create greater efficiencies, and improve the experience for Washingtonians.  Our working capital methodology takes a holistic approach to current payables and receivables processing, identifying numerous potential cost-saving and revenue generating methods of disbursements and receivables. An on-site session will allow us to understand more about your process flows, from procurement to payment. We will listen and advise based upon your unique business model for maximum efficiency, flexibility, and control. We will recommend solutions based on optimizing the entire, tiered payables and receivables process. Ultimately, this consultative engagement methodology will result in recommendations to modify the payment mix moving away from cost heavy paper-based methods, while using efficient electronic receivable processing methods.  We maintain this consultative approach throughout the relationship, ensuring your basic services function effectively and efficiently and adhere to standard service level agreements (SLAs). To measure our success as a service provider, U.S. Bank performs monthly quality reviews. Performance measurement statistics to SLAs will be shared within our quarterly meetings.  **The Government Banking advantage**  Our expertise in managing government relationships extends well beyond the basics. To best serve the public-sector market, U.S. Bank created a dedicated government banking division more than 100 years ago to work exclusively with public-sector clients of all size. We offer a wide range of deposit, treasury management, trust, investment, and payment processing products to meet the needs of states, cities, counties, towns, school districts and other governmental or public organizations.  Together, through our nationwide coordinated delivery model, we manage more than 6,100 relationships, over $16 billion in deposits and more than $7 billion in credit commitments. Not only do we specialize in banking government entities; many of our bankers have previous experience working for, and within, a variety of federal, state, and municipal offices. Our government banking division is comprised of two teams of 31 relationship management industry specialists, and a group of 45 debt finance credit specialists to support the government sector nationwide. We provide some form of banking services to all 50 state governments, as well as numerous federal government entities who require extensive customized processing requirements and service level agreements of the highest standards.  DCS will continue to benefit from and appreciate the value our dedicated expertise with government entities brings to your relationship. Your relationship is served by Kim Spiroff, who is dedicated to working only with large states and a few large local relationships, allowing her time to partner with DCS. We draw on industry best practices and our expertise learned from our collaboration with clients across the United States. As a dedicated business unit, the government banking division understands the unique legal, operating and financing requirements, as well as the purchasing characteristics, of the public sector. We have our own dedicated Sales, Legal, Compliance and Operational Support teams. Our nationwide coordinated delivery of services to state and local governments is unique among major banks, providing our clients broad access to technologically advanced products with flexibility to support government’s unique requirements, while maintaining essential local service and community involvement.  This diverse expertise showcases our understanding of a government entity’s detailed and specific requirements and how much they differ from those of the private sector. These partnerships also provide our strong basis for understanding your legal, operational, and functional complexities and challenges. This depth of experience will allow our team to work closely with you as an ongoing resource, crafting flexible, sound processing solutions. You can expect ongoing consultation from us as best practices emerge, regulations or statutes change, or other factors evolve that may affect DCS’s banking services or the industry.  **Our community commitment**  DCS can also count on our ongoing effort as a good neighbor, an involved civic citizen and a caring public partner through financial support and employee volunteerism. With more than 2,000 employees in the state, nearly 1 million customers and 139 branches, we are a part of the State of Washington. We strengthen and invest in the people of Washington with $7.3 million in U.S. Bank Foundation and corporate giving, $491,000 in community development loans and investments to low-and-moderate-income communities, and 31,000 volunteer hours into the community, as of the most recently published data.  **Workforce diversity and social equity**  At U.S. Bank**,** we are committed to investing in the future of our communities and being a socially responsible corporate citizen. It is at the heart of everything we do. When we combine our philanthropic giving with our products, services and experiences, we can make a significant impact in our communities. We do this by making ethically and environmentally sustainable business decisions; engaging our employees; volunteering; and embracing diversity, equity and inclusion.  **Leading-edge technology**  A banking relationship with us means you benefit from the full force of our continued investment in technology. Ongoing expansion and the introduction of numerous electronic and technological enhancements – through monitoring of trends, industry developments and competitor evaluations – help keep our products and services at the forefront of efficiency within the banking industry. As technology continues to advance, your U.S. Bank relationship team is ready to help you leverage these emerging opportunities within the banking industry. ACH origination via API, account validation and check payables services are examples of new products we anticipate will create efficiency, enhance fraud protection, and improve customers’ payment experiences with DCS.  **Consistent innovation**  With consumer behavior changing constantly, experience-enhancing innovation drives our decisions about mobile payments, branch modernization and every other customer touch point we have. Likewise, our government, business and institutional clients throughout the U.S. and across the globe expect more from us as their banking partner, they expect improved technology, more information, enhanced security, faster connectivity, greater flexibility and better collaboration.  **Proven financial strength**  We continue to outpace our peers in key performance metrics, and we deliver consistent, predictable, repeatable, industry-leading financial results year after year. Our solid financial position helps us create value for our shareholders, and it allows us to invest greater resources into customer experience, employee engagement and community revitalization. DCS will continue to benefit from our position as one of the highest performing banks in the nation with vast government sector expertise, a sterling reputation for ethical business practices and an unwavering commitment to innovation. These principles set us apart and solidify U.S. Bank as the most trusted choice in the banking industry. We are confident you will find our focus on your long-term success unmatched as we move forward and continue our strong partnership.  **Our dedication to ethical business practices and information security**  A close-up of a logo  Description automatically generatedOur commitment to doing the right thing is at the heart of everything we do. We build relationships based on trust and this honor reflects the work we do every day to earn and keep the trust of our customers and the communities where we live and work. We have been recognized for our approach to digital innovation, community partnerships and customer service, including being named one of the 2024 World’s Most Ethical Companies® and one of Fortune’s most admired superregional banks.  Protecting information is a significant responsibility of all personnel at U.S. Bank. We are committed to safeguarding data, whether it is about our company, business practices or clients. We do this by observing high standards of ethical conduct, maintaining secure information systems, fulfilling contractual obligations and complying with applicable laws. Safeguarding information is a key component of our daily work. As an organization, we preserve the privacy of client information, retain appropriate business records and ensure information is disclosed only as authorized.  **Proactive risk mitigation**  Proactive risk mitigation must also be a primary focus, including employment of fraud prevention measures, increased data security and enhanced disaster readiness. As your financial partner, we have the highest financial stability, strong technical and industry knowledge, and the ability to help guide you through industry and technology changes.  **The U.S. Bank difference**  With awards and top rankings for products, payments, mobile and online banking, we’re recognized as one of the most innovative banks in the nation. You can continue to expect more from us – tenured team members, innovative relationship management approaches, improved technology, detailed information, enhanced security, faster connectivity, greater flexibility and meaningful collaboration. Our extensive processing network and volume capacity, government banking expertise, hands-on consultative relationship management practices, community engagement and proven long-term government client relationships confirm we have the experience and financial stability to continue to offer you the most industry-leading financial solutions, surpassing all your expectations for your outlined processing and service needs. Our proposal eliminates transition costs and efforts, offers a cost-free proposal and provides a path to improved operational efficiency through our Working Capital Engagement. We are confident you will find our focus on your long-term success unmatched as we look forward to strengthening our partnership. |  |  |
| d | **Experience and Qualifications Proposal (2d)**  Project Organization  Staffing, qualifications and skills (SR)  This section discusses project organization and the knowledge, skills, abilities, and experience of the proposed team members and identifies specific requirements for certain individuals.   * Provide a description of the proposed project staffing/organization and how the team will be managed during the course of the project, including any subcontractors. * State the name, the title or position, and telephone number of the individual who would have primary responsibility for the project resulting from this solicitation. Disclose who within the firm will have prime responsibility and final authority for the work under the proposed contract. Name other individuals providing service on the project. * Identify responsibilities and qualifications of staff who will be assigned to the potential contract and the amount of time each will be assigned to the project. Provide resumes' for the named staff, which includes information on the individual's particular skills related to this project, education, experience, significant accomplishments and any other pertinent information. Agency will expect the ASB to staff the project with the individuals described in the response. Any changes to such staffing will be subject to Agency approval. The Bidder must commit that staff identified in its proposal will actually perform the assigned work. Any staff substitution must have the prior approval of the Agency. * Provide an organizational chart of your firm indicating lines of authority for personnel involved in performance of this potential contract and relationships of this staff to other programs or functions of the firm. This chart must also show lines of authority to the next senior level of management.   ***Scores for this section will be based upon, but not limited to, the soundness of the proposed team members roles and responsibilities, the overall viability of the proposed approach, and the degree to which the proposed staffing approach optimizes the ability to implement projects quickly, ensures the transfer of knowledge to any assigned Agency staff, and reflects a willingness/ability to partner with the Agency.*** | (SR) **15** Points |  |
|  | ANSWER:  As your dedicated relationship team, we’re committed to your success. We appreciate and value our long-term relationship with DCS. A relationship‐based service model is the standard for our most significant Government Banking clients. A strong commitment to unparalleled service is one of our key differentiators.  As previously mentioned, your banking services relationship team currently consists of five primary individuals: relationship manager, treasury management consultant, dedicated CCS banker, and prepaid relationship manager:  **Kimberly Spiroff** Senior Vice President and Relationship Manager – Government Banking 406-447-5251 [kimberly.spiroff@usbank.com](mailto:kimberly.spiroff@usbank.com)  Kim will serve as your primary contact for your banking needs. She has overall responsibility for coordinating the delivery and quality of services. She and other members of the team will regularly review the relationship strategy, service levels and deliverables, as well as conduct periodic meetings with DCS to ensure that we help you meet your goals.  As your primary relationship manager, Kim ensures your service support needs are met by each division and department within U.S. Bank, and she has the authority to resolve potential account issues in a timely manner. Kim joined us in 2001 and manages a multi-million-dollar portfolio of large complex public-sector clients across Alaska, Montana, Washington and Wyoming. She specializes in cash management services, collection and disbursement management, capital engagement and treasury solutions. In addition to managing policy and pricing issues, she will partner with you to identify, offer and deliver the right cost-effective solutions. Kim and other team members regularly review relationship strategy, service levels and deliverables to confirm your objectives are being met.  Kim is an established leader and accomplished banker with over 36 years in the banking industry. She is also a three-time top-10% distinguished annual sales and service winner. She attended Pomona College.  **Jordyn Anderson**  Vice President and Treasury Management Consultant – Government Banking 509-999-8731 [jordyn.anderson@usbank.com](mailto:jordyn.anderson@usbank.com)  Jordyn will work with DCS as your Treasury Management Consultant and is a key member of the Relationship Team, both for implementing new services and identifying new methods created from evolving technology-based solutions. DCS will work directly with Jordyn to help consult on all aspects of the cash management processes and operations; providing innovative solutions and enhancements to gain efficiencies and reduce the time spent on banking. Jordyn has many resources at U.S. Bank to leverage, that will help DCS look at new ideas for your payables, receivables and reconciliation. Jordyn is assigned to our Government Banking clients and will also keep you informed of new or emerging technologies that may impact the way you do business.  Jordyn has been with U.S. Bank since 2017, based in Spokane. She has over seven years of banking experience, the last five years of which is working as a Treasury Management Consultant. Jordyn covers government relationships in Alaska, Montana, Oregon and Washington, working with large entities of all complexities.    Jordyn’s responsibilities include:  Implementation strategies and Implementation coordination  Process flow and solution consultations with DCS  Coordinates closely with the Relationship Manager on technical solutions  Client demonstrations and continuing education for bank platforms  Jordyn holds a Bachelor of Science degree in Economics from Eastern Washington University.  **Spencer Gordon**  Seattle Commercial Customer Service Banking Client Representative  206-342-7041  [Spencer.gordon@usbank.com](mailto:Spencer.gordon@usbank.com)  As your dedicated Senior Commercial Customer Service Banker, Spencer is a key member of your relationship team. His primary responsibility is to be your point of contact for questions you may have. Spencer is a Senior Commercial Customer Service Banker based in Seattle and focuses on government clients. He has been with U.S. Bank for more than 20 years and has been involved in client management and treasury management services deliverables for over 12 years.  **Jane Foldy**  Assistant Vice President, Relationship Manager  262-200-1575  jane.foldy@usbank.com  Jane will continue to serve as DCS’s ongoing primary contact for the ReliaCard program for the duration of the contract term. She assists DCS program administrators in managing their program, including, but not limited to strategic planning, project communication development and program monitoring. Jane has more than 20 years of marketing and relationship management experience including product strategy, new product launch, project management, technology development and account relationship management. She holds a bachelor’s degree in Marketing and Business Administration.  Our subcontractors for the ReliaCard program are long-standing partners who work alongside us to provide you and your recipients with the highest levels of customer service. They are held to the same standards as internal U.S. Bank resources, are well-vetted and provide reliable, responsive services to our operational team. We plan to continue to utilize the following third-party subcontractors to support the DCS ReliaCard program:  Enacomm, Inc.—IVR provider  Fiserv Output Solutions—Card fulfillment vendors  FSV Payment Systems—Prepaid processing provider (wholly owned subsidiary of U.S. Bank)  U.S. Bank agrees with your requirement that we shall not make changes to such key personnel during the term of the contract except as requested or approved by DCS, or as required due to circumstances beyond our control, such as the employee moving to a new position. |  |  |
| e | **Experience and Qualifications Proposal (2f)**  Experience of the Bidder (SR)  Bidders and their key team members must have conducted a minimum of three (3) non-Washington State DCS successful projects. For this requirement, “conducted” means that the referenced projects have completed implementation. Projects where the services have not, or are in the process of being put in place will not satisfy this requirement. The Bidder and their key team members must have had primary responsibility for the various phases of the projects including analysis, process design, construction, pilot phases, and implementation.  At least one of the projects must have been of similar scope and complexity or larger. Based upon an average collection and disbursement base of $57 million per month, describe in general terms where DCS is in comparison to other customers.  Present an in-depth discussion and graphic representation of the Bidder’s specific experience in the performance of completed projects to manage, plan, design, develop, and implement successful system development efforts that meet the criteria of this solicitation document. Clearly describe the scope and scale of those projects. Describe why your experience positions your firm as the best candidate for this project. The desired format for an experience matrix is below.  Identify projects by Bidder or subcontractor and describe the nature and extent of the involvement with secure digital identification card projects. Bidder and subcontractor experience must be listed separately.  Complete the following table for the minimum three projects.   |  | | --- | | Project Name: | | Start and End Date: | | Customer and Type of Business: | | Project Description, Role of Firm, and End Result: | | Proposed Team Members Who Were Involved in the Project: | | List Subcontractors and Describe Their Involvement with the Project: | | Project Name: | | Start and End Date: | | Customer and Type of Business: | | Project Description, Role of Firm, and End Result: | | Proposed Team Members Who Were Involved in the Project: | | List Subcontractors and Describe Their Involvement with the Project: | | Project Name: | | Start and End Date: | | Customer and Type of Business: | | Project Description, Role of Firm, and End Result: | | Proposed Team Members Who Were Involved in the Project: | | List Subcontractors and Describe Their Involvement with the Project: |   ***Scores for this section will be based upon, but not limited to, the degree to which the Bidder and proposed subcontractors demonstrate direct experience with all aspects of projects of similar scope and complexity and broad expertise with technology. Importance is given to the specific project role the Bidder/subcontractor has performed, as well as the scope and complexity of the projects in which the Bidder/subcontractor has participated. Both depth and breadth of experience is important.*** | (SR) **15** Points |  |
|  | ANSWER:  Our expertise in managing government relationships extends well beyond the basics. To best serve the public-sector market, U.S. Bank created a dedicated government banking division more than 100 years ago to work exclusively with public-sector clients. Our average relationship manager tenure with U.S. Bank is 14 years, with more than 28 years in the financial services industry. We specialize in serving government entities, and many of our bankers have previous experience working in a variety of federal, state and municipal offices. Our government banking division employs 37 industry specialists. The government banking division manages more than 6,100 relationships that include state and local government entities of all sizes and currently manages more than $14 billion in deposits and more than $7 billion in credit commitments.  **Public-sector clients include:**   * State of Washington * State of Oregon * State of Montana * State of Ohio * State of Nebraska   We are the provider of broad, full relationship services to 30 state governments, including Arkansas, California, Colorado, Idaho, Iowa, Kansas, Maine, Minnesota, Missouri, Montana, Nebraska, Oregon, Wisconsin and Utah. More than 70% of relationships have been with U.S. Bank for more than 10 years. We even have more than 20 relationships that have been partnering with us for more than 100 years. This diverse expertise showcases our understanding of a government’s detailed and specific requirements and how much they differ from those of the private sector. These partnerships also provide our strong basis for understanding your operational, functional and legal complexities and challenges.  On a typical day, we smoothly move countless millions of transactions at all dollar levels.  Depository services  U.S. Bank has 2,165 banking offices in 26 states, 81 cash vault locations in 36 states and 4,489 ATMs. We currently provide depository services to more than 1 million business clients that range from small businesses to large corporations. In 1995, U.S. Bank was one of the first financial institutions in the country to offer our clients true national account processing capabilities.  ACH  U.S. Bank acts as an ODFI and RDFI for the direct deposit of payments for more than 25,000 clients. We have offered ACH services since the late 1970s. Our enhanced online ACH service was made available through SinglePoint® in 2005.  U.S. Bank originated an average of 73,905,121 transactions per month in 2022, with a yearly total of 886,861,452 transactions. The total value of these transactions was $33.2 trillion dollars.  337 million debit transactions totaling $15.6 trillion  549 million credit transactions totaling $17.6 trillion  U.S. Bank received an average of 67,328,897 items per month in 2022, with a yearly total of 807,946,766 transactions. The total value of these transactions was $2.4 trillion dollars.  464 million debit transactions totaling $670 billion  343 million credit transactions totaling $1.7 trillion  Wire transfer  U.S. Bank first offered wire transfer services in the late 1950s. Our personal computer dial-up service launched in 1983. An internet-based solution was introduced in 2000. Direct wire interface was launched in 2017.  We provide wire transfer services to more than 16,000 corporate and government entities.  We originate and receive more than 1,430,000 wire transactions monthly, totaling more than $3.4 trillion. This includes more than 1,340,000 domestic wires and more than 91,000 international wires via Swift.  Data integration  U.S. Bank Managed File Services (MFS) supports more than 10 million transmissions monthly for more than 6,000 clients, with more than 300 new setups each month.  Remote deposit  U.S. Bank first introduced on-site electronic deposit in 2004. Today, more than 13,600 clients use remote deposit capture.  Extensive experience helping government agencies implement prepaid card programs  U.S. Bank has led the way in meeting the needs of our prepaid card clients for more than two decades. We built our first prepaid program specifically to support government disbursement needs. The premise was to provide an electronic payment option that could be used by every recipient and to reduce the administrative cost and risk associated with disbursing checks for government benefit programs. This pioneering effort launched the ReliaCard program in 2001 for child support programs in Colorado and Washington. Today, the ReliaCard program continues to serve as the original model for obtaining 100% electronic disbursement of government funds and support a wide range of benefit programs.  A blue map with white text and numbers  AI-generated content may be incorrect.That innovative approach created the foundation for our entire line of prepaid card solutions as it not only provided an alternative to checks but it also provided an innovative, electronic payment option for the unbanked and underbanked population. The advantages and practicality for adding prepaid cards as a payment option quickly expanded to other state government agencies including unemployment insurance, workers comp, housing authorities, and many other agencies. Today, U.S. Bank supports 447 state and governmental agencies in 49 states/districts, including the Washington Division of Child Support—more than any other provider. Most of these programs utilize reloadable cards, but some use single load cards for payments such as one-time rewards, refunds, or incentives. The vast number of state agencies that have selected U.S. Bank as their card provider positions us as the clear industry leader and experts in supporting multiple types of government payments—we are a trusted, full service banking resource and specialize in creating customized programs that fit our client’s needs.  U.S. Bank is pleased to provide the below project references as testimony of our service and support.   |  | | --- | | Project Name: **Washington State Lottery** | | Start and End Date: September 2019 – May 2020 | | Customer and Type of Business: State Agency | | Project Description, Role of Firm, and End Result:  Project Description: Implementation of Banking Services  Role of Firm: U.S. Bank managed the transition of banking services for Washington State Lottery from another financial institution. Implementation included Depository, positive pay, account reconciliation, SinglePoint, remote deposit, transmissions, wires, ZBA, image, ACH, cash vault, fraud prevention, safekeeping, investments, and trust and custody. Lottery requested information on prepaid card services as an alternative payment to Lottery prize winners.  End Result: Completed transition as targeted  Proposed Team Members Who Were Involved in the Project: Kim Spiroff – Jane Foldy | | List Subcontractors and Describe Their Involvement with the Project: The following third-party subcontractors were used to support the Washington Lottery prepaid card program:   * Enacomm, Inc.—IVR provider * Fiserv Output Solutions—Card fulfillment vendor * FSV Payment Systems—Prepaid processing provider (wholly owned subsidiary of U.S. Bank) | | Project Name: **Washington State Employment Security Department (EDS)** | | Start and End Date: April 2021 – February 2022 | | Customer and Type of Business: State Agency | | Project Description, Role of Firm, and End Result:  Project Description: Implementation of Banking and Prepaid Debit Card Services  Role of Firm: U.S. Bank managed all phases of the implementation of banking and prepaid services for Washington State Employment Security Department from another financial institution. Implementation included Depository, positive pay, account reconciliation, SinglePoint, remote deposit, transmissions, wires, ZBA, image, ACH, cash vault, fraud prevention, deposit tracking system and ReliaCard. Implementation for the DCS Unemployment Insurance ReliaCard included technical setup, training and marketing needs. Through weekly conference calls we developed detailed project plans that helped to ensure DCS’s deadlines were met. We addressed their concerns about the transition from their old provider to U.S. Bank, which included making sure their cardholders understood the transition and changing card funding processes.  End Result: Completed prior to expected go live | | Proposed Team Members Who Were Involved in the Project: Kim Spiroff and Jane Foldy | | List Subcontractors and Describe Their Involvement with the Project: The following third-party subcontractors were used to support the Washington State Employment Security Department ReliaCard program:   * Enacomm, Inc.—IVR provider * Fiserv Output Solutions—Card fulfillment vendor * FSV Payment Systems—Prepaid processing provider (wholly owned subsidiary of U.S. Bank) | | Project Name: **Washington State Paid Family Medical Leave (PFML)** | | Start and End Date: January 2018 - September 2018 | | Customer and Type of Business: State Agency | | Project Description, Role of Firm, and End Result:  Project Description: Implementation of Banking Services and Prepaid Debit Card Services  Role of Firm: U.S. Bank managed the transition of banking and prepaid card services for Washington State Paid Family Medical Leave. Implementation included depository, positive pay, account reconciliation, SinglePoint, lockbox, transmissions, image and ReliaCard.  End Result: Completed prior to expected go live. | | Proposed Team Members Who Were Involved in the Project: Kim Spiroff – Jane Foldy | | List Subcontractors and Describe Their Involvement with the Project:  The following third-party subcontractors were used to support the Washington State Paid Family Medical Leave ReliaCard program:   * Enacomm, Inc.—IVR provider * Fiserv Output Solutions—Card fulfillment vendor * FSV Payment Systems—Prepaid processing provider (wholly owned subsidiary of U.S. Bank) | | **80** Max |  |

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| **4** | **Cost Proposal** | MAXIMUM TOTAL POINTS |  |
| a | **Cost Proposal**  Bidders must provide a Cost Proposal that identifies their rates, expenses, or other costs to provide the service. All Cost Proposal costs must remain fixed for the Apparent Successful Bidder awarded a contract during the awarded contract’s period of performance. Bidders must pay Washington State sales tax, if applicable.  Identification of Costs (SR)  In this section of the proposal, the Bidder is to identify all costs. The Agency will evaluate costs using a true cost comparison of all fees. Appendix 1 has been prepared to facilitate that comparison. Please complete Appendix 1, including all fees to be assessed in this contract. Other fees may not be added at a later date.  Provide a price for each service noted in Section A, 3 a & b in accordance with the volumes detailed in Appendix 1 “Fee Schedule”. Fees should be entered in the column titled "Price." Specify if the figure is a total amount, each or per unit. Multiply the price by the quantity to equal the total amount. The total amount should be listed in the "Total" column. For example if the account maintenance fee is five dollars (record in the "Price" column) and DCS has five accounts (record in the "Quantity" column), the resulting total amount of $25 would be recorded in the "Total" column.  Detail any additional costs for "Other" services, if any.  \*Additional points possible for answers to the following questions. (SR)   * Discuss any creative pricing or payment options, which you can provide.   ***Note: All charges must be detailed here. Any charges not listed on this section of the Contractor's proposal will not be allowed during the course of the contract unless the scope of the contract is expanded to include additional services not requested herein.*** | (SR) **70** Points  (SR) 10 Points |  |
|  | ANSWER:  U.S. Bank is pleased to offer a six-month free services retention incentive. At the end of your first annual billing cycle, any fees that have accrued within the first six months of the contract will be waived.  As an additional option, should DCS maintain a $20 million minimum annual average collected balance in the concentration DDA no fees will be assessed at the end of your annual billing cycle. Significant changes in volumes or services from what was requested in the request for proposal may require the minimum balance to be reevaluated on a quarterly basis.  Please see **Appendix 1, Fee Schedule**.    Prepaid Card Services  The ReliaCard program is provided at no cost to DCS. Our end-to-end solution, from operational and technical support to reporting and online access, provides DCS with all the resources and information you need to successfully manage your program and meet the requirements set forth in this RFP. Additionally, our experienced relationship manager, Jane Foldy, along with our client support team, will provide ongoing support and training to your administrators at no cost. We do not charge fees to DCS for card issuance or adding funds to cards. Your current ACH originating financial institution will charge processing fees as determined by your current arrangement. All cardholder fees associated with the ReliaCard program have been provided in **Appendix 1, Fee Schedule.** | **80** Max |  |

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| **5** | **Reference Checks (All Requirements are Pass/Fail)** |  |  |
| a | **Reference Checks (MR)**  DCS reserves the right to obtain information concerning the proposal pertinent to this procurement from any and all sources, and to consider such information in evaluating the responses and selecting the Apparent Successful Bidder.  References for Proposed Project Manager and Proposed “Key” Team Member (MR)  The Bidder must provide three (3) references for the Project Manager. The reference must be independent of the Bidder’s firm (e.g., non-Bidder-owned or managed). Reference information is to be provided by using the Project Manager/Key Team Member Reference Form attached as an exhibit to this solicitation document.  ***Scores for this section will be based upon the reference checks. References for projects where work performed was different than this procurement may not score as well as references where work performed is similar to this procurement.*** | (MR) Pass/Fail |  |
|  | ANSWER:  U.S. Bank is pleased to provide references as testimony of our service and support. Please see **Exhibit 11**, **Amendment 3,** **U.S. Bank Manager Team Reference Form and Exhibit 12, Amendment 3, U.S. Bank Prepaid Manager Team Reference Form** for project manager and proposed key team memberreference contract information. |  |  |
| b | **Reference Checks (MR)**  DCS reserves the right to obtain information concerning the proposal pertinent to this procurement from any and all sources, and to consider such information in evaluating the responses and selecting the Apparent Successful Bidder.  Bidder Customer References (MR/SR)  The Bidder must provide three (3) non-Bidder-owned customer and not subject to this solicitation, references for their firm.  Bidder Customer reference information is to be provided by using the Bidder Reference Form attached as an exhibit to this solicitation document. Noncompliance with the reference requirement can be grounds for disqualification of the Bidder’s response. Noncompliance with the reference requirement will definitely adversely affect the scoring of Bidder’s response. The completed reference forms will not be shown to the Bidder at any time and become the property of the Agency.  The Agency may, at its option, contact other Bidder customers for references, by telephone or other means, and evaluate the Bidder based upon these references.  The Agency considers references to be extremely important. The references and other related referrals may be contacted during the evaluation of the Bidder’s response.  ***Scores for this section will be based upon the reference checks. References for projects where work performed was different than this procurement may not score as well as references where work performed is similar to this procurement.*** | (MR) Pass/Fail |  |
|  | ANSWER:  Please see **Exhibit 13, Amendment 3, U.S. Bank Bidder Reference Forms** for references. |  |  |
| 6. | BIDDER EO 18-03 CERTIFICATION |  | MAXIMUM TOTAL POINTS |
| EO | Are your employees required to sign, as a condition of employment, a mandatory individual arbitration clause and/or a class or collective action waiver?  Please Note: Points for this question will be awarded to bidders who respond that they do not require these clauses and waivers. If you certify here that your employees are NOT required to sign these clauses and waivers as a condition of employment, and you are the successful Bidder, a term will be added to your Contract certifying this response and requiring notification to DCS if you later require your employees to agree to these clauses or waivers during the term of the Contract. | 5 | [May not exceed 5% of Total Evaluation Points] |
|  | Answer:  No, employees are not required to sign, as a condition of employment, a mandatory individual arbitration clause and/or a class or collective action waiver. |  |  |
| 7. | BIDDER CERTIFICATION –WASHINGTON SMALL BUSINESS |  | [May not exceed 10% of Total Evaluation Points] |
|  | Are you a Washington Small Business as defined under **RCW 39.26.010**?  According to **Chapter 39.26.010 RCW**, to qualify as a Washington Small Business, Bidder must meet three requirements:   * 1. *Location*. Bidder’s principal office/place of business must be located in and identified as being in the State of Washington. A principal office or principal place of business is a firm’s headquarters where business decisions are made and the location for the firm’s books and records as well as the firm’s senior management personnel.   2. *Size*. Bidder must be owned and operated independently from all other businesses and have either: (a) fifty (50) or fewer employees; or (b) gross revenue of less than seven million dollars ($7,000,000) annually as reported on Bidder’s federal income tax return or its return filed with the Washington State Department of Revenue over the previous three consecutive years.   3. *WEBS Certification*. Bidder must have certified its Washington Small Business status in Washington’s Electronic Business Solution ([WEBS](http://www.des.wa.gov/services/ContractingPurchasing/Business/Pages/WEBSRegistration.aspx)). | 10 |  |
|  | ANSWER:  No, U.S. Bank is not a Washington Small Business. |  |  |
| 8. | BIDDER CERTIFICATION – CERTIFIED WASHINGTON VETERAN-OWNED BUSINESS |  | MAXIMUM TOTAL POINTS |
|  | Are you a Certified Washington Veteran-Owned Business as defined under **RCW 43.60A.190**?  According to **Chapter 43.60A.190 RCW**, to qualify as a Certified Washington Veteran-Owned Business, Bidder must meet four requirements:   1. *51% Ownership. Bidder must be at least fifty-one percent (51%) owned and controlled by:* 2. *A veteran is defined as every person who at the time he or she seeks certification has received a discharge with an honorable characterization or received a discharge for medical reasons with an honorable record, where applicable, and who has served in at least one of the capacities listed in RCW 41.04.007;* 3. *A person who is in receipt of disability compensation or pension from the*   *Department of Veteran’s Affairs; or*   1. *An active or reserve member in any branch of the armed forces of the United States, including the national guard, coast guard, and armed forces reserves.* 2. *Washington Incorporation/Location. Bidder must be either an entity that is incorporated in the state of Washington as a Washington domestic corporation or, if not incorporated, an entity whose principal place of business is located within the State of Washington.* 3. *WEBS Certification. Bidder must have certified its Veteran-Owned business status in Washington’s Electronic Business Solution (*[*WEBS*](http://www.des.wa.gov/services/ContractingPurchasing/Business/Pages/WEBSRegistration.aspx)*).* 4. *WDVA Certification. Bidder must have provided certification documentation to the Washington Department of Veterans’ Affairs WDVA) and be certified by WDVA and listed as such on WDVA’s website (*[*WDVA – Veteran-Owned Businesses*](https://www.dva.wa.gov/veterans-their-families/veteran-owned-businesses/vob-search)*).* | 10 | [May not exceed 10% of Total Evaluation Points] |
|  | ANSWER:  No, U.S. Bank is not a Certified Washington Veteran-Owned Business. |  |  |
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| 9. | Administrative Response. Bidder’s response to the questions in this Section 1, combined with the information provided in Bidder’s Submittal Letter and Certifications and Assurances, comprise Bidder’s Administrative Response to this Solicitation. While the Administrative Response is not given a number score, the information provided as part of Bidder’s Administrative Response may cause the Bid to be disqualified and may be considered in evaluating Bidder’s qualifications and experience. |  |  |
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| a. | Please indicate whether you employ or Contract with current or former state employees. If the answer is yes, provide the following information with respect to each individual: 1. name of employee or contractor; 2. the individual’s employment history with the State of Washington; 3. a description of the Individual’s involvement with the response to this Solicitation; and 4. the Individual’s proposed role in providing the services under this any Contract that may be awarded. | Not Scored |  |
|  | ANSWER:  U.S. Bank employs more than 70,000 people.   It is not a hiring requirement that employees disclose their complete work history nor does U.S. Bank track prior work history.  However, to the best of our knowledge, none of the individuals who comprise the primary servicing team for this contract have ever worked for the State of Washington. |  |  |
| b. | Please list the names and contact information of three individuals you agree may serve as Bidder references and may freely provide information to DCS regarding the reference’s experience and impressions of Bidder. In providing these names, Bidder represents that it shall hold both DCS and the organizations and individuals providing a reference harmless from and against any and all liability for seeking and providing such reference. | Not Scored |  |
|  | ANSWER:  Please see **Amendment 3, Bidder Reference Forms** for detailed reference information. |  |  |
| c. | Please indicate whether your Response contains any variations from the requirements of the Solicitation Document. If the answer is yes, list each variation with specificity and include the pertinent page numbers containing the variation. | Not Scored |  |
|  | ANSWER:  Yes.  RFP  Page 18 -k. A successful Bidder will be required to maintain the disaster contingency and disaster recovery plan throughout the contract performance period. DSHS/DCS requires a Bidder register on the Washington State, General Administration, Washington Electronic Business Solutions (WEBS) online system. **U.S. Bank can provide an overview and summary of our disaster and recovery plan, this plan is considered confidential and proprietary and may not be reviewed in its entirety.**  ASB Security Design Review (RFP page 42 of 43). **For security reasons, Contractor does not permit a review of its security design. We can describe security practices as summarized in our public facing documentation.** |  |  |
| d. | Please indicate whether you are requesting that DCS consider any exceptions and/or revisions to the sample contract language found in Attachment A. If so, state the page of Attachment A on which the text you request to change is found, and state the specific changes you are requesting. DCS shall be under no obligation to agree to any requested changes, and will not consider changes to contract language or negotiate any new language not identified in response to this question. | Not Scored |  |
|  | ANSWER:  U.S. Bank reserves the right to mutually negotiate the contract provisions, including requesting additional contract edits, should we be chosen as the successful bidder. Our edits are included as **Exhibit 14, Attachment A - Edits**. Should DCS continue to partner with U.S. Bank, we are open to negotiations utilizing the existing contracts.  We have attached our ReliaCard Standard Agreement in **Exhibit 15** for consideration as being a part of the final contract with DCS. Please note that, due to the specific nature of our prepaid solutions, the prepaid contract will be negotiated separately from other banking services to reach a mutually beneficial solution between DCS and the U.S. Bank Prepaid division. We look forward to exploring and gaining a mutual agreement on all contractual terms. |  |  |
| e. | If Bidder considers any information that is submitted as part of its Response to be proprietary, please identify the numbered pages of Bidder’s Response containing such information and place the word “Proprietary” in the lower right hand corner of each of these identified pages. | Not Scored |  |
|  | ANSWER:  U.S. Bank does not consider any part of the response proprietary. |  |  |
| f. | Please indicate whether you have had a contract terminated for cause or default within the past five (5) years. If so, please provide the terminating party’s name, address and telephone number and provide a summary describing the alleged deficiencies in Bidder’s performance, whether and how these alleged deficiencies were remedied and any other information pertinent to Bidder’s position on the matter. “Termination for Cause” refers to any notice to Bidder to stop performance due to Bidder’s asserted nonperformance or poor performance and the issue was either (a) not litigated; (b) litigated with a resulting determination in favor of the other party; or (c) is the subject of pending litigation. | Not Scored |  |
|  | ANSWER:  To the best of our knowledge, within the last five years, U.S. Bank has not had any clients, based on prior due diligence, terminate for default or terminate prior to the end of the contract period. |  |  |
| g. | Please identify any prior contracts Bidder has entered into with the State of Washington within the past ten (10) years and identify the dates and nature of the contract and primary agency contact for each. | Not Scored |  |
|  | ANSWER:  Office of State Treasurer, State of Washington  2020 to Present  Ryan Pitroff, 360-902-8917  Depository, Treasury Management and Prepaid Card Services  Office of State Treasurer, State of Washington  2017 to Present  Ryan Pitroff, 360-902-8917  Depository, Treasury Management and Lockbox Services  Washington State Employment Security Division (ESD)  September 2017 to Present  Megan Phelps, 360-701-9258  Depository, Treasury Management and Prepaid Card Services  Washington State Lottery  May 2019 to Present  Todd Steben, 360-706-3486  Depository and Treasury Management  Washington State Paid Family Medical Leave (PFML)  September 2018 to Present  Kim Green, 360-701-9258  Depository, Treasury Management and Prepaid Card Services  Washington State Housing Finance Commission  2020 to Present  Lucas Loranger, 206-254-5368  Conduit Bond Trustee  Washington State Department of Enterprise Services  NASPO Commercial Card Services  2021 to Present  Contract Manager  Purchasing Card |  |  |
| h. | Please indicate whether Bidder has been the subject of a lawsuit or administrative proceeding alleging a failure to comply with laws relating to the types of services Bidder proposes to provide pursuant to this Competitive Solicitation. If the answer is yes, please list the nature of the allegations, docket number, disposition and date (if applicable) and Bidder’s explanation of how it has changed its practices or operations relative to any alleged deficiencies since that proceeding was filed. | Not Scored |  |
|  | ANSWER:  At any given time, including the present Contractor is involved in disputes and litigation which normally occur in banking operations, and which often involve claims for money damages or injunctive relief. These pending cases are generally not considered unusual in number or amount, and based on past experiences in similar litigation, should not have a material adverse effect on the financial position of Contractor nor impact the delivery of banking services to DCS. As a practice, Contractor does not comment on pending litigation except as set forth in the public filings of U.S. Bancorp, Contractor’s parent corporation. For information about the material litigation of U.S. Bancorp and its subsidiaries, please refer to our most recent annual report. |  |  |
| i. | Please describe your proposed plans for the use of Subcontractors in performing this Contract, listing each Subcontractor, its proposed role, and the estimated percentage of the Contract that will be performed by each Subcontractor. Please indicate whether each Subcontractor self-identifies or is certified as a Washington small business, a minority-owned business, a woman-owned business, a disadvantaged business enterprise, or a veteran-owned business. If the answer is yes, please identify the type of organization(s) and provide details of any certifications. Note that all Subcontractors must be approved by DCS. | Not Scored |  |
|  | ANSWER:  **Banking services**  Based on the requirements on this proposal, we will not be using subcontractors for the banking services.  **Prepaid Card Services**  Our subcontractors are long-standing partners who work alongside us to provide you and your recipients with the highest levels of customer service. They are held to the same standards as internal U.S. Bank resources, are well-vetted and provide reliable, responsive services to our operational team. Because our subcontractors support all U.S. Bank prepaid card programs for thousands of clients, we do not have the ability to calculate the percentage of the DCS contract that will be performed by each subcontractor. We plan to continue to utilize the following third-party subcontractors to support the DCS ReliaCard program:  Enacomm, Inc.—IVR provider  Fiserv Output Solutions—Card fulfillment vendors  FSV Payment Systems—Prepaid processing provider (wholly owned subsidiary of U.S. Bank) |  |  |
| j. | Please describe any programs, policies or activities of your organization that support human health and environmental sustainability in your business practices. If a program, policy or activity is specifically applicable to this Contract, please indicate so. | Not Scored |  |
|  | ANSWER:  As the largest superregional bank in the United States, we have a responsibility to serve employees, clients and communities. We take that responsibility seriously, and we’re continuously working to reduce our impact on the environment and positively impact the people we work with – and the world at large. From continuing to expand the use of recycled plastic in our credit and debit cards to structuring social and racial equity bonds, we continue to look for ways to address key environmental and social issues affecting our business and our communities through our products and services.  To build a more sustainable future for all of us, we engage with our clients, suppliers, community leaders and environmental groups. We’re continually working on reducing our impact on the environment. We do this by:   * Implementing environmentally responsible business practices * Developing products and services that help our clients reduce their carbon footprint * Conducting due diligence with clients in high-impact industries * Investing in new environmentally friendly products, services and partnerships.   Our approach isn't just better for the environment; it's also a smarter way of doing business and is important to our clients and communities.  Visit usbank.com/sustainability for more information. |  |  |