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# ***State of Mississippi***

***Procurement Card Services  
RFx #: 3160005463***

December 2, 2022

**Staci Hopkins**

AVP, Commercial Card Account Executive

816.860.5812

[Staci.Hopkins@umb.com](mailto:Staci.Hopkins@umb.com)

UMB Bank, n.a.  
1010 Grand Boulevard  
Kansas City, MO 64106

**[UMB.com](http://UMB.com)**

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## Appendix A – Proposal Cover Sheet

Company Name: UMB Bank, n.a.

Proposals are to be submitted as directed in **Section 1.2, Proposal Submission Requirements**, of this RFP, on or before December 2, 2022 by 2:00 PM CST.

<b>Company Representative</b>	Staci Hopkins
<b>Company Representative Title</b>	AVP, Commercial Card Account Executive
<b>Company Representative Mailing Address</b>	1010 Grand Boulevard
<b>Company Representative Mailing City, State, Zip</b>	Kansas City, MO 64106
<b>Company Representative Telephone:</b>	816-860-5812
<b>Company Representative E-Mail Address:</b>	Staci.Hopkins@umb.com

*Please identify the Office/Branch which will provide services for DFA if different from above:*

<b>Office Contact Person</b>	
<b>Office Contact Person Telephone Number</b>	
<b>Office Contact Person Email Address</b>	
<b>Office Contact Person Physical Address</b>	
<b>Office Contact Person City, State, Zip</b>	
<b>Office Contact Person Mailing Address</b>	
<b>Office Contact Person City, State, Zip</b>	

Are you currently registered as a Supplier in MAGIC? ☒ YES ☐ NO

If known, what is your supplier number? \_\_\_\_\_

Are you currently registered with PayMode? ☒ YES ☐ NO



By signing below, the Company Representative certifies that he/she has authority to bind the company, and further acknowledges and certifies on behalf of the company:

1. That the Offeror will perform the services required at no cost to the DFA or its Entities, with the exception of noted individual card fees.
2. That the fees and rebate or revenue sharing submitted will remain firm for the contract term.
3. That the Offeror has submitted copies of its insurance certificates evidencing the Offerors' financial stability.
4. That the company is licensed or authorized to provide the proposed services in the State of Mississippi, and that the company is registered to do business in the State of Mississippi currently or will register within seven (7) business days of being notified by the DFA Office of Procurement and Contracts that it has been awarded a contract.
5. The State of Mississippi utilizes the Mississippi Accountability System for Government Information and Collaboration (MAGIC) system to manage contracts. Additionally, electronic payments are issued through PayMode. To do business with the State of Mississippi, all Suppliers must be registered with both systems. By submitting a proposal, the Offeror certifies that it is registered with both systems or if not already registered, that it will do so within seven (7) business days of being notified by the DFA Office of Procurement and Contracts that it has been awarded a contract.

Signature: Staci Hopkins

Date: December 2, 2022



December 2, 2022

DFA - Office of Procurement and Contracts  
501 North West Street  
Suite 1301-A Woolfolk Building  
Jackson, Mississippi 39201

To whom it may concern,

On behalf of the management and staff of UMB Bank, I wish to thank you for the opportunity to continue our partnership with the State of Mississippi. We are honored to be your current purchasing card provider for the last 22 years and look forward to strengthening and continuing that relationship. We fully understand that you have many choices available when it comes to selecting a bank. Given the competitive market, we believe that our service philosophy continues to differentiate us from other institutions.


UMB offers competitive products, experience, and customer service that meet and exceed the requirements and goals of the State. We look forward to describing in this proposal how we can provide a high-quality card payment solution that delivers flexibility and innovation, while helping you streamline payments and improve operational efficiency.

UMB is a corporation that offers commercial banking including comprehensive deposit, treasury management, lending, and investment services. UMB also offers personal banking including wealth management, financial planning, and deposit and loan services. UMB institutional banking includes asset servicing, corporate trust, investment banking and healthcare services.

UMB understands the requirements that the State has set forth in this RFP for Procurement/Travel Cards, Cardless Accounts, Declining Balance Cards, and EEF Cards. We are confident that our proposal is thorough and competitive. We are confident we can provide all services required in the Scope of Services.

Again, on behalf of the entire team at UMB, we thank you for the opportunity to partner with the State.

Sincerely,



Staci Hopkins  
AVP, Commercial Card Account Executive  
UMB Bank, n.a.





### **SECTION 3. SCOPE OF SERVICES**

This section contains information on services and procedures the P-Card Services Provider must provide, or adhere to, in servicing the State's account, either directly or through identified subcontractors. The descriptions are not all-inclusive but are provided to alert you to services or procedures that may require additional planning or programming on your part.

Please respond to **Section 3 – Scope of Services** by restating each service listed and confirm your intention to provide the service as described by responding, “*Confirmed*”. If your company can provide the service, but not exactly as described, respond, “*Confirmed, but with exceptions*”, and state the specific exceptions. If your company intends to provide a listed service through a subcontractor, respond, “*Confirmed, service will be provided through subcontractor*”, and name the subcontractor. If your company is currently unable to provide a listed service, respond by stating, “*Unable to provide this service*”. Any additional details regarding these services should be provided in your responses to the questionnaire, or as additional information included as an appendix to your proposal.

The selected P-Card Services Provider shall utilize its knowledge and understanding of applicable legal standards and comply with recognized professional standards and generally accepted principles applicable to the services described in this contract. The selected P-Card Services Provider shall consult with the DFA Program Administrator concerning its implementation of the requirements of this section. In the event of a challenge in which the products or services provided under any resulting contract is an issue (other than a challenge based on infringement of copyright or other proprietary rights of a third party), the selected P-Card Services Provider shall cooperate with the DFA/OPTFM and/or the State of Mississippi in the defense of the issue and shall provide reasonable technical and legal support with regard to the selected P-Card Services Provider's activities under the awarded contract without additional charges to DFA or the State.

For clarity, the following roles related to the P-Card Program, are defined as such:

#### **Program Administrator**

The DFA OPTFM will designate a representative(s) who will act as the State's primary contact with the P-Card Services Provider during the course of the contract. This designation may be given to more than one person in the OPTFM. Administrator(s) will be responsible for the **Statewide** daily management, administration, customer support, improvement, enforcement, and organizational effectiveness of the P-Card Program. Additionally, the Administrator will confer with any and all parties necessary to resolve unanticipated issues or requirements that might occur. The Administrator will also be the state liaison for implementing or initiating change to the program, including new authorization strategies, trials and pilots, new techniques or uses for the program. The Administrator(s) will communicate to the P-Card Services Provider on behalf of the individual entities' Procurement Card Coordinators and procurement card users from state agencies

and governing authorities. Administrators must have access to all program data for each entity participating in the P-Card Program, through the electronic operation system described in *Section 3.5, P-Card Services Provider's Electronic Operating System*.

**The Administrator is the only person authorized to make requested adjustments to issued cards based on the authority stated in this section. Program Card Coordinators and/or individual card holders are not authorized to lift MCC restrictions or otherwise change the card strategy. All such requests must be made by the DEA Procurement Card Administrator. This requirement is a critical component of the program structure and Offerors' proposals must detail their plan to ensure compliance.**

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#### **Procurement Card Coordinator**

The Procurement Card Coordinator is responsible for the **agency/governing authority** daily management, administration, customer support, improvement, enforcement, and organizational effectiveness of their entity's P-Card program. The Procurement Card Coordinator(s) will be responsible for the review, verification, and approval of the cardholder statements. The named individual will communicate with the Program Administrator regarding making changes to the card account. Cards shall not be authorized at the request of the Procurement Card Coordinator. The Procurement Card Coordinator is **not** authorized to make any changes to the card strategy. Each participating authorized entity will determine to whom the cards should be issued. The authorized entities must have the ability to designate more than one Coordinator and cards should not be issued without prior approval from the Program Administrator(s). Please confirm you will only make requested adjustments to issued cards based on the authority stated in this section.

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The P-Card Services Provider is expected to provide the following services:

#### **3.1 Account Types**

All Accounts are to be made visible to those persons with Administrator access. Overall transaction and credit limits may vary from card to card, and entity to entity. All plastic cards are to be EMV chip protected.

- **Procurement/Travel cards** - Carded accounts for purchases of commodities and some services (transaction limits of up to \$5,000), as well as for purchases of all travel related expenses (except meals). Currently the State utilizes separate cards for procurement and travel. Offerors may propose one card for both purposes.

Entities may also require multiple strategies (i.e. transaction limits) within

their organization. Travel related expenses include airfare, hotel fees, transportation fees – rental vehicles, toll fees, taxi fare, fuel for rental vehicles, etc., but do not include meals. Cards can either be assigned to an individual or to a department/agency that multiple employees can utilize. Transaction limits start at \$100. At this time all cards are limited to \$5,000 per transaction to ensure compliance with public purchasing law. The State may consider increasing single transaction limits for some participating entities during the life of this contract; however, none have been authorized at this time.

- **Cardless Accounts** – These accounts will have the same parameters as regular carded accounts, but these accounts will not have a tangible, plastic card. All information for cardless accounts will be transferred to the entities Procurement Card Coordinator via encrypted/protected email. Cards can be either be assigned to an individual or to a department/agency that multiple employees can utilize.
- **Declining Balance Cards** – issued to approved entities with a set dollar amount that declines over time.
- **Educational Enhancement Fund (EEF) Cards** – DFA is statutorily required to provide cards or a digital solution, capable of tracking, paying, and reporting purchases, to all public school teachers in the State. We partner with the Mississippi Department of Education (MDE) to provide this service annually. Currently new plastic cards are issued each school year. Offerors may be required to provide approximately 37,000 new cards for teachers statewide during the initial year of the contract. Some School Districts (Districts) may elect a digital solution; however, an exact number of Districts and cardholders is unknown at this time. In order to reduce the number of plastic cards required by Districts who do not elect a digital solution, the State will consider cards which may be issued for a term (e.g. 3-5 years). Additional new cards would only be issued throughout the term of the contract for any teacher entering a District that was not employed by said District during the initial issuance of cards. Any teacher who remains with the same District would have their EEF card re-loaded at the beginning of the following school year, but no later than September 1st of each school year. Offerors may propose a variety of solutions for the DFA to consider, including digital options. However, at this time the program is not able to support a 100% digital option. Since the inception of the EEF Card Program, Districts have never been required to reuse cards or utilize a digital solution and the P-Card Services Provider must be available to assist in the implementation, training, and provision of other audit controls necessary to effectuate the reuse of plastic cards and/or digital solutions.

- **EEF Implementation** – The P-Card Services Provider selected will begin working with the MDE upon contract execution. All

cards must be issued to teachers and other necessary direct support personnel at the beginning of each school year but no later than August 1. Cards must be received by teachers for the 2023-2024 school year by August 1, 2023.



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### 3.2 Transaction Validation

The Program Administrator, in compliance with the State's guidelines for the Small Purchase Card Program, specifies overall program parameters, including the specification and approval of valid strategies for the State of Mississippi small purchase card program. For example, cash advances and entertainment type expenditures are strictly prohibited. No form of travel checks, convenience checks, or cash advances will be allowed on the State's P-Card Program.

The Procurement Card Coordinators of participating entities specify how each entity's procurement cards are used, within the parameters of the statewide P-Card Program:

- 3.2.1 Account Credit Limit - Credit limit assigned to each account, based on usage needs and internal control considerations
- 3.2.2 Entity Credit Limit - Credit limit assigned to each control / billing account, based on usage needs and internal control considerations

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### 3.3 Card Format

The following information shall be placed on the plastic card:

- 3.3.1 STATE OF MISSISSIPPI (OR UNIVERSITY NAME)
- 3.3.2 FOR OFFICIAL USE ONLY
- 3.3.3 Tax-Exempt
- 3.3.4 The name of the State agency or entity (or a second line of embossing specified by entity), i.e. Department of Revenue or City of Jackson and the cardholder's name
- 3.3.5 The seal of the State of Mississippi or a picture of the State Capitol Building
- 3.3.6 Institutions of higher learning may substitute unique university logos and/or pictures to replace the State Seal/State Capitol Building

The following information shall be placed on the back of the card:

- 3.3.7 P-Card Services Provider's toll free contact number to report lost or stolen cards, fraud, or dispute a charge. **This is the only contact the P-Card Services Provider will have with entity Program Coordinators or individual card holders.**

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### **3.4 Card Issuance**

The P-Card Services Provider shall be responsible for the embossing and printing of the procurement cards. The P-Card Services Provider will be required to mail all cards issued within five (5) to ten (10) business days or sooner after the P-Card Services Provider receives cardholder account setup information. Cards will only be mailed to the Program Coordinator at the designated location. The card generation process may be developed with the P-Card Services Provider but must include a step for the DFA Program Administrator's approval. **Individual entities may not set up card programs without DFA's approval.**

The P-Card Services Provider shall reissue cards no less than 15 days prior to a card's expiration date.

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### **3.5 P-Card Services Provider's Electronic Operating System**

The P-Card Services Provider's shall have and maintain an electronic operating system(s) that would support the State's P-Card Program. The system utilized shall be maintained current during the life of the contract including any renewals. Upgrades to the system shall be performed in a manner that provides a transparent implementation or minimizes the impact to the State's program.

As described in Section 3 above, the DFA Program Administrator must have the capability to view all activity on all cards for each entity in the P-Card Program.

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### **3.6 Compatibility with Operating Systems**

The State of Mississippi and its Entities have implemented e-procurement financial management systems. Offerors should indicate which systems (e.g., Banner, Oracle, PeopleSoft, SAP, etc.) its data is compatible with and provide examples of such interfaces. If system interfaces are utilized by entities for online reconciliation, please provide detailed information about those capabilities.

At a minimum, the awarded P-Card Services Provider shall be able to provide data downloads of all transactions on cards per entity in CSV (comma delimited) and XLS formats. Section 6.11 includes detailed transaction data the State is requesting.

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### **3.7 Program Management System and Transaction Data Reports**

Critical to the operation of the State is the ability to utilize a P-Card Provider's program management system to manage the program and easily obtain required transaction data. The selected P-Card Services Provider will be required to provide

versatile and comprehensive management and reporting capabilities. The State will also be looking for a system that has the most reporting capabilities at all hierarchical program levels that is deliverable through various media. If the Offeror's program management system includes online reconciliation, please describe that functionality and how it is currently utilized by public entities.

The program must allow the Program Administrator to extract/download data **at any given time** so that a report can be generated. The State reserves the right to request additional support from the P-Card Services Provider in the event that more streamlined oversight is necessary. This will be critical if higher transaction limits are authorized. Examples of additional requests include but are not limited to:

- 3.7.1 Requests for additional data to be submitted to the Program Administrator each month
- 3.7.2 Notification of purchases over a certain dollar amount or from a certain vendor

The P-Card Services Provider shall support a hierarchy access structure to data and reports which allows the Program Administrator to view and run reports on all program data, an entity to view and report on only entity data. The P-Card Services Provider shall be able to report transaction volume and dollars by vendor and by type of vendor (by MCC code).

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### **3.8 Card Acceptance**

Card acceptance at a wide variety of merchants throughout the State of Mississippi and the nation, as well as international transactions, is of utmost importance in maintaining a successful P-Card Program. Please provide information regarding card acceptance, including any information regarding limits of acceptance.

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### **3.9 Training**

The P-Card Services Provider shall be prepared to assist DFA in providing training for Procurement Card Coordinators during the contract period. This will include transition training, new cardholder training, training on new system capability, fraud training for program oversight, and so forth. Upon contract execution, the P-Card Services Provider will be expected to develop a training strategy in conjunction with DFA which includes materials, webinars, and demos to facilitate the transition. Additional training may be necessary during the life of the contract to address system updates or changes DFA may make to the program.

Initial training materials should address the proper use of the card, the responsibilities of the cardholder, entity, and the Department of Finance and Administration, procedures for setting up accounts, payment processes, how to

report lost/stolen cards, development of purchase restrictions, understanding billing and management reports, dispute resolution processes, and how to change account information.

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### **3.10 Adding New Entities to the Statewide P-Card Program**

The addition of new participants throughout the life of the program may also include new governing authorities in the program for the first time which will require audited financial statements to fit into the established program (the State and its agencies are not required to submit audited financial statements). In addition, it should be anticipated that new accounts will be added within an existing account as well as new cardholders within an account.

All of these needs will be required to be supported in the program structure utilized by the P-Card Services Provider.

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### **3.11 Account Maintenance, Organizational Support, and Staffing**

Card account support, maintenance and troubleshooting is required on a “24 hours a day, 7 days a week, 365 days a year” basis. This activity will include assistance for reporting lost or stolen cards, account inquiries, disputed transactions, and requests from the Program Administrator to override restrictions.

DFA expects a dedicated (i.e., a primary individual or group of individuals) service group or contact person to act as customer service representatives. This service group or person shall be able to work with DFA on an ongoing basis to improve and manage the program and shall be able to help facilitate change and resolve problems. While the State understands that turnover occurs, frequent turnover rates of every few months would be unacceptable.

**It is also expected that the P-Card Services Provider will provide the availability of a dedicated toll-free telephone number, e-mail contacts, and an electronic program management system (as described in Section 3.7) which enables the Program Administrator to make changes to the card strategy.**

The P-Card Services Provider must make all requested changes to cardholder or agency accounts when requested in writing by the Program Administrator(s). The changes must be made within 48 hours after receipt of written request. The individual cardholder will not be permitted to request changes.

**As detailed in Section 3 above, Procurement Card Coordinator(s) may not contact the P-Card Services Provider directly to make such changes.** An entity's Procurement Card Coordinator will make all requests for account changes

to the Program Administrator in order to change individual procurement cards, including credit limits, transaction dollar limits, and number of, account strategy, cardholder name and termination of a card, within the parameters of the overall Program. The Program Administrator shall be the only authorized person(s) able to make any changes to established accounts on the card program and to any new account set ups.

The P-Card Services Provider shall communicate with the Program Administrator when significant problems occur (including fraudulent purchases, delinquent accounts, and disputes).

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### **3.12 Disputed or Fraudulent Transactions**

The P-Card Services Provider shall support multiple methods of handling and resolving disputed or fraudulent transactions reported by Procurement Card Coordinators or individual cardholders, which may include issuing a temporary credit pending dispute resolution.

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### **3.13 Billing**

Each cardholder shall receive a monthly statement by mail or electronic statement. Each participating entity shall receive a consolidated master billing statement by mail (or electronic statement) and by the program management system set in place for Program Coordinators to utilize. The cardholder reviews and verifies the expenditures and forwards the statement and supporting transaction documents to the Program Coordinator and the entity's accounts payable personnel.

All accounts over 60 days delinquent for payment of undisputed amounts shall be suspended until the delinquent amount has been paid in full by the entity. The Program Administrator shall be made aware the card is suspended and the reason for such suspension.

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### **3.14 Cardholder Information**

The P-Card Services Provider shall not sell, distribute, or otherwise make available the list of participating entity addresses, or any other information to any person, firm or other entity for any purpose.

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### **3.15 Contract Succession/Transition**

The P-Card Services Provider shall continue to support the P-Card Program until



the transition to any successor is completed and exercise its best efforts to affect a cooperative, orderly, and seamless transition to a successor. The P-Card Services Provider will also be required to provide sufficient and experienced personnel to ensure that the quality of services during the phase out period is not diminished.

The P-Card Services Provider must provide the State with a complete, current, and accurate master copy of all nonproprietary account data in an encrypted electronic format agreed upon by the State.

As part of the transition process the incumbent P-Card Services Provider must settle all transaction disputes within 180 calendar days of the completed transactions.

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### **3.16 Liability**

The State of Mississippi will not accept any liability or financial responsibility for a state employee's charges that have been incorrectly authorized by P-Card Services Provider, including but not limited to those that:

- 3.16.1 Exceed any of the limits specified to the P-Card Services Provider by a cardholder's Procurement Card Coordinator or the Program Administrator, or
- 3.16.2 Violate any of the standard Industry Classification Code and/or Merchant Category Code restrictions specified to the P-Card Services Provider by the cardholder's Procurement Card Coordinator or the Program Administrator.

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### **3.17 Program Information**

All program information concerning the State of Mississippi P-Card program including but not limited to card spend, transactions, vendors associated with those transactions, etc., shall be electronically sent to the Program Administrator yearly. If the Program Administrator requests said information, the P-Card Services Provider shall be able to submit the information within five (5) to seven (7) business days.

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## SECTION 4. QUESTIONNAIRE

1. Provide the name, title, mailing address, e-mail address, and telephone number of the contact person for this proposal.

Staci Hopkins  
1010 Grand Boulevard  
Kansas City, MO 64106  
[Staci.Hopkins@umb.com](mailto:Staci.Hopkins@umb.com)  
816-860-5812

2. State the full name of the proposing company and provide the address, and telephone number of the principal place of business.

UMB Bank, n.a.  
1010 Grand Boulevard Kansas City, MO 64106

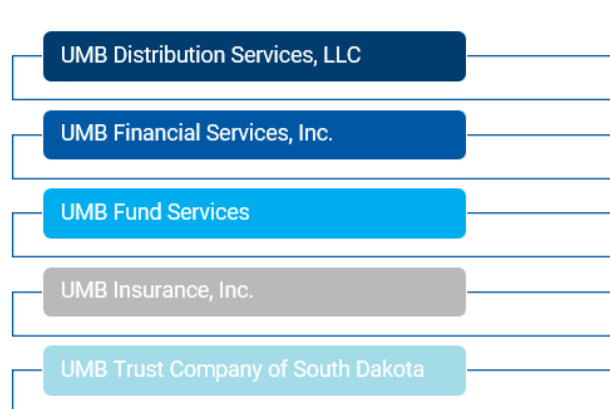
3. List the office that will service DFA. If it is located at a different address than the home office, provide the complete address, phone number, and facsimile number for this office.

DFA will be serviced by UMB's headquarters in Kansas City, Missouri.

4. Describe your organizational structure. Indicate whether your company operates as a corporation, partnership, individual, etc. If it is incorporated, include the state in which it is incorporated, and list the names and occupations of those individuals serving on your company's Board of Directors.

Founded in 1913, UMB Financial Corporation ("UMB") is a diversified financial service holding company headquartered in Kansas City, MO. UMB offers complete banking, asset management, health spending solutions, and related financial services to commercial, institutional, and personal customers nationwide.

Subsidiaries of the holding company and the lead bank, UMB Bank, n.a., include mutual fund and alternative investment services groups, single-purpose companies that deal with brokerage services and insurance and a registered investment advisor who manages the company's proprietary mutual funds and investment advisory accounts for institutional customers.



5. List the name and principal occupation or business of any person or entity owning 10% or more of your company.

UMB Bank, n.a. owns approximately 12%.

6. Describe any ownership or name changes your company has been through in the past three years. Are any ownership or name changes planned?

There are no recent or anticipated changes in our ownership structure.

7. Describe any changes in the organizational structure that have occurred within your company over the past twenty-four months or are anticipated during the next twenty-four months including, but not limited to, addition or elimination of product or business lines, mergers, company acquisitions, etc.

There are no recent or anticipated changes in our ownership structure. UMB is constantly evaluating opportunities to better serve our clients; however, as a publicly held entity we are unable to disclose information regarding any mergers or acquisitions we may be considering.

Information regarding acquisitions and mergers completed in the past are available at <http://investorrelations.umb.com/MNA>.

8. Provide a general corporate history.

Since the 1913 founding of UMB Financial Corporation's original bank in Kansas City, Missouri, the company has grown into a dynamic financial services company. From a small city to a large national presence, the strength of our people and the performance of our offerings have helped us build a company for the long-term.

For more than a century, the foundation of our business has been building and maintaining full-service relationships based on our long-standing commitment to integrity and quality. We remain rooted in integrity, trust, doing what's right and meeting the needs of our customers and communities.

UMB stands apart from our competition by design with a nimble and flexible approach. Our local decision making allows us to be more responsive and make faster lending decisions. And we continually adapt our approach so we can serve our customers with the products and services that help them reach their financial goals.

9. What was the average number of employees in your organization for the past twelve months? Has this average changed in the past three years?

The average number of employees at UMB for the past twelve months has been approximately 3,500 and has not changed in the past three years.



10. State if the proposed account executive, any officers or principals and/or their immediate families are, or have been within the preceding twelve months, employees of the State of Mississippi.

N/A, none of the proposed relationship team is or has been employees of the State of Mississippi.

11. Provide a brief description of any outside vendors or subcontractors that will be involved in providing key services detailed within your proposal. Please include the term of your current contract with each vendor or subcontractor. Describe the nature of the relationship with the subcontractor, including any ownership interest.

UMB does not utilize subcontractors for service outlined within this RFP. We do however work with specific vendors for some services. UMB associates are responsible for managing these services and relationships.

All card processing systems are maintained by Fiserv, and this includes (but is not limited to): the infrastructure for transaction authorizations & settlements, the creation & housing of account data, the creation & distribution of account plastics, and the creation & distribution of billing statements. UMB will be the primary line of support for all of these functions, and should issues arise that UMB cannot solve, UMB will coordinate necessary resolutions with Fiserv.

Fiserv owns and maintains the Falcon Fraud Detection system, which is the neural network that monitors all card activity to prevent potential fraud from occurring. In addition, Fiserv provides after hours customer support for cardholders and administrators.

Visa is the owner and responsible for the UMB Commercial Card Platform (UMBCC). UMB works closely with our business partners to ensure the needs of our clients are taken into consideration for product development and enhancement. All software questions or concerns would be expressed to UMB, and we will work directly with Visa to resolve.

12. Has your company ever been involved in a lawsuit involving any service solicited in this RFP? If yes, provide details including dates and outcomes.

N/A, UMB has not been involved in a lawsuit involving services in this RFP.

13. During the past five (5) years, has your company, related entities, principals, or officers ever been a party in any litigation or criminal proceeding related to the services solicited in this RFP? If so, provide details including dates and outcomes.

In the normal course of business, UMB Financial Corporation and its subsidiaries are named defendants in various legal proceedings. Any legal proceeding is not expected to have a material effect on the financial position, results of operations, cash flows or UMB's ability to fully perform its obligations.

14. Has your company been cited or threatened with citation within the last three (3) years by federal or state regulators for violations of any federal, state, or local law or federal, state or local regulation? If the answer is yes, please describe the circumstances in detail.

In the normal course of business, UMB Financial Corporation and its subsidiaries are named defendants in various legal proceedings. Any legal proceeding is not expected to have a material effect on the financial position, results of operations, cash flows or UMB's ability to fully perform its obligations.

15. Has your company had any breaches or incidents in which personal identifying information (PII) was stolen or otherwise obtained by third parties in the last ten (10) years?

No.

16. Confirm that your company is not presently debarred, suspended, proposed for debarment, declared ineligible or voluntarily excluded from providing services solicited herein by any federal department or agency, or by any political subdivision or agency of the State of Mississippi.

UMB is not presently debarred, suspended, proposed for debarment, declared ineligible or voluntarily excluded from providing services solicited herein by any federal department or agency, or by any political subdivision or agency of the State of Mississippi.

17. Provide a complete résumé for each staff member (in Tab 10 of your proposal) who will be assigned to render services to the DFA, including detailed information on any special training or designations.

We have included resumes for each staff member who will be assigned to render services to the DFA in Tab 10 of our proposal.

18. Please confirm the proposal is valid for at least 180 days after the date of submission.

Our proposal is valid for 180 days after the date of submission.





### Appendix B - References

*Provide the five (5) required references in the following form. Additional pages should be submitted on this form.*

<b>Client Name</b>	State of Missouri
<b>Contact Name and Title</b>	Shawn McCauley, CGFM - Accountant Supervisor & P-Card Admin
<b>Contact Address</b>	301 West High Street, Jefferson City, MO 65101
<b>Contact Telephone Number</b>	573-526-4200
<b>Email Address</b>	Shawn.McCauley@oa.mo.gov
<b>Type of work provided to the client</b>	State Purchasing and Travel Card Program
<b>Number of P-Cards Provided and average annual spend of the program</b>	6,000 cards; \$90MM annual spend
<b>Contract effective dates for the time period(s) services provided to client</b>	1998-present

<b>Client Name</b>	State of Wyoming
<b>Contact Name and Title</b>	Leesha McIntire, CPM, Fiscal Education Coordinator
<b>Contact Address</b>	614 S Greeley Hwy, Cheyenne, Wyoming 82007
<b>Contact Telephone Number</b>	307-777-6654
<b>Email Address</b>	Leesha.mcintire1@wyo.gov
<b>Type of work provided to the client</b>	P-Card and Travel Program
<b>Number of P-Cards Provided and average annual spend of the program</b>	2,500 cards; \$24MM annual spend
<b>Contract effective dates for the time period(s) services provided to client</b>	2000-present

<b>Client Name</b>	State of Kansas
<b>Contact Name and Title</b>	Tim Hund - Procurement
<b>Contact Address</b>	900 SW Jackson, Room 351S; Topeka, KS 66612
<b>Contact Telephone Number</b>	785-368-6347
<b>Email Address</b>	Tim.Hundda.state.ks.us
<b>Type of work provided to the client</b>	State Purchasing and Travel Card Program, includes 6 state universities
<b>Number of P-Cards Provided and average annual spend of the program</b>	10,000 cards; \$130MM annual spend
<b>Contract effective dates for the time period(s) services provided to client</b>	1995-present

<b>Client Name</b>	Missouri State University
<b>Contact Name and Title</b>	Isaac Balasundaram, Senior Procurement Card Coordinator
<b>Contact Address</b>	901 S National Ave, Springfield, MO 65897
<b>Contact Telephone Number</b>	417-836-4670
<b>Email Address</b>	IsaacBalasundaram@MissouriState.edu
<b>Type of work provided to the client</b>	P-Card Program and Visa Payables Automation
<b>Number of P-Cards Provided and average annual spend of the program</b>	1,246 cards; \$25MM annual spend
<b>Contract effective dates for the time period(s) services provided to client</b>	2002-present

<b>Client Name</b>	Kansas State University
<b>Contact Name and Title</b>	Tracy McIntyre, General Accounting
<b>Contact Address</b>	2323 Anderson Ave, Suite 500, Manhattan, KS 66502
<b>Contact Telephone Number</b>	785-532-6202
<b>Email Address</b>	Tracy25@ksu.com
<b>Type of work provided to the client</b>	P-Card and SET Cards
<b>Number of P-Cards Provided and average annual spend of the program</b>	1,500 cards; \$27MM annual spend
<b>Contract effective dates for the time period(s) services provided to client</b>	1996-present



## **SECTION 6. SERVICE PLAN**

In preparing your written response to any RFP question or request for information, you are required to repeat each question, including the number, or requirement followed by your response. Please provide complete answers and explain all issues in a concise, direct manner. If you cannot provide a direct response for some reason (e.g., your company does not collect or furnish certain information), please indicate the reason rather than providing general information that fails to answer the question. “Will discuss” and “will consider” are not appropriate answers.

### **6.1 Offeror Qualifications**

1. How long has your company been offering P-Card services?

UMB has been offering Purchasing Card services since 1995.

2. Describe the Offeror’s qualifications and experience in providing corporate cards to State and Federal governmental entities.

UMB has extensive experience in the credit card business and has showed a primary focus of its purchasing card programs through government partnerships with many states, cities, counties, Public School Districts, higher educational institutions, and corporations nationwide. As the issuer of the State of Kansas, Missouri, and the State of Wyoming Purchasing Card Programs, UMB has gained valuable experience in commercial card programs, and can provide continual support and planning input through internal documents, forms, manuals, procedures, new trends/processes and plans which may not otherwise be available in order to meet the needs and schedule of the State.

With every customer, UMB Commercial Card representatives invest the time and energy to develop a relationship that allows us to get to know our customers. As a result of this commitment to our customers, UMB has grown to be the 12th largest issuer of purchasing cards in the United States.

3. Describe Offeror’s overall financial strength, (e.g., profitability ratios, operational ratios, assets and liabilities, Standard & Poors Rating, etc.).

UMB Financial Corporation (Nasdaq: UMBF) is a financial services company headquartered in Kansas City, Missouri. UMB offers commercial banking, which includes comprehensive deposit, lending, treasury management and investment services, personal banking, which includes wealth management and financial planning services, and institutional banking, which includes asset servicing, corporate trust solutions, investment banking, and healthcare services.

For more than 109 years, we've operated with high-touch, responsive service, prudent business practices, and a stable balance sheet. Because of this, we have weathered all economic cycles—and will continue to do so.

We have strong capital levels and a very strong liquidity position, along with a loan-to-deposit ratio that allows us to be there for our customers during times of need. We believe in doing what's right, not what's popular, and that value has helped us support our customers when they need us most.

UMB announced net income for the first quarter of 2022 of \$106.0 million, or \$2.17 per diluted share, compared to \$78.5 million, or \$1.61 per diluted share, in the fourth quarter of 2021 (linked quarter) and \$92.6 million, or \$1.91 per diluted share, in the first quarter of 2021. Compared to the first quarter of 2021, average loans excluding PPP balances and average deposits increased 15.6% and 21.5%, respectively.

Together with a 13.6% increase in fee income, our first quarter revenues increased 10.2% compared to the prior period.

In addition, our results benefited from a provision release of \$6.5 million in the first quarter, driven by favorable portfolio metrics and the improving macro-economic outlook.

Full-year 2021	
Total Revenue	\$1.3 billion
Market Cap	\$5.1 billion
Total Assets	\$42.7 billion
Dividend Growth FY2001-2021	263.2%
Average Loan Balances	+\$1.5 billion
Average Deposits	+\$5.8 billion
Common Equity Tier 1 Ratio	12.05%
Fitch Rating	A/Stable
Moody's Rating	A3/Stable
S&P Rating	A-/Stable
Employees	3,529

- List location(s) of your company's customer service call center(s).

Kansas City, Missouri

- Provide a list of State and Federal entities currently utilizing your services and the current total number of dollar volume, number of transactions, number of cards issued under each program listed and total number of years your program has been utilized.

State of Missouri	\$90MM dollar volume 290,000 transactions 6,000 cards Client since 1998
State of Kansas	\$130MM dollar volume 360,000 transactions 10,000 cards Client since 1995
State of Wyoming	\$24MM dollar volume 10,000 transactions 2,500 cards Client since 2000



6. What, if any, commercial card activities/services are outsourced to third parties?

All card processing systems are maintained by Fiserv, and this includes (but is not limited to): the infrastructure for transaction authorizations & settlements, the creation & housing of account data, the creation & distribution of account plastics, and the creation & distribution of billing statements. UMB will be the primary line of support for all these functions, and should issues arise that UMB cannot solve, UMB will coordinate necessary resolutions with Fiserv.

Fiserv owns and maintains the Falcon Fraud Detection system, which is the neural network that monitors all card activity to prevent potential fraud from occurring. In addition, Fiserv provides after hours customer support for cardholders and administrators.

Visa is the owner and responsible for UMBCC and VPA, the online card management, cost allocation, automated payables, reporting and reconciliation resources that UMB make available to our clients.

UMB ensures that Fiserv and Visa remain PCI-DSS compliant, and any documentary evidence of this compliance will be made available to the State upon request at the award of contract.

7. Please describe any recent technological enhancements to your company's product(s) and service(s).

UMB has a team of commercial card product specialists that are tasked with comparing and evaluating UMB's product and technology against the competition in addition to staying educated on industry trends. UMB also solicits feedback from our existing clients to make product enhancements and improvements. This team is responsible for the creation and management of an on-going project list to continue to offer a competitive product to our customers.

UMB has recently enhanced our expense management and card management user interface to reduce the number of clicks and align with our mobile application.

## **6.2 Description of P-Card Program**

8. Describe your company's P-Card services program.

UMB's Purchasing Card is a tailored program to our client's needs. Accounts can be issues as plastics or virtual accounts. Accounts are primarily for the procurement of goods and services for the enterprise. The accounts be used for purchasing of goods or services only or can expand to Travel and Entertainment related expenses as well. Purchasing cards can be carried by individuals or used at the department level to make large central purchases of goods and services for use across the enterprise.

9. What differentiates your company's services from that of other providers? Please describe how your company can provide a value-added advantage in service and technology.

UMB prides itself on offering our customers the Unparalleled customer experience. Our goal is to build strong and lasting relationships with our customers. UMB is in a unique position to offer our clients sophisticated solutions that can compete with large banks but still offer the personal touch of neighborhood bank. It is not uncommon to engage senior management in client issue resolution. All levels of UMB are accessible and engaged in the overall satisfaction of our clients. In addition, all of our customer service agents are based in the US and employees of UMB. Training of our customer engagement team is continuous and considered a priority. UMB is confident in our ability to invest the time, energy, and compassion that other providers won't to provide a seamless and successful procurement card program.

UMB recognized from the beginning that each client and program is different and built our product offering and solutions with that understanding. This is one of the key differentiating factors favoring UMB: UMB is committed to delivering solutions customized to meet the needs of its clients, not "off the shelf" products which may not be the best-in-class solution for any particular client. UMB offers a flexible solution that will be built specifically around the needs of our customers.

We listen to our customers and many of our program enhancements were initiated by the need of a specific client. Because of this, you will have access to a sophisticated reporting, cost allocation and expense reporting tool, and a dedication to continue providing our customers with tools to improve the overall management of their programs. UMB will strive to be more than just your provider; we want to be your partner.

10. What card platform(s) does your company offer? (i.e. Visa, Mastercard, Amex, Discover, etc.)

UMB offers cards on the Visa network, which is the most widely accepted payment card brand in the world. Millions of merchants and vendors throughout the United States and worldwide accept Visa including a growing number of wholesalers, manufacturers, and other business-to-business vendors.

11. Describe any additional type of cards your company offers (i.e. virtual cards, one time use cards, etc.)

UMB provides a comprehensive suite of Visa branded payment solutions which allow flexibility and scalability to meet most payment needs.

**UMB Commercial Card** – otherwise known as the One Card solution. Combine elements of carded travel and procurement programs onto one platform and eliminate the need to carry two plastics and reconcile two sets of monthly billing statements or transaction files.

**Ghost Cards** – A card account is created but a plastic is not issued. This is typically used in Accounts Payable to pay invoices once they have been processed.

**Department Cards** – These cards are issued for a department to be used to pay for general departmental charges or to be used by employees that do not carry a card in their name.

**UMB Meetings Card** – also known as a Declining Balance Card. These cards, which can also be virtual, can be a vital part of any process which has a set budget over a defined time period. The Declining Balance card works by setting an overall maximum spending amount and will cease to be available when either the maximum amount has been spent or the end of the spending period has occurred. Uses of this solution include daily travel per-diems, grants, small budgets, training budgets, meeting planning.

**UMB Fuel Card** – the fuel card solution is best for programs that need spend to be restricted to a vehicle, piece of equipment or restricted to fuel (pay at the pump) only. Data reporting for fuel and odometer readings are dependent on the vendor reporting capabilities.

**UMB Single Use Accounts** – Virtual accounts that can only be used once and issued to an exact dollar amount. These accounts offer a high degree of control and targeted for strategic purchases.

**UMB Payables Automation** – UMB Visa® Payables Automation, an electronic payment service that can be added to your Visa commercial and purchasing card program. It helps make the process of paying suppliers more efficient because it allows you to send accounts payable files directly to UMB from your enterprise resource planning or accounts payable system, eliminating steps for you. UMB will assign a card account to each of your strategic suppliers to receive payment. Your suppliers can process card payments and reconcile receivables without altering existing business practices.

**UMB Integrated Payables** – single streamlined solution to process all vendor payments across all payment types, card, ACH, check and wire. This solution maximizes payment automation and drives efficiency and allows for rebate opportunities for card and some ACH payments.

12. Are there any limitations or restrictions for participating in your P-Card program?

All card programs are subject to credit approval.

13. Describe any new concepts or innovative ideas your program currently offers. Explain how these options would benefit the State of Mississippi.

UMB has been focused on expanding ePayables solution focused on virtual payments strategic and re-occurring payments to reduce the amounts of checks The State sends.

UMB would work with the State or program participant to identify the opportunities for the State. The decision ultimately is the vendor's choice. Visa's Payables Automation (VPA) is a fully integrated payments solution for clients who want the benefits and rebate opportunity of a Card Program and the control of their Accounts Payable system. Merchants are only paid after invoices have been processed and distribution is approved for payment. The application is flexible enough to meet the payment requirements of any Visa accepting merchant. Payments can either be directly pushed to the merchants acquiring account or payment instructions can be pulled by the merchant to process on their existing POS solution. VPA allows companies to continue to use current business practices, including processing purchase orders, receipts, coding, and workflow. Once approved payments are ready for processing. The State will have multiple file format options to submit payment instructions. Visa VPA Benefits:

<b>Buyer</b>	<b>Supplier</b>	<b>Operational efficiency</b>
<ul style="list-style-type: none"> <li>• Precise payment timing</li> <li>• Increased controls</li> <li>• Security</li> <li>• Improved reconciliation</li> <li>• No loss of float</li> <li>• Better visibility into transaction and spend history</li> </ul>	<ul style="list-style-type: none"> <li>• Guaranteed payment &amp; faster settlement</li> <li>• Chargeback reduction</li> <li>• No declined transactions</li> <li>• Clear remittance information</li> <li>• Eliminate check handling &amp; related clerical tasks</li> </ul>	<ul style="list-style-type: none"> <li>• Utilize existing infrastructure &amp; processes</li> <li>• Minimized business disruption</li> </ul>

UMB will work directly with you to identify the most appropriate payment options based upon the vendors processing capabilities and transaction dynamics. Once the target vendors are identified, UMB will work directly with the State agencies to manage a vendor enrollment campaign. The campaign is designed to educate and enroll merchants in the new payment process. UMB will work with the merchants to determine the best payment option and collect the necessary information for processing. Rebates can be affected by the special large ticket pricing available to them by Visa programs and any decrements in interchange fees are passed to the program rebate. The reduction will only affect the transactions that have been considered "large ticket" and have been re-priced in settlement.

UMB is offering Visa IntelliLink Compliance Auditor as a premium service which is not included as a part of the standard reporting package. The Visa IntelliLink Compliance Auditor tool is for use at the Statewide or University level for overall program review.

Visa IntelliLink Compliance Auditor is a client focused program monitoring application that will help the State manage program risk, data mine and document cardholder usage and to test purchase transactions against policy for possible violations.

Visa IntelliLink Compliance Auditor helps the member manage risk:

- Monitor transactions on Purchasing, and Travel cards
- Detect questionable transactions with an easy-to-use interface
- Document employee misuse and fraud

With Visa IntelliLink Compliance Auditor, the State can gain advantages in three key areas.

**Risk Reduction** – Continuous monitoring adds an extra layer of protection and control because transactions that don't comply to policies can easily be identified. Non-compliant purchases can be flagged and promptly questioned. In cases of misuse or fraud, you have the documentation to take quick action and mitigate potential losses.

**Compliance Enforcement** – Besides helping you quickly detect questionable spending; you'll have the advantages of a single online repository for audit information. It can help you ensure that your cardholders comply with policies. Transaction monitoring also helps you get the maximum savings and benefits from your program.

**Card Program Optimization** – Get more out of your card program with greater transparency, insight, and actionable intelligence. Save time and streamline audits with this easy-to-use application. This powerful software application features six different modules— Administration and five other modules designed to give you a full range of oversight and monitoring capabilities.

**Rules** – Compare each transaction against set rules to help identify potential out-of-policy spend. You can create custom criteria, and schedule rules to run as you prefer. Questionable transactions are sent to the Audit module for documentation.

**Sampling** – This module provides the ability to send a random sample of transactions to the Audit module. You can choose between pre-defined sampling and custom sampling based on your own organization's sampling requirements on the more that 25 months of history already available in the Members database.

**Predictor** – Gain another view of your card program with scoring for every transaction that may help you identify purchases that are more out-of-pattern.

**Transaction Search** – Easily and quickly find what you need using filters such as date, cardholder, merchant name, MCC, merchant city and purchase amount.

**Audit** – Document findings from questionable transactions, including attachments and comments. Transactions can be categorized as Valid, Misuses, Abuse or Fraud. Generate a single report that details all actions taken for flagged transactions.



14. Are there merchants who do not accept your card? If so, please explain.

UMB Bank is proud to offer the State of Mississippi a VISA branded purchasing card account program, accepted at over 30 million vendors worldwide. The VISA brand, the cards and the accounts established for the State and issued by UMB Bank, can be used for transactions in which the card is present, the transaction takes place over the internet, or the transaction is made over-the-phone. The Visa card is accepted at most merchants, major airlines, hotels, and restaurants around the world. While no card brand can promise universal acceptance, Visa is the worldwide leader in card acceptance with more accepting merchants worldwide than any other brand.

15. Describe any incentive and prompt-payment discounts that encourage and reward the State for expanding its P-Card program.

UMB is offering a rebate on qualified sales volume (sales, less refunds), payable on an annual basis without reserves or minimum volume guarantees for prompt payments. The rebate offers additional basis points for prompt pay.

16. Provide a “Best Practice” on how to grow the State of Mississippi’s P-Card Program.

The State and program participants should establish a strategy for program Best Practices performance with short- and long-term goals that fit the goals and needs of the program participants. The strategies should be the foundation of the card program and regularly shared with the program participants, major stakeholders in the State, and leadership.

Some of the most successful strategies for growth in the State of Mississippi program should contain goals for:

- Program performance - Total spend volume
- Program performance - Average purchase amount
- Program performance Spend by payment type
- Program performance – Review program policies and procedures to ensure that they support growth and encourage use of card-based payments
- Spend by purchase transaction mechanism used
- Spend management - Supplier sourcing goals
- Cost savings by transaction activity
- Cost savings by successfully engaging technology solutions made available
- Revenue generation - Rebate performance

As a Best Practices program, the short-term deliverable goals should be in the one-to-two- year range and the long-term deliverable goals should be set in the three-to-five-year range. The State would benefit from involving the stakeholders in developing and implementing short- and long-term goals to ensure that they are properly aligned with other strategies in the State and program participants.

The State of Mississippi program for Agencies, Universities, and governing authorities has a significant opportunity to shift purchasing to purchasing cards and can leverage the spending growth potential in all categories. UMB as a program partner is experienced in program growth initiatives and will work with the State to provide guidance, and to develop a growth plan that will produce the results consistent with the needs of the State.

17. Describe any post audit tools that can be utilized by participating agencies. Describe any real time or post audit safeguards designed to monitor large transactions.

### **Visa Compliance Auditor**

UMB offers several reporting options to review and audit cardholder transactions. In addition, UMB offers the Visa Compliance Auditor (fees may apply) which is a web-based card program solution that is designed to help program managers minimize and deter misuse and abuse within their purchasing, travel, or one card programs. The solution provides the ability to perform ongoing transaction monitoring, which can provide managers with better insight into a card program's performance to quickly detect and discourage fraud, waste, or misuse.

You can use the tool to conduct:

Analytics and investigative reporting

- Misuse and abuse detection
- Program and regulatory compliance
- Program performance reporting
- Questionable spend and risk reduction
- Self-service administration
- Predict card misuse. An exclusive, neural network scoring solution helps identify potential abuse and fraud. The Predictor module provides instant knowledge of out of pattern behavior, while also learning from user and card program behavior to improve predictions.
- Provide an instant snapshot of program performance. The Dashboard module provides an always up-to-date visual view of key program metrics. Users can configure the displays to their needs to get an immediate view of their program's health and drill down for a more in-depth view.
- Streamline workflow. By providing easy access to timely information and automatically distributing flagged transactions to the appropriate personnel for review, the solution makes it easier for program managers to remediate problems and keep the card program aligned with company policies.
- Create audits with a click of a button. Program managers can be prepared for an audit at any time with instant access to the documentation they need. Evidence of cases acted upon, streamlined workflow, structured email notifications and more are always at their fingertips using the solution's Compliance workflow module using enhanced data-mining techniques, the solution provides constant surveillance of commercial card transactions to help detect and deter program misuse and abuse.

Additionally, Visa Compliance Management:

- Identifies non-compliance early so program managers can quickly intervene before the misuse or fraud becomes widespread
- Offers proprietary modeling technology that studies user and card program behavior to proactively determine if further investigation is needed
- Automatically routes flagged transactions to the appropriate personnel for review
- Retains information in a centralized location, enabling managers to prepare for an audit with the touch of a button
- Provides reporting that encourages program and regulatory compliance
- The solution offers distinct modules that can adapt to an organization's needs.

The modules are:

- Reporting. Simplify organizational and government reporting through pre- defined reports by card program type and customized reports created by the organization
- Rules. Automate the comparison of each transaction with industry-standard and customized rules to identify out-of-policy spend
- Sampling. Review statistically representative sets of transactions to help program managers determine the likelihood of undesirable activity
- Compliance. Distribute all transactions flagged for audit to the appropriate personnel for review; thereby facilitating the auditing and remediation of out of policy spend
- Administration. Reduce administrative costs and paper trails by allowing for online, self-service management of profiles and entitlement rights
- Predictor. Help identify questionable behavior that may not be otherwise apparent using intelligent, neural network scoring
- Dashboard. Provide quick, graphical, customized, and drill-through views of the program's status and metrics so program managers can quickly assess the state of the program

18. Please provide a website link through which the evaluation team can access a live test site to demonstrate the Offeror's Procurement Card Services and technologies. The test site should have, at a minimum, the following tasks and / or capabilities:
- a. Managing/Billing Level Set-up
  - b. Cardholder Set-up
  - c. Online Statement Capabilities
  - d. Online Data Reports Available
  - e. Transaction Viewing
  - f. What is viewable for Cardholder, Accounts Payable, State Program Administrator, and individual entity's Procurement Card Coordinator.
  - g. Web-based Training
  - h. Web-based Help Desk

As UMB is the State's current provider, you have access to our live site, UMBCC. We would be happy to demonstrate any of the above tasks and/or capabilities as needed. We also have a demo here: <https://commercialcard.umb.com/>.

Username: demoaccount

Password: Abc1235?

### **6.3 Organizational Structure**

19. Please identify the number of Account Manager(s) who will support our P-Card Program along with a list of job duties and their experience with other programs of similar size. Also, detail the number of other programs they will oversee while managing the State's account.

Staci Hopkins – AVP, Commercial Card Account Executive will continue to serve as your Account Manager. Staci will also ensure that the relationship is taking advantage of best practices, technology, new card products, and monitors for program growth and optimization. Staci has been with UMB for 12 years and became a member of the Commercial Card team in 2015. She managed the Commercial Client Advisor Team and then joined the Sales Team in 2020. She's currently managing three State programs, including the State of Mississippi.

20. Please identify the number of key support personnel who will support our P-Card Program along with a list of their job duties and their experience with other programs of similar size. Also, detail the number of other programs they will support while supporting the State's account.

The State's current Account Executive, Staci Hopkins, will continue to lead and ensure the success and growth of your card program, as well as handle unresolved customer service or technical issues and training.

UMB has also assigned Senior Card Consultant, Cherie Figge, who will be an additional resource throughout the RFP process.

Tyler Simpson from the Program Advisor team will serve as the day-to-day contact for

program administrators. The Program Advisor team will serve as an added point of contact for any issues that need to be addressed. Tyler will also be available to oversee the establishment of new accounts, account maintenance, and report creation. In addition, UMB provides a highly trained commercial card phone team to handle any routine questions and/or tasks for both program administrators and cardholders.

#### 6.4 Customer Service

21. Describe your company's customer service capabilities, including the following:
- Hours of customer service operation
  - Toll-free numbers
  - Cardholder complaints
  - Cardholder account management

Title of Position	Roles and Responsibilities	Location
<b>Account Executive</b>	Staci Hopkins is the primary contact for the purchasing card program and will continue to oversee the card relationship and provide support to grow the State's card program. Staci has been with UMB for 11 years and became a member of the Commercial Card team in 2015. She managed the Commercial Client Advisor Team and then joined the Sales Team in 2020.	Kansas City, MO 816.860.5812 <a href="mailto:Staci.Hopkins@umb.com">Staci.Hopkins@umb.com</a> Hours: 8:00am-6:00pm CT (or as necessary)
<b>Senior Card Consultant</b>	Cherie Figge is responsible for working with new clients to UMB Bank's Commercial Card program and relationship management to several of UMB's top 50 clients. Cherie has 19 years of experience in the card industry and has been with UMB for 16 years.	Kansas City, MO 816.843.2842 <a href="mailto:Cherie.Figge@umb.com">Cherie.Figge@umb.com</a> Hours: 8:00am-6:00pm CT (or as necessary)
<b>Program Advisor Team</b>	Tyler Simpson will be assigned as the Champion to your account to assist with technical questions, statement and payment inquiries, reporting, password resets, changes to your account set-up etc.	Kansas City, MO Hours: 7:00am- 6:00pm CT
<b>Customer Support</b>	Customer Support is available for general questions regarding your account or cardholder accounts. This team primarily services the cardholders and serves as backup for the Program Advisory Team if necessary.	Kansas City, MO Hours: 7:00am- 7:00pm M- F CT
<b>24 Hour Customer Support</b>	Outside of business hours, our 24-hour customer service can assist with cardholder and administrator questions or issues. Including fraud holds, reporting a card lost or stolen, changing credit limits etc.	24-hour customer service



22. Describe how inquiries requiring research are handled by your company and the established turnaround times for responses.

Our service level policy does not allow our representatives to divert your inquiry to a voice mail system, so personal service is always available to the cardholders and program administrators. Our product specialists and other service personnel are available by email or by calling the service team directly. Most requests will be accommodated immediately in the event that an inquiry requires additional research UMB strives to provide resolution within 24 hours and will communicate if additional time is required to complete the request.

23. How many points of contact would the State have with your company?

Five+.

## **6.5 Card Controls and Restrictions**

24. Can administrative changes be made through a web-based program management system, by email, or phone?

UMB will make available on-line account maintenance capabilities for Program Administrators. This tool provides real time, secure, online access to the card processing system. Changes can be made reaching out to all channels listed above.

25. Does your service provide the ability to deactivate and reactivate individual cards in real-time?

Yes. Cards can be deactivated and reactivated online via UMBCC in real-time by the appropriate user role.

26. Does your service provide the ability to establish: purchase limit per individual card, restrictions to certain types of vendors/merchants and, restrictions to certain types of goods or services?

Yes. The required cardholder level controls are individual spending authority (credit limit) and monthly billing cycle.

The optional cardholder level controls are spending and volume limits per day or per transaction. Such controls and features may include, but are not limited to, the following:

- Single dollar transaction limitations for each card
- Transaction authorizations per day limit for each card
- Transaction authorizations per monthly cycle limit for each card
- Total transaction dollars per monthly cycle limit for each card
- Vendor category (SIC/MCC) blocking/de-blocking
- Cash advance prohibition

- Time of day and day of week restrictions
- Vendor-specific inclusion restrictions
- Zip code and country restrictions

27. Does your service provide the ability to restrict purchases on a card until authorization for a specific amount and purpose has been given by an approver?

Yes. With UMBCC the Administrator has access to place a hold on a card and remove the hold once the specific reasons have been approved.

28. Describe any additional controls both at state and individual card level that are available as a part of your service.

Yes. The required cardholder level controls are cardholder credit limit, single purchase amount and MCC Blocking to control how much a cardholder can spend and where to align with The State's policies.

The optional cardholder level controls are spending and volume limits per day or per transaction. Such controls and features may include, but are not limited to, the following:

- Transaction authorizations per day limit for each card
- Transaction authorizations per monthly cycle limit for each card
- Total transaction dollars per monthly cycle limit for each card
- Cash advance prohibition
- Time of day and day of week restrictions
- Vendor-specific inclusion restrictions
- Zip code and country restrictions

29. Can you limit the usage of the card to a certain dollar amount within a certain timeframe? If so, is this on a per-card basis or must all cards be limited?

Yes, on a per-card basis.

30. Can the cash advance feature be permanently blocked on all cards?

Yes.

31. Authorized Procurement Card Coordinators and Program Administrators must be notified in writing within 72 hours prior to any card suspension or cancellation. Describe the process for notification. (Internet and other electronic processes are preferred by the State.)

If UMB suspects fraud on an account and can't get ahold of the cardholder to verify certain transactions, we may put a hold on the card until fraudulent transactions can be verified. You can also verify if a hold is on a card when you open it up in UMBCC.

32. The Program Administrator, and/or Procurement Card Coordinator(s) may establish single transaction dollar limits, monthly transaction limits, and vendor restrictions for cardholders. Describe or indicate any other limits or controls available.

The required cardholder level controls are individual spending authority (credit limit) and monthly billing cycle.

The optional cardholder level controls are spending and volume limits per day or per transaction. Such controls and features may include, but are not limited to, the following:

- Single dollar transaction limitations for each card
- Transaction authorizations per day limit for each card
- Transaction authorizations per monthly cycle limit for each card
- Total transaction dollars per monthly cycle limit for each card
- Vendor category (SIC/MCC) blocking/de-blocking
- Cash advance prohibition
- Time of day and day of week restrictions
- Vendor-specific inclusion restrictions
- Zip code and country restrictions

33. What is your process to cancel a card? Include copies of any necessary reports to be filed.

Program Administrators who are entitled to Card Management can go into UMBCC to maintenance cards, which includes deactivation and cancellation, at any time 24 hours a day, 7 days a week, 365 days a year. UMBCC is updated in real-time; therefore as soon as the request is submitted the cards are deactivated. Once a card is closed it cannot be re-opened. A new account would need to be opened/a new card would need to be issued.

## **6.6 Card Customization**

34. Is the card design customizable with the State's seal or other images?

Yes. UMB will provide a custom card design at no additional charge. Multiple plastic designs are available with a logo, digital image, or artwork design on the full front of the card face. The tax-exempt number and any other required data can be placed on the front of the card as well. Two lines of embossing allow for the name of the cardholder and other discretionary data such as position, title, department, or functional area. These are free-form data elements and printable subject to Visa rules and regulations and UMB Bank brand guidelines.

35. Include a proposed card design which meets the requirements included in *Section 3.3, Card Format* of this RFP.



36. Is there a limit on the number of lines or characters that can be embossed on a card?

Two lines of embossing allow for the name of the cardholder and other discretionary data such as company, position, title, department, or functional area.

37. Describe the ability to indicate to vendors that purchases by the State are “Tax Exempt.” Can you encode the cards so that the merchant will not charge sales tax only within the State of Mississippi? (The State is not tax exempt in other states.) (This may include embossing the words “Tax Exempt” and/or the tax-exempt number on the card, special encoding to the card or providing the State with a unique number sequence.)

UMB cannot ensure that vendors will accept the State’s tax-exempt status when making purchases. Many customers provide cardholders a copy of their tax-exempt certificate when issuing cards to assist if asked to provide proof at point of sale. In addition, As a best practice, you will have the option to print the tax-exempt number on the front of the card.

## 6.7 Card Issuance

38. Describe the process in which P-Cards are issued to cardholders and indicate how cards will be distributed. Include information to detail if the process is paper or electronic or both options are available.

For an initial Agency setup, UMB will provide an Excel spreadsheet to complete with the required cardholder data to process the initial card generation. Data may include but not limited to; cardholder names, demographics & billing information, card account limits, and purchasing restrictions. UMB will ensure that the execution of the initial card generation meets the expectations for quality and timeliness and on the interval that is requested.

After initial implementation, Administrators may request cards online or email UMB’s Program Advisor team. Cards will be mailed to the designated location and will require

activation upon receipt.

39. Who creates and issues the P-Card? How long does it take once a request has been made for a new card?

The Program Administrator and UMB can create cards. Our card processor Fiserv issues the p-cards. Cards are shipped and received within seven to ten business days. Rush delivery of cards is available if needed.

40. What is the timeline for the initial issuance of cards during the transition period?

N/A, as UMB is your current provider a transition period will not be needed.

41. What information from the State is needed and in what format for the issuance of P-Cards?

Data may include but not limited to; cardholder names, demographics & billing information, card account limits, and purchasing restrictions.

42. What is the card activation process?

Cards are activated by calling the 1-800 number on the sticker placed on the front of the card and entering the 16-digit account number and the 4-digit activation code that will be assigned by the State. The Program Administrator may also activate cards online or contact UMB to activate cards for the cardholder.

43. What is the timeline to issue a card to a new cardholder?

Cards are shipped and received within 5 to 7 business days. Rush delivery of cards is available if needed.

44. How early are cards issued prior to the expiration date? How are the updated cards distributed?

UMB issued cards expire every four years. New cards are automatically sent to production at the beginning of the month of expiration. Cards can be shipped directly to the cardholder or to the Administrator for distribution and will need to be activated upon arrival.

45. Will the State employees/departments receiving P-Cards be required to submit to a credit check?

No. UMB does not process credit checks on cardholders.

46. Will card user's credit information regarding the issuance of a P-Card under this service be reported to any credit reporting agency or reflected on any State employee's credit report?

No. UMB does not process credit checks on cardholders.

## **6.8 Lost or Stolen Cards**

47. Describe your procedures to deactivate a lost/stolen card. Is the process in real time or a delayed process? If delayed, how long does this process take? Can the deactivation process be completed 24 hours a day, 7 days a week or only during normal business hours?

In the event a card is lost/stolen, fraud, or employee misuse is suspected, UMB encourages Administrators to contact UMB immediately to confirm approved charges. If unauthorized charges have been placed on the card UMB can begin the dispute process immediately. Deactivation can be completed via UMBCC by updating the strategy on the card to not allow any transactions to go through. Updates can be completed 24 hours a day, 7 days a week and are done in real-time.

48. Who can notify the P-Card Services Provider of a lost or stolen card?

Administrators.

49. Do you notify the cardholders if your system detects fraudulent charges? Describe procedures for acting with cardholders, Program Administrators, and Procurement Card Coordinators regarding fraudulent charges.

UMB goes through a series of steps to Notify the cardholder of any potential fraud. The 1st step is to text the cardholder if a mobile number is listed in the accounts profile. If no response to the text, or a mobile number is not listed, a call will be made to the 1st phone number on the account. If the call is not answered, a message will be left to call the detection center back. This will occur multiple times. If no response, the detection center will call the 2nd number on file and leave a message if the call is not answered. If no connection to the cardholder can be made and the account is considered high risk of fraud, the account may be suspended until a cardholder can be reached.

## **6.9 Disputed/Fraudulent Charges**

50. Describe the controls and features available within your P-Card services to reduce the risk of unauthorized transactions and fraud.

To safeguard against fraud, UMB uses a sophisticated neural network called the Falcon Fraud Detection System. Falcon monitors all purchases made on UMB commercial or procurement cards to determine if the purchase falls within suitable purchasing patterns of the cardholders. Falcon will promptly notify the cardholder and/or Purchasing Card Administrator of any attempted purchases made outside of the acceptable purchasing pattern of the cardholder. In cases where Falcon detects significant risk, suspected compromised accounts can be suspended to verify transactions and prevent loss. UMB



will not hold you or the cardholder liable for any fraudulent purchases made on the procurement cards.

51. Describe your process for resolving a disputed charge.

Disputing a charge on a cardholder account is a simple process with that can be initiated by email or written notice. Notification of disputes should be received by UMB Bank within 60 days of the charge appearing on a statement. The dispute is registered by date of contact, a work case is created for the dispute, a temporary credit is issued, and research begins once the case is entered. Disputes will typically be resolved within 45 days of notification; however, each situation is different and therefore timeframes may also vary.

52. Pending the resolution of a disputed charge, will the card be put on hold until the charge is resolved?

UMB will place a temporary credit for all disputed charges until resolution. In the event the dispute is not in the favor of the cardholder the charge would be placed back on the card.

53. If you have multiple disputed charges which originate with a specific vendor, is there a way to limit transactions with the vendor or notify card holders of ongoing issues?

Yes, UMB would work with The State on the best strategy to eliminate the disputed charges. If the merchant is expected to be fraudulent, UMB will work directly with Visa to take action. UMB can also modify card controls including but not limited to MCCs and even single merchants.

54. What amount of insurance do you carry on each card for fraudulent use? At what point does insurance coverage take effect for a lost or stolen card?

The State is not liable for unauthorized fraudulent charges acquired on lost or stolen cards when promptly reported missing. UMB provides fraud protection and the Visa Liability Waiver for cardholder abuse at no cost.

For cardholder (employee) misuse and abuse, UMB will relieve the State of all liability up to \$100,000 per card under the Visa Liability Waiver Program. To qualify for the coverage the employee must be terminated. The coverage begins 75 days prior to termination notice and is extended to 14 days after termination provided that UMB is notified within two business days of termination. UMB and Visa provide this coverage at no additional cost.

## 6.10 Electronic Data

55. What physical and software security measures does your company take to protect the confidentiality of your company's client's transaction information?

UMB believes that information security is an important part of our commitment to our clients, and a foundational aspect of delivering safe, secure, and quality products and services. This belief is embedded in our culture and is emphasized throughout the organization by our Board of Directors, senior leaders, officers, managers, and associates.

Our information security strategy is based on the security standards required by law or regulation, including those set forth in the Gramm-Leach-Bliley Act (GLBA), Sarbanes-Oxley (SOX), Health Insurance Portability and Accountability Act (HIPAA), state privacy laws, and on industry leading practices, including the Payment Card Industry Data Security Standard (PCI DSS) and the National Institute of Standards and Technology (NIST) Cyber Security Framework.

Guided by these applicable laws, regulations, and standards, UMB's Chief Information Security officer (CISO) and Chief Information Officer (CIO) are responsible for ensuring that an agile, risk-based information security strategy is employed throughout the organization, comprised of the people, processes and technology required to maintain defense in depth.

UMB has extensive security policies, standards, and procedures, including those related to physical security, access management, remote access, mobile devices, application and server security, network security, threat and vulnerability management and encryption. Access to information is granted on a "need to know" basis and all associates are trained throughout the year in order to minimize risk of improper disclosure.

In addition to internal examinations performed by UMB's Corporate Audit and Corporate Risk Services departments, our information security program is subject to regular oversight by numerous federal regulatory agencies, including the Securities Exchange Commission (SEC), the Federal Reserve Board (FRB), the Office of the Comptroller of Currency (OCC), the Consumer Financial Protection Bureau (CFPB), and the Financial Industry Regulatory Authority (FINRA). We are also subject to the operating rules imposed by the Card Associations (i.e., Visa and MasterCard), and our security operations are regularly monitored by those associations.

Our service providers also have a fundamental responsibility to protect the sensitive health and financial information of our joint customers. UMB requires third parties accessing, processing, or storing confidential information to adhere to the same information security standards as apply to UMB. Our comprehensive third-party risk management framework ensures that each relationship is subject to in-depth due diligence procedures based on industry leading practices prior to establishing the relationship and during the course of the relationship. Third-parties are contractually obligated to comply with specific requirements that incorporate these standards when

handling sensitive health and financial information.

Our team of information security specialists are prepared to discuss this important area more fully with their counterparts in client and prospective client organizations, subject, of course, to appropriate nondisclosure agreements being in place prior to the initiation of such discussions. Teams are led by and include associates holding industry certifications including, but not limited to, CISSP, CISM, CISA, CRMA, and CIPP. Our information security teams participate in several industry specific forums including FS-ISAC (Financial Services – Information Sharing and Analysis Center, ICI (Investment Company Institute) CISO Council, and law enforcement sponsored forums.

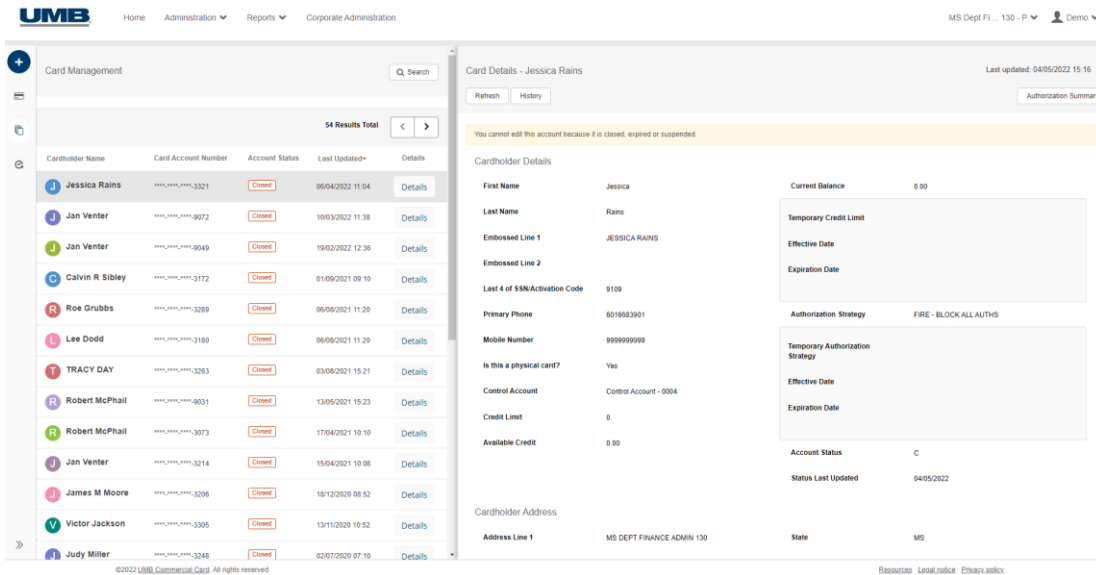
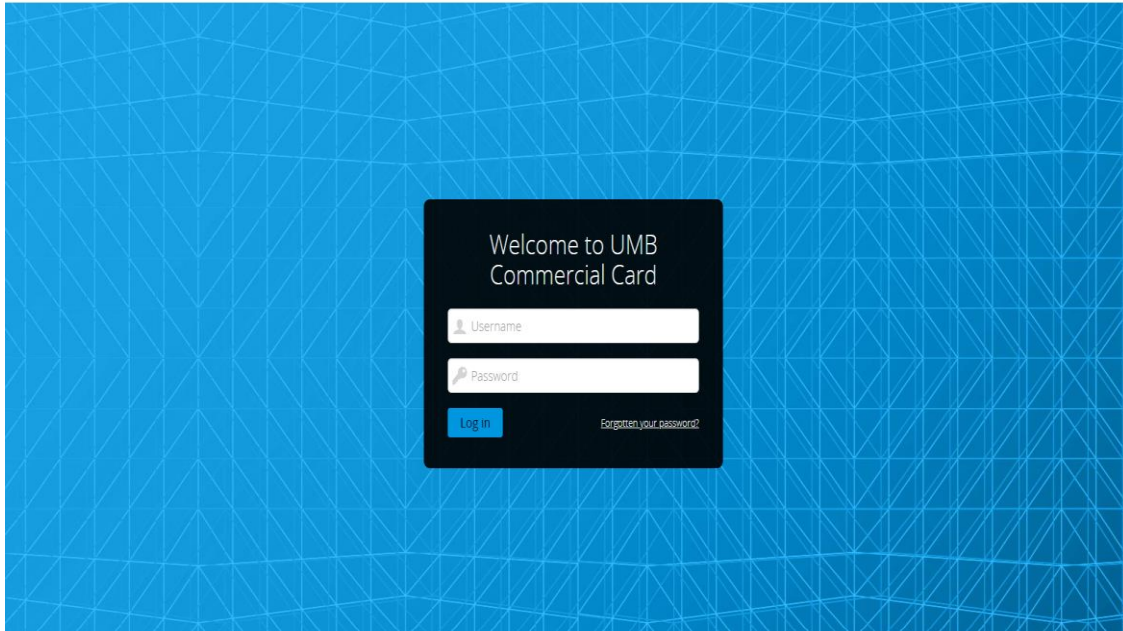
Information, in all its forms, is a valuable asset and UMB is committed to ensuring due care is exercised in its protection. We believe that the protection of the information in our care is critical to the ongoing success of UMB and its clients and paramount to the safety, security and quality of the products and services we provide.

56. Can your service provide a csv and/or other file types containing transaction data for import into public entities' accounting systems? If so, can the file format be customized to meet the entities' requirements and support online reconciliation?

UMB understands the importance of integrating data into your system(s) and will use its' best efforts to facilitate creating a successful exchange of data. The development of a mutually effective process for interfacing data can be complex and UMB has already established processes with other clients to successfully load transaction information into systems such as SAP, PeopleSoft, Oracle, Oracle Fusion, Workday, Expensify, Concur, Banner, and many others. Such data interfaces can be as simple as a bankcard standard VCF data file that places data into the client ERP system for reconciliation and review in the ERP platform, while others utilize UMBCC for account coding, reconciliation, imaging, approval workflow, and data extract capabilities to support the reconciliation function in a separate platform. Parameters are flexible to provide data in formats that are easily mapped by the client into the host ERP system, and generally can be done with little to no major development for either the bank or the client. We are currently providing this information in our VCF file to some colleges and universities on the State of Mississippi's contract.

57. Describe the software/application/system that the State will use to operate your P- Card program.

The UMB Commercial Card Platform (UMBCC) is a powerful solution built for UMB Commercial Card clients. UMBCC is a tool comprised of three core solutions sets: Account Management, Reporting, and Expense Management. Together these fulfill the key information management needs. UMBCC provides timely, on-demand information through dashboards, alerts, and interactive reports. All capabilities are delivered through a modern and intuitive interface that allows for users at all levels to easily perform their tasks.



58. What are some key features of your software's functionality?

The UMB Commercial Card online card management and expense reporting tool represents a whole new approach to information management, and it is changing and updating frequently. It answers market demand by delivering comprehensive reporting and full-featured expense management in a single, integrated offering for purchase management, entries to General Ledger, entry into other analysis solutions, and expense reimbursement systems. Improved user-friendliness and enhanced functionality combined in this single application and database.

Comprised of three core solution sets – Reporting, Data Services, and Program Support – the product is designed to meet the key information management needs of a variety of different entities. This is a single sign-on web portal that includes a suite of enhanced information management and commercial reporting services. It provides a single solution for tracking and managing commercial spending, travel, and payment data. Visa is a leader in developing and implementing technological innovations to help our customers transact their payments with unprecedented levels of process efficiency and cost savings. We strive to remain a market leader; to that end we are constantly reviewing the industry trends and client needs and responding accordingly. Visa has developed products and programs to drive the evolution of the industry. This is what has driven UMB to the Visa relationship for the development of key product sets within the last several years.

With using UMBCC you have the option to setup multiple administrators. You can also adjust their access view. This feature will allow for each agency, college, and university's program administrator to manage to their own card program directly. The State would continue to have access over the whole program to give oversight and manage the controls for the program administrators.

59. How long has your company been using this software?

More than five years.

60. How often does your company release software changes, if any, which require testing by the State?

UMBCC has five technology releases per year. UMB Bank will provide notification to program administrators of any system outages or system enhancements that would dramatically change the user experience.

61. Some state agencies have their own financial management systems, and the P-Card Services Provider must provide downloads, data transmissions, and integration in support of each of these systems. Is your company able to support multiple financial management systems associated with one controlling account?

Yes, UMB is able to support multiple financial management systems.

62. Are file transfers (to and from the State) secured? What security methodologies are employed?

We send out our data files encrypted. The files are available in a number of formats and can be transmitted through secure e-mail, sftp site, secure website access, or an automated distribution can be created. A wide range of user specific information can be attached to each account for billing file purposes. This information can range from simple card account number and cardholder name to accounting code information for reconciliation purposes.

63. Does your company need any data file transfer from the State? Does your company provide the resources and capabilities to convert the State's data file?

We will not need a new data file at this time due to converting the State's data file currently. If the State would make any new changes on their end, we will be able to continue to accommodate this.

64. Is your internet site secure and protected? How?

A specific disclosure in detail of banking security processes cannot be placed in this proposal due to the sensitive and confidential nature of the answers. Once again, ensuring our customers' security is an ongoing process at UMB. New advances in technology are evaluated on a day-to-day basis and implemented to protect your privacy. UMB uses very powerful security features that protect the program and cardholder personal information, such as:

- Passwords — eight-to-fifteen-digit codes that you determine and that provide you with access to various accounts such as your UMB account information tools, credit cards, etc.
- Authentication — a method that uses advanced technology and coding that identifies you after you have used your password.
- Sophisticated Virus Protection — used to detect and prevent computer viruses from entering UMB's computer network systems.
- Powerful Firewalls — block unauthorized access by individuals or networks and protect UMB computer systems that interact with the Internet.
- Secure E-Mail to UMB — confidential email messages are encrypted and require authentication to view.

65. What are the security features of your software? How is the information protected?

UMB maintains a comprehensive Information Security program designed to protect data. Security measures used to protect information includes, but not limited to 1) Access is granted on a least privileged basis, 2) Industry standard encryption such as AES-256 and TLS, and 3) strong password requirements.

66. What are the State's hardware requirements, if any, to implement/use this software?

UMBCC does not require any software to be installed on your PC. All access is utilized through a hosted site that can be accessed through an internet browser.



## 6.11 Data Download/Reporting

67. Will the Program Administrator(s) have the ability to download statewide data ‘on demand’ per an automated process or will the Program Administrator(s) need to request P- Card Services Provider staff to download the information? If this will need to be requested of P- Card Services Provider staff, detail the process for making such a request and the general timeline for receiving the requested data and the data format.

Yes, Program Administrators will be able to download data on demand via UMBCC. All reporting within UMBCC is ad-hoc and completely customizable based on the needs of the user.

68. Will the Procurement Card Coordinator(s) have the ability to download agency/entity specific data ‘on demand’ per an automated process or will the Program Administrator need to request P-Card Services Provider staff to download the information? If this will need to be requested of P-Card Services Provider staff, detail the process for making such a request and the general timeline for receiving the requested data and the data format. Also, please indicate if the Procurement Card Coordinator will be limited to downloading only their agency/entity specific information or if they will have access to all data.

Yes, Program Administrators will be able to download data on demand via UMBCC.

All reporting within UMBCC is ad-hoc and completely customizable based on the needs of the user.

69. Please indicate if your data downloads contain the following information:

Data	Available: Yes/No
Vendor Name	Yes
Charge Amount	Yes
Accounting String (Fund, Organization, Account, Program, Activity, etc.) minimum 30 characters – each part is 6 characters	Yes
Date transaction processed	Yes
Merchant Category	Yes
Last 4 digits of Credit Card number	Yes
Merchant Transaction Number	Yes
Agency Name	Yes
Department Name	Yes
Card Holder first name	Yes

Card Holder last name	Yes
Transaction Reference Number	Yes
City of which the transaction occurred	Yes
State of which the transaction occurred	Yes

70. Can the Program Administrator(s) schedule reports to automatically run on specific days or specific intervals? If this capability is limited to specific reports, provide a list of those reports.

Yes. UMBCC is meeting the States reporting needs by giving users the ability to build customized data analysis which will provide tier 3 data if it been given by the merchant. They can also receive transaction reports which can also be saved as a report template and scheduled to run in selected intervals (daily, weekly, monthly). These reports may be generated and delivered via e-mail with a secure link embedded in the e-mail to access the report in PDF, CSV, or Excel formats.

UMB can also provide Visa Commercial Format (VCF) files that are automatically scheduled and delivered through multiple channels daily, such as: secure online mailbox, direct transmission through FTP/SFTP, and pulling down from a UMB hosted secure server. Data files are available in CSV or Excel formats.

71. Does the P-Card Services Provider offer a report of transaction level detail data by card, as well as a consolidated statewide detail report?

Yes, reports can be generated for various levels of the organization that includes transaction level detail data by card and a consolidated statewide detail report.

72. What download formats are available? Provide sample reports.

All standard reports may be exported in both PDF and Excel formats. Card data extracts can be exported in additional formats such as csv, ofx, tab delimited, etc. for upload into various financial systems. We have included sample reporting with our proposal.

73. Are reports directly available to individual cardholders and state entities via online website? Describe the type of security that will prevent intra-viewing of purchases by card holders.

Yes, reports are directly available via UMBCC. Logins are assigned for individual use which prevents intra-viewing of purchases by cardholders.

74. Does your service provide the ability to limit viewing access to statewide transactions to only the designated Program Administrator(s)? Please confirm and describe this functionality.

Yes. You can adjust which companies you would like an Administrator to see.

75. Does your P-Card service provide the ability for a Program Administrator or Procurement Card Coordinator to check on the status of a particular payment to an individual transaction charge?

Yes. The Administrator can see pending and posted transactions in addition to payments on a specific card holder or the master account.

76. Does your P-Card service provide the ability to check on the status of a particular payment from an entity to the P-Card Service Provider?

Yes. Payments are visible in the transaction history online and are reported on the statement. The support teams can also provide any information on any payments.

77. Is data available in real-time? If not, how frequently is the data updated?

Yes. All data in UMBCC is available in real-time. Data is uploaded daily.

78. Can online access at the Procurement Card Coordinator level be limited to viewing only their specific agency or entity?

Yes. We can setup an Administrators/Coordinators with view only access for their specific agency.

79. Will you provide the resources and capabilities to create the file(s) needed for import to the State's accounting system in the format specified by the State?

Yes. We will continue to provide resources and capabilities to create the files needed for import into your accounting system.

80. Please complete the following table regarding your reporting capabilities. If there are reports which are required by your program, please add them to this table.

	How is report provided? (electronic/paper)	Who can generate report?
Monthly settlement report	Electronic	Administrator
Cardholder settlement	Electronic	Cardholder, Manager and Administrator
Spending analysis by cardholder	Electronic	Manager and Administrator
MCC Detail Transaction Report	Electronic	Cardholder, Manager and Administrator
Spending analysis by category	Electronic	Administrator
Merchant usage report	Electronic	Administrator
Cardholder usage report	Electronic	Cardholder, Manager and Administrator
Sales tax report	Electronic	Administrator
Does your system have a query based report writer for the users?	Electronic	Administrator

81. Describe the ad-hoc online reports available with your program. Is it necessary to have a programmer set up the ad-hoc reporting or could a non-programmer (Program Administrator) create the reports?

All reporting in UMBCC is ad-hoc and a Program Administrator can create custom reports based on the needs of the user.

82. Please describe the process for requesting a custom report for the State.

All reporting in UMBCC is ad-hoc and completely customizable based on the needs of the user.

83. What technical support is available for your company's reporting package(s) and what hours are technical support available?

UMB will provide technical support in both the implementation of the program and on-going as needed. UMB has a well experienced team in place that can provide the technical assistance necessary to ensure your card program fully utilizes all tools available to streamline the purchasing and reconciliation process associated with the card program. In addition, UMB will involve Visa resources to further support the program when technical requirements are needed. Our IT Specialists office at our headquarters location in Kansas City, MO and are available 8:00am – 5:00pm CT. In the event of an emergency UMB will offer technical support outside of normal business hours.

#### **6.11 Billing Statements**

84. What is the frequency (how often) or available frequencies your company is able to provide billing statements?

Billing statements cycle monthly on a specific business day of the month or on a calendar month.

85. Can the State request a change to the frequency of billing statements?

UMB cycles on a monthly basis. The State determines when the statement closes.

86. What options are available for statement delivery (i.e. email, mail, and/or downloadable format, combination of all types)? Will we be required to receive statements in only one format or can we have multiple statement formats?

You may choose your preferred statement delivery method. Statements can be delivered electronically and/or through the US Postal Service.

87. Is transactional detail available for both billed and unbilled charges?

Yes. The State is able to view posted and pending transactions.

88. Can the State request more than one billing statement format be used (i.e. sending an additional copy of a billing statement to the State)? Or the use of mail and electronic format for all billing statements?

Statements can be delivered electronically and through the US Postal Service.

89. Please confirm whether billing statements will include, at a minimum, the following information:

- a. Card account numbers (truncated)
- b. Cardholder name
- c. The name of the merchant
- d. The date goods or services were purchased
- e. The cost for the goods or services
- f. A unique identifier for each transaction

The billing statement has the following information provided:

- New balance
- Payment due date
- Minimum payment
- Summary of account activity
- Payment information
- Transaction information
- Interest charge calculation
- Additional account information
- Billing rights summary

Please refer to the included Sample Billing Statement for additional information.

90. Please detail any additional information (besides the items detailed above) which will be provided with the billing statement?

The company name and address that's associated with the card. We also include a payment voucher in the envelope.



91. Does your company have the ability to provide billing statements that will reflect the foreign currency transaction amounts (local currency) as well as the converted home currency equivalent (USD)?

If a foreign currency transaction occurs and the transaction is not converted to USD by the Merchant, Visa will convert the transaction into USD by using its currency conversion procedure in effect at the time the transaction is processed. This information is disclosed on the monthly billing statement and is provided via reporting in UMBCC.

92. Describe what levels of data (i.e.: level 1, level 2, level 3), and line item detail is captured at the point of sale.

Any data captured and passed to Visa through card settlement will be made available. In addition, Visa enhances data for a number of Merchants as a value-added service. Any information sent to us is available to our clients via our online platform, UMBCC.

93. The State currently requires that each cardholder receive a monthly statement and that the state agency receive a consolidated master statement. Each state agency issues one payment for all of the cards within that particular agency. Describe your company's ability to comply with this requirement for all participating agencies.

UMB offers consolidated billing and individual billing. Currently the State has a combination of consolidated and individual billing. There is a project underway to move everyone to consolidated billing.

## **6.12 Account Reconciliation**

94. Describe any online account reconciliation functionality your company can offer. If utilized currently by any public entity, please provide details.

UMBCC provides reconciliation reporting that enables a user and/or administrator to verify and reconcile all transactions. In addition, we can provide comprehensive reporting to reconcile transactions for statement periods that have been exported and posted to the general ledger vs. transactions that have yet to be verified, approved, and exported. UMBCC is a robust expense management tool that provides program administrators with customizable reconciliation options. During implementation, we tailor the appropriate solution to accommodate your unique accounting process and system integration needs. This tool can accommodate approval workflows, purchase sales slip receipt images, and file integration formats. Through mapping rules and associating cost codes for validation, the system can use rules to assign cost codes to transactions upon import, which minimizes the effort needed during the transaction review and reconciliation process. This can currently be used by the State.

### 6.13 Program Payment Options

95. Describe your company's collections procedures and explain what actions are taken at specified dates in the past due cycle. Include the following:

- a. The manner and frequency in which past due notices are sent

UMB does not offer any past due notices besides the monthly statement.

- b. Samples of all notices used

UMB makes available the statement and past due report to view outstanding balances.

- c. Conditions in which a cardholder's charging privileges will be suspended. Will a suspension be reinstated if requested by the State?

Per the State's request, the status quo is once the account is 60 days past due UMB will freeze the account. The account can be reinstated per request from the State.

96. What is your process for suspending delinquent accounts?

UMB puts delinquent accounts into a suspended status per the State's request after being past due for 60+ days. This is removed from the card with permission from the State.

97. The Authorized Agency or Entity shall be liable for the use of the card by authorized cardholders, provided that the use is within the transaction limits established by the State. The State will not accept liability for account numbers that are fraudulently used, lost, or stolen. Excluded from this limitation is unauthorized use of credit cards which amounts to employee misconduct. Please indicate your company's agreement to these terms.

The State is not liable for unauthorized fraudulent charges on lost or stolen cards when promptly reported to UMB. UMB will close the card immediately once notified and a new card will be issued. You have 60 days from the statement date to dispute a charge.

98. Address in detail policies for reporting the participating entity to a credit reporting agency for past due account(s). Distinguish the actions that would be taken by the Offeror from those actions that would be taken by a collection firm(s) to whom delinquent accounts have been subcontracted by Offeror.

Courtesy reminder calls may be placed to accounts that become past due beginning at 45 days past due and will continue until the payment is made

or the issue preventing payment is resolved. The calls are not collection calls, only reminder calls to determine if there is information or action needed from UMB to resolve a possible problem. There are no reports made to any credit reporting agency for past due accounts.

99. On average, how quickly would your company pay our suppliers?

Payments are processed in real-time as soon as you provide authorization for the supplier to charge the account. Vendors receive financial settlement daily usually within 24 to 48 hours of processing a transaction.

100. The Offeror will be required to receive payment from the State of Mississippi agencies that process payments through the DFA's electronic payment and remittance processor (PayMode). Information regarding registration with PayMode is available on the DFA website at <https://www.dfa.ms.gov/paymode>. Please acknowledge agreement with this requirement.

UMB acknowledges and agrees with the above requirement.

101. Describe all options for methods of payment. The State reserves the right to migrate from PayMode to another electronic payment and remittance processor at any time during the term of the contract.

Payments can be made by one or more checks, wire transfer, online customer initiated ACH debit, or automatic ACH debit.

102. Describe your company's level of compliance and/or overall capabilities in regards to Automated Clearinghouse (ACH).

UMB is a nationally recognized leader in the ACH payments industry. Being ranked in the top 30 originating banks in the United States by the National Automated Clearing House Association (NACHA) shows our commitment to promoting the use of electronic payments to create efficiencies for our clients.

103. Describe your company's specific capability to modify your system(s) to interface with the State system(s) and provide formats of any required remittance data formats.

UMB understands the importance of integrating data into the State system(s) and will use its' best efforts to facilitate creating a successful exchange of data. The development of a mutually effective process for interfacing data can be complex and UMB has already established processes with other clients to successfully load transaction information into systems such as SAP, PeopleSoft, Oracle, Oracle Fusion, Workday, Expensify, Concur, Banner, and many others. Such data interfaces can be as simple as a bankcard standard VCF4 data files that places data into the client ERP system for reconciliation and review in the ERP platform, while others utilize UMBCC

for account coding, reconciliation, imaging, approval workflow, and data extract capabilities to support the reconciliation function in a separate platform. Parameters are flexible to provide data in formats that are easily mapped by the client into the host ERP system, and generally can be done with little to no major development for either the bank or the client.

104. Describe and affirm your company's commitment to interface with the State's system(s) at no additional costs to the State.

UMB affirms our commitment to continue to interface with the State's system(s).

105. Offerors' Proposals should indicate agreement with the following statements:
- a. The P-Card Services Provider shall not sell or distribute a list of participating Authorized Agencies or Entities, cardholder(s), addresses or any other information acquired from Authorized Agencies, Entities, or cardholder(s) to any person, firm or other entity for any purpose. Note: (This does not intend to prevent the P-Card Services Provider from complying with the requirements herein and the resulting contract for reports and reporting.)
  - b. Use of Government Employees' Names: The P-Card Services Provider must agree not to use the names and addresses of Mississippi government employees for any purpose not directly related to and necessary for fulfilling the terms of the contract awarded pursuant to this request.

UMB agrees with the two statements listed above.

#### **6.14 Training**

106. In what format(s) is your training available?

UMB provides initial and on-going training for Program Administrators and cardholders. Several options to train and educate cardholders on the new program will be made available to the State. UMB can execute a combination of methods to meet the specific needs of the Program Coordinators and the cardholders.

**Classroom Training** – UMB will facilitate multiple in-person training sessions for cardholders.

**Webinars** – UMB provides webinars as an option for those individuals that are not able to attend in-person training sessions. Multiple webinars will be scheduled to accommodate a variety of scheduling needs. In addition, UMB suggests that webinars are offered as a follow-up option to the initial training classes to answer additional questions.

**On-Line** – UMB will provide training modules that will walk cardholders through expense reporting and cost allocation, administrators will have modules available on reporting and basic administrative functions.

**Manuals** – Training manuals will be created and distributed to assist coordinators and cardholders during and after training.

**Program Administrators** – UMB will schedule initial and on-going training for all Administrators through a combination of training methods. On-site training, webinars, and manuals specific to program administrator responsibilities and daily functions will be made available.

**User Conference** - UMB hosts quarterly informational webinars for all commercial card clients. Every 18 months UMB host a User Conference in Denver, St. Louis, and Kansas City. At this conference UMB customer's come together to share best practices and receive program updates from UMB and Visa. UMB also attends the MAGPPA conference as a vendor.

107. Does training include hands-on exercises?

Yes, UMB will provide onsite training as well as webinars or a combination to meet the needs of the State.

108. What type of materials are provided with your training sessions?

UMB will provide PowerPoint slides, online tutorials, and videos.

109. Are different training options available for Program Administrators, Procurement Card Coordinators and card users?

Yes. UMB provides training for Administrators, Card Coordinators, and card users.

110. Is training customizable to the State's P-Card program?

Yes. UMB will customize a training plan specifically for the State's P-Card program.

111. How much time is required for your training?

As the State's current provider training will not be required; however, if the State desires we are willing to provide additional training as needed.

112. Does your training schedule include multiple sessions of the same course or only 1 session per course?

Whichever the State prefers. We will customize training as needed. Typically, we recommend multiple sessions of the same course as well as in person and webinar options to meet the needs of all cardholders. The training session can be recorded for future use as well.

113. Is training available on the State's schedule or only on a pre-set schedule?

Training will be available based on what works best for the State's schedule.

114. Is there a limit to the number of people who can be trained?

No.

115. Is training offered only during implementation or is it available upon request by DFA?

Training is available upon request.

### 6.15 Implementation

As the State's current provider a full card program implementation will not be required if UMB is awarded we have included details on our implementation plan in the event additional program needs arise.

116. Describe the activities required to implement your P-Card services.

#### Card Services

Task	Estimated Timeframe*
<b>Commercial Card Overview</b>	<b>Days 1-15</b>
UMB and client agree upon application or contract and client signs	
Client signs/returns Commercial Card Application/Contract, Organization Resolution, and any other required documentation per application/contract	
Credit acceptance	
Client and UMB implementation team "kick-off" call to review card program needs	
<b>Commercial Card Program Build</b>	<b>Days 1-30</b>
UMB onboards company and issue cards per agreed upon specifications	
UMB adds company to UMB card management system tool	
Client provides design specifications/logo for purchasing cards**	
Client provides card management system tool interface files**	
UMB and client review file needs**	
Once program is established, UMB conducts training with client**	
<b>Wrap Up</b>	<b>Ongoing</b>
UMB Support Model provided to client for ongoing Program Administrator and Cardholder Support	
*UMB suggests a time table of 30 business days for implementation. This timeline will start after service agreements are set in place. This timeline may be impacted and extended to approximately 45-60 business days for certain files and transmission. Specific commercial card programs may take an extended period of time for completion and training.	
**If applicable based on specific client need	



117. Include in your proposal your suggested timeline for services to be operational. As described in Section 3.1, EEF cards must be received by teachers no later than August 1, 2023. All other cards shall be issued by September 1, 2023. If it is possible to have the implementation completed prior to these dates, indicate this in your timeline. The proposed timeline should include dates and locations for program and technology training, card account set up, card production and distribution, training and any other milestone typically included in an implementation plan.

As your current provider UMB will provide EEF cards no later than August 1, 2023, and all other cards by September 1, 2023. Since we have provided EEF for several years we will continue to deliver as needed.

118. Describe the information you will need from the State related to the implementation of your program. Also, in what format should the required information be submitted?

If needed, UMB will work with you to develop your program as needed and will accept information formatted as you have available.

119. Describe your company's program implementation and ongoing maintenance roles and responsibilities.

UMB recognizes that each program is unique and will require a customized process and schedule. UMB will partner with the State in the planning and execution of the implementation of the purchasing card program. A typical large municipal program implementation from start to finish can last anywhere from 6 weeks to 2 months, and UMB will certainly tailor the schedule to fit the requirements of the State. UMB will start the implementation process with a pre-conversion meeting which will include discussion on the following items:

- Begin introductions of UMB personnel and your team members. UMB will focus on building relationships and open communication with the Administrator's and departments.
- Assist in designating the participants and determining activities which will allow for an effective program launch.
- Determine expectations of the participants and assist in defining how success will be measured and reported.
- Assist with the design and fulfillment of needs for customized forms, letters, card plastics, and procedures.
- Assist with the training of program leaders on interpretation of reports, implementation of controls and cardholder implementations when necessary.
- Initial plan to assist with the training of cardholders and development of training material.

- Continue to evaluate programs with administrators to plan for adjustments and customization of additional features for new or existing departments.
- Provide on-going program evaluation assistance, procedural evaluation, and technical expertise to ensure continued success and growth for your Card Program.
- Plan to conduct regular meetings in person or by webinar to recommend or define features of the programs in detail and determine implementation tasks.

Each client and program are different, this is one of the key differentiating factors favoring UMB: UMB is committed to delivering solutions customized to meet the needs of its clients, not “off the shelf” products which may not be the best-in-class solution for any particular client. UMB will work together with the State to deliver this specialized approach in all aspects of the program including implementation. Below is an outline of the UMB implementation process for a recently on-boarded client.

120. During the implementation process, would the State be able to map the interface with the State’s accounting system?

Yes. As your current provider your interface is already mapped.

121. What testing activities would be performed by your company?

Testing within the system is done with live data but is requested prior to program launch and card distribution. UMB will provide training and access to the tool to perform testing as well. This will give UMB the opportunity to make any necessary changes within the system or to training documents.

122. What testing activities would be performed by the State before going live with your P- Card services?

Once cards have been issued and the online set up is complete UMB requests that the State activate and purchase a few items on one or more of the purchasing cards.

123. Would the State have an implementation team assigned to them to complete the implementation?

Yes. A specialist will be assigned specifically to assist with set-up, training, and on-going questions.

124. Describe one implementation which did not go according to plan and how this situation was resolved.

A typical problem with implementation normally revolves around the expected timeframe of a conversion. This can be minimized by complete and precise communication between the client and customer.

125. During the implementation process, would the State have the ability to customize features of your P-Card program?

UMB recognizes that each program is unique and will require a customized process and schedule. UMB will partner with the State in the planning and execution of the implementation of the purchasing card program.

#### **6.16 Fees**

126. DFA is seeking a net of fee contract for the provision of these services. Any fees regarding individual card use billed to participating Agencies or Entities (rush delivery fee, lost/stolen card replacement fee, foreign transaction fee, etc.) must be detailed in **Section 7, Fee Schedule** in your proposal.

Please refer to Section 7 for UMB's Fee Schedule.

127. Detail what fees are paid by merchants for accepting your card as payment (i.e., fees charged by Visa, Mastercard, Amex, Discover, etc.).

UMB does not charge any merchant for using our card.

128. Describe how the Offeror will be compensated for the provision of these services.

Nothing will be compensated due to nothing being charged.

#### **6.17 Rebates/Revenue Sharing**

129. Describe your company's rebate or revenue sharing program to include the types of rebates available and the necessary volume to achieve those rebates and/or sharing. Offerors should provide a chart detailing their rebate or revenue sharing proposal tiers in **Section 8, Rebates/Revenue Sharing**.

UMB offers a rebate on qualified sales volume (sales, less refunds), payable on an annual basis without reserves or minimum volume guarantees for prompt payments. For additional information please refer to Section 8.

130. Is your rebate/revenue sharing program based on monthly, quarterly, or annual spend? If based on quarterly spend, how is the quarterly spend calculated? If based on annual spend, how is the spend calculated? Specify how the rebate and revenue share will be remitted to the State or its Entities.

UMB's rebate is based on annual spend. The total spend per month would be added up for the year. We can pay out the rebate by check or ACH to the State or Agency.

131. Provide a sample rebate or revenue sharing statement that the State would receive.

Please refer to the include Rebate Statement Sample in Section 12 of our proposal.

132. Does your rebate structure fluctuate depending on types of purchases made?

Rebates can be affected by the special large ticket pricing available to by Visa programs and any decrements in interchange fees are passed to the program rebate. The reduction will only affect the transactions that have been considered "large ticket" and have been re-priced in settlement.

133. Does your rebate structure fluctuate depending on the method and timing of payment?

Payments are due 25 day from the statement date with a 5-day grace period. At this time UMB does not reduce the rebate for the State of Mississippi for payments made past 30 days.



## SECTION 7. FEE SCHEDULE

The provision of services solicited herein shall be at no cost to the DFA. The DFA will not pay for any costs associated with implementation, training, or reporting. Any charges associated with individual card usage must be detailed in the Offeror's Proposal. The State of Mississippi P-Card Program does not allow the use of convenience checks and ATM access. By state law, public entities have forty-five (45) days to make payment. A public entity may be charged 1.5% interest for late payment of undisputed amounts.

The fees that are proposed will be evaluated for reasonableness of cost. Any conditions or contingencies associated with these fees must be clearly stated. All fees included in this submittal must be inclusive of all direct and non-direct costs (costs borne by merchants).

By submission of this proposal, we hereby certify that the fees submitted in response to the RFP have been arrived at independently and without, for the purpose of restricting competition, any consultation, communication, or agreement with any other Offeror or competitor relating to those fees, the intention to submit a proposal, or the methods or factors used to calculate the fees proposed. By submission of this proposal, we hereby certify that we have not retained any person or agency on a percentage, commission, or other contingent arrangement to secure this contract.

A signature is required below.

Staci Hopkins

Name

December 2, 2022

Date

AVP, Commercial Card Account Executive

Title

UMB Bank, n.a.

Company

Please have the appropriate officer sign this statement and include it as a part of your proposal.



UMB is pleased to offer a customized Visa Corporate Card Program at no charge.  
 UMB proposes a program with no annual card fees, per transaction fees or interest charges when payments are made as agreed.  
 There is no charge for lost/stolen card replacement.  
 Customized evaluation reports will be produced to the extent possible at no additional charge.  
 UMB will provide account management, online expense management and reporting at no charge.

<b>Fees/Charges</b>	<b>Price</b>	<b>Comments</b>
<b>Annual Program Fee</b>	<b>\$0.00</b>	<b>Waived</b>
<b>Annual per card Fees</b>	<b>\$0.00</b>	<b>Waived</b>
<b>International Transaction Fees</b>	<b>2%</b>	
<b>Cash Advance Fees</b>	<b>3%</b>	
<b>Card Replacement Fees</b>	<b>\$0.00</b>	<b>Waived</b>
<b>Custom Card Art</b>	<b>\$1,500</b>	<b>Waived</b>
<b>Reproduction of Statements</b>	<b>\$0.00</b>	<b>Waived</b>
<b>Implementation Fees</b>	<b>\$0.00</b>	<b>Waived</b>
<b>Training Fees</b>	<b>\$0.00</b>	<b>Waived</b>
<b>Standard Reporting Fees</b>	<b>\$0.00</b>	<b>Waived</b>
<b>Custom Reporting Fees</b>	<b>\$0.00</b>	<b>Waived</b>
<b>Custom File Programing</b>	<b>\$0.00</b>	<b>Waived for Non-Complex</b>
<b>File Transfer Fees</b>	<b>\$0.00</b>	<b>Waived</b>
<b>Rush Card Fee</b>	<b>\$0.00</b>	<b>Waived</b>
<b>Financing Charges on Late Payments</b>	<b>Prime + 8%</b>	<b>Waived</b>
<b>Disputed Transactions Fee</b>	<b>\$0.00</b>	<b>Waived</b>
<b>Late Payment</b>	<b>\$29.00</b>	<b>Waived</b>
<b>OCR</b>	<b>\$1,000</b>	<b>Optional Service</b>
<b>Compliance Auditor</b>	<b>\$4,500</b>	<b>Optional Service</b>
<b>Mobile Application Fee</b>	<b>\$0.00</b>	<b>Waived</b>



## **SECTION 8. REBATES/REVENUE SHARING**

Offerors should provide a chart detailing their rebate or revenue sharing proposal tiers. Offerors shall indicate any rebate or revenue sharing that will be provided based on the total aggregated volume of all contract users for the program. All Agencies and Entities utilizing the program will receive rebate or revenue sharing directly. The P-Card Services Provider will submit the rebate or revenue share along with the statistical spend data for the preceding year directly to the Agency or Entity. After the first anniversary period, the Agency or Entity may want to receive their rebate or revenue share semi-annually. In addition, a copy of the statistical spend data shall be provided to the OPTFM annually. The P-Card Services Provider shall report all contract usage and shall show all calculations in determining the final amounts of rebates or revenue sharing to the agencies.

Offerors must allow for any Agency or Entity that participates in the State's P-Card Program to benefit from increased program rebate or revenue sharing due to consolidating overall program spend. Additionally, the Offeror must provide a means by which any participating Agency or Entity can earn points for earlier payment. However, a specific participant should not be penalized by the payment cycle of any other participant. Should a participating Agency or Entity be on an earlier payment cycle, then the entity should be entitled to all aggregate rebate or revenue sharing, as well as early pay incentives.

The Offeror's rebate, revenue sharing, or incentives shall be firm for the entire duration of the Contract.

- In addition to a sales volume-based rebate offering, UMB proposes to pay a one-time contract award bonus of \$200,000 to the State of Mississippi upon contract signing.
- UMB Bank is offering a choice one of the two available incentive/rebate programs as shown below:

Tier Level	Purchase Card Annual Sales Volume		Cycle Days	30	30	30	30	30
			Rebates (Basis Point)	1-5 days	10 days	15 days	20 days	25-45 days
1	\$-0-	\$30,000,000	1.35%	1.35%	1.35%	1.35%	1.35%	1.35%
2	\$30,000,001	\$60,000,000	1.40%	1.40%	1.40%	1.40%	1.40%	1.40%
3	\$60,000,001	\$90,000,000	1.55%	1.55%	1.55%	1.55%	1.55%	1.55%
4	90,000,001	and over+	1.60%	1.60%	1.60%	1.60%	1.60%	1.60%

- For all transactions (either rebate table) processed as Large Ticket Interchange and Visa Partner Pricing Rebates

<u>Large Ticket Interchange</u>		
All LTI Volume levels		<b>0.50%</b>
Visa Partner Pricing levels		<b>0.50%</b>



**Amendment Number 1**  
**Procurement Card Services Request for Proposals**  
**RFx #: 3160005463**

**Question and Answer Document**

(Questions are included as submitted. No corrections to spelling or grammar were made.)

Question #	Section #	Page #	Question	DFA Response
1	All Sections		Throughout the RFP, the terms P-Card, Card and Card Program are used. Can you confirm these terms are interchangeable with a digital solution. And if so, should the digital solution provider describe how their offering meets the spirit of the P-Card requirements?	The words are interchangeable in the context of the RFP. However, the RFP is not requesting a purely digital solution. All services included in the RFP must be provided by the selected vendor in the formats requested.
2	3.1	17	"Educational Enhancement Fund" (EEF) Cards: This is the only section that outlines an opportunity for a digital solution. Will the agency consider multiple awards such as a "digital solution" and a "p-card" solution?	Only one award will be made. The selected vendor must be able to provide all services in the Scope of Services and provide both digital and plastic cards.
3	3.1	17	"Educational Enhancement Fund" (EEF) Cards: As digital solutions have streamlined processes not available with legacy P-Card solutions such as no need for paper receipts, should digital solution vendors outline these process efficiencies?	Yes.
4	3.1	17	"Educational Enhancement Fund" (EEF) Cards: Can you please provide additional information regarding the phrase "Districts have never been required to reuse cards?"	In the past, new cards were issued to teachers each school year.
5	3.1	17	If a digital solution is adopted, will the Digital Solution vendor, rather than the P-Card vendor, be responsible for implementation services?	Only one award will be made. The selected vendor must be able to provide all services in the Scope of Services and will provide all implementation services.



6	3.1	17	"Educational Enhancement Fund" (EEF) Cards: If a vendor is only providing for a digital solution for the EEF, how should that vendor respond to the language pertaining to legacy P-Cards, if at all?	If the vendor only offers a digital solution, the vendor should not respond to the language regarding legacy cards.
7	3.1	17	"EEF Implementation" As a digital solution does not utilize P-Cards, is our assumption correct that the digital wallets must be funded for use by each August 1.	Yes, the funds must be available by August 1 of each year.
8	1.1	3	Please provide a breakdown of the number of cards each for travel, P-card, and EEF.	We do not have a current breakdown of the number of cards; however, approximately 37,000 EEF cards were issued for FY23.
9	1.1	5	Are the State universities required to use the State's purchasing card program or are they allowed to procure a standalone program?	They are allowed, upon request and approval from our office, to procure their own program.
10	1.2	6	Would you allow email submission of the proposal in lieu of the paper format and e-procurement system (MAGIC) options?	No, email submissions will not be accepted. Proposals will only be accepted in paper format or via the MAGIC option.
11	4	Page 24 #17	Will a bio for each staff member be sufficient as long as it includes detailed information on special training and designations or must we supply a complete resume?	A bio is acceptable, provided all relevant experience is sufficiently detailed, including special training or designations.
12	6.14	Page 33 #99	Could you please expand on what you are looking for as this seems to relate to merchant services and not sure how it relates to a purchasing card program?	How long does it take a merchant to receive payment from the point of sale?
13	6.18	35	Do all participating State agencies (e.g., MS Dept of Human Services, MS Department of Public Safety, MS Dept of Agriculture, etc.) receive their own individual rebate payment directly from the card provider, or is the rebate for State agencies combined into one consolidated rebate paid to DFA?	Each governmental entity would receive their own rebate.
14	6.18	35	If there are State agencies that receive a rebate directly from the card provider, how many State agencies are participating today that would need to have an individual rebate paid?	Please see Section 1.1 <i>Purpose and Goals</i>

15	6.18	35	Is the State open to a consolidated rebate payment if reporting can be provided to show the rebate earned by each agency?	No. Each governmental entity receives a rebate, which includes agencies, local governing authorities, community colleges, and some universities.
16	6.18	35	Are rebates paid directly by the card provider to participating Universities?	Yes.
17	7	36	Is the State requesting a payment grace period of 45 days after statement cutoff?	By state law, public entities have forty-five (45) days to make payment.
18	7	36	What timeframe would be considered past due?	Any nonpayment over 45 days.
19	N/A	N/A	Is the State interested in virtual card for accounts payable invoice payments?	The P-card program currently includes cardless accounts. We do not dictate whether cards may be used only at the point of sale or to pay invoices. Currently the single transaction limit is \$5,000.00.
20	N/A	N/A	If so, can the state provide a vendor file that includes, vendor name, address (including street, city, state, zip), annual spend volume, annual payment count, payment type (ACH, check, wire, etc.), payment terms, i.e., net 30, and date range of data, i.e., 10/1/2021- 9/30/2022	We cannot provide a vendor file with this information.
21	8	37	How many governing authorities outside of the State's organization is participating in the current program?	Please see page 5, Section 1.1, <i>Purpose and Goals</i> . Additionally, please see the Excel spreadsheet, "2021 Entity and Spend", detailing 2021 spend, not including EEF program. Entities with multiple entries are separated by P-card and Travel card spend.
22	8	37	What is the total cumulative annual volume of those participating entities (excluding state agencies and universities)?	Please see response to Question No. 21.
23	8	37	What is the total volume of the State's programs (state agencies and universities)?	Please see response to Question No. 21.
24	8	37	Does the State have a preferred billing cycle and payment grace period, i.e., 30/14 – 30-day billing cycle and a 14-day grace period?	The State has no preferred billing cycle. State law allows public entities 45 days to pay undisputed amounts.

25	8	37	For rebate purposes, is the State interested in seeing multiple billing and payment term options, i.e., 30/7, 30/14, etc.?	Yes.
26	1.1	5	Of your total program size, approximately what % is considered: i. Level 1 ii. Level 2 iii. Level 3 iv. Large ticket v. Negotiated Partner Interchange	We do not maintain records detailing the different purchase levels.
27	3.1	16	Do you have the need for any cardholders to use BOTH a pcard and travel card?	Please see page 16, Section 3.1, <i>Account Types</i> . Currently, travel and P-card expenses are segregated by card. Individual cardholders may currently have a need for both. Offerors may propose one card for both purposes.
28	3.1	16	Do you have any issues with the dual card (separate T&E and pcard) program today?	We do not have issues with programs being separate.
29	3.1	16	MS question: All information for cardless accounts will be transferred to the entities Procurement Card Coordinator via encrypted/protected email: please describe what the Procurement Card Coordinator needs to do with this data?  Our question: Is there any reason this person cannot have view only access to the platform to pull data needed?	The Program Coordinator must have all information regarding cardless accounts. The data may be provided via encrypted/protected email or platform.
30	3.1	17	Are the EEF cards declining balance cards or standard credit cards with limits that refresh?	As stated in Section 1.1, <i>Purpose and Goals</i> , EEF cards are declining balance cards.
31	3.3	18	Will the other institutions be allowed to design a custom card (background image) IF it contains the elements of the described card format?	Please see page 18, Section 3.3, <i>Card Format</i> . Only institutions of higher learning may substitute logos or pictures.
32	3.6	18	What e-procurement financial management system is being used but the State of Mississippi today?	SAP (MAGIC)

33	1.2	6	To confirm, if submitting our proposal via MAGIC, we do NOT need to submit 5 hard copies or submit 1 additional electronic copy? Will you test an upload with us to assure we can properly submit through MAGIC?	If submitting via MAGIC, the hard copies are not required. The submission in MAGIC should be a complete submission and include the required redacted copy (Page 6, Section 1.2, <i>Proposal Submission Requirements</i> ). When submitting via MAGIC, no additional documentation (i.e. flash drive or compact disc) is required. We are unable to participate in test uploads. Offerors should ensure adequate time is allowed for uploading files in the event of technical issues.
34	1.1	5	Can the State provide a list of the governing authorities currently utilizing the State Pcard contract to issue cards? And please advise how much spend with these participating entities?	Please see page 5, Section 1.1, <i>Purpose and Goals</i> . We do not have a breakdown by category of entity or spend apart from what is provided in Section 1.1.
35	1.1	5	Can the State provide a list of the Universities currently utilizing the State Pcard contract to issue cards? And please advise how much spend with these participating universities?	Delta State University, MS University for Women, Jackson State University, MS Valley State University. Additionally, please see response to Question No. 21.
36	7	35	Fee Schedule: To which amount on the monthly Pcard billing statement does the 1.5% interest for late payment of undisputed amount apply? Is this interest rate a daily, monthly or annual APR rate?	1.5% would be added monthly to the undisputed amount that is past due.
37	8	37	Does each State Agencies receive an individual rebate payment for their amount of eligible spend? Or is there a single annual rebate payment to DFA for all the State Agency rebates? How many separate rebate payments were made last year to the participating entities?	Yes. Each governmental entity receives a rebate, which includes agencies, local governing authorities, community colleges, and some universities. Approximately 350 rebates were earned in 2021.
38	8	37	Will the State consider offering only one frequency for rebate payouts for all Agencies and participating entities?	May be considered.
39	1.2	7	The State indicated that proposals must be submitted in writing, but earlier in this section electronic submission of the RFP proposal is permitted through MAGIC.	See response to Question No. 33.

			Can the State please re-confirm that electronic submission is permitted? Or edit this requirement in the RFP to reflect both options? Please see the attached excerpt: Proposals must be submitted in writing using the attached forms and if submitted by U.S. mail or delivery, to the following address: Procurement Card Services RFP c/o DFA - Office of Procurement and Contracts 501 North West Street Suite 1301-A Woolfolk Building Jackson, Mississippi 39201	
40	3.1	16	Procurement/Travel cards bullet. What type of billing (central bill or individual bill) is used for the cards issued for Travel related expenses?	Same as the Procurement Card.
41	3.1	17	EEF bullet. What is or how much on average is the annual loaded value on the EEF cards set at the beginning of the school year? Is the EEF card a Pcard or Declining Balance card?	The amount on the EEF cards is statutorily set by the Mississippi Legislature each year. An average amount would be \$600. The EEF is a declining balance card.
42	3.9	19	Training: How many current Pcard Program Coordinators would be part of the training requirement? How many State level OPTFM Program Administrators would be part of the training requirement?	At least one from each governmental entity.
43	3.10	20	New Entities: What are the current processes if an entity is declined U/W credit lines by the Pcard Service Provider/Issuer?	To our knowledge, only one local government entity was declined after review of its financial statements. The entity was informed that they were not able to participate in the card program.
44	3.13	21	Billing: RFP Excerpt "All accounts over 60 days delinquent for payment of undisputed amounts shall be suspended until the delinquent amount has been paid in full by the entity. The Program Administrator shall be made aware the card is suspended and the reason for such suspension." Individual Pcard accounts are paid in full each month by the participating Entity. If all of the card programs are Central Bill with Company Pay,	Each entity is responsible for paying its undisputed statement amount in full within 45 days. All entities have a control account. If any individual cardholder is delinquent in providing documentation to substantiate charges, payment may be over 60 days delinquent for all or a portion of the amount due. In that case, the control

			please advise where any billing account would be >60 days delinquent?	account should be suspended which will automatically suspend all individual cards.
45	6.14 Q 100.	33	Does the state currently provide an Exemption for the Pcard Service Provider from registering on PayMode for the Agencies and participating entities to receive payments on their monthly Pcard billing statements?	There is no exception to registering with Paymode for State agency payments. Other governmental entities do not use Paymode.
46	6.14 Q 104.	34	Are all the 200 State Agencies using the Pcard program on a single ERP system (i.e SAP) or are there multiple ERPs required for interfacing by the Pcard Service Provider?	All state agencies use SAP. Governing authorities do not use SAP.
47	1.1	5	Can you please provide a breakdown of each of 200 state agencies and their purchasing card spend volume? Can you also please provide a breakdown of each of 188 state agencies and their travel card spend volume?	Please see page 5, Section 1.1, <i>Purpose and Goals</i> . Additionally, please see the Excel spreadsheet, “2021 Entity and Spend”, detailing 2021 spend, not including EEF program. Entities with multiple entries are separated by P-card and Travel card spend.
48	1.2	6-8	The RFP provides instructions for providing hard copies of proposal responses. Will the Department please confirm that vendors may provide only the electronic copy/copies?	Please see response to Question No. 33.
49	2.8	12	One of the evaluation criteria for the compliance phase of the evaluation (Item 2.b) states that an electronic copy of the proposal on a flash drive or compact disc. If vendors submit proposals electronically via MAGIC, is the flash drive or CD still required to pass the Compliance Phase of evaluation?	Please see response to Question No. 33.
50	6.12	32	Are you on a monthly cycle for commercial card program and if so what is your cycle date? How many days after cycle do you pay bill and by what method (auto-pay, ACH, etc.)?	30-day cycle and the cycle dates vary. Payment method and times vary depending on the entity.
51	6.18	35	Of your \$5.5MM in commercial card spend can you provide a breakdown of the spend volume for your current Large Ticket and Level III transactions?	Please see response to Question No. 26.



			How about your current Visa/MasterCard preferred supplier spend?	
52	8	37	For rebate that is based on a consortium, standard rebate payment options include annual, semi-annual or quarterly; the RFP requests altering the payment schedule after first year to semi-annual. Once a contract is signed, the rebate incentive payment timing is locked in and cannot be changed. Would the State prefer to set the time-frame as semi-annual for the entirety of the contact period, or would you prefer a different time-frame (annual, quarterly, etc.)?	Please see response to Question No. 38.
53	8	37	Also for rebate we can certainly paid entities individual but want to confirm that State instead of one rebate for all State agencies spend you want each agency paid separately example DOT and DNR would receive their own payment)?	That is correct. Each entity receives its own rebate.
54	7	36	In paragraph 1, the RFP states, “A public entity may be charged 1.5% interest for late payment of undisputed amounts.” Does the entity self-assess and remit this fee under a prompt payment law, or must the provider assess that fee itself and charge it on a bill?	The provider must assess the fee and charge it on a bill.
55	Appendix C	42	Section 4: As a third party payment provider, we pay merchants on behalf of the State of Mississippi, and are then reimbursed. How will the State ensure that its card-holders don’t use the card in the event of non-availability of funds (e.g., does it reach out to the card vendor and ask them to suspend all cards until funds are available)? Also, if a card is used when funds are available, but the billing statement is not due until a time when funds may be unavailable, will the card vendor still get paid (i.e., does the State look at the time the funds are obligated through a charge on the card,	All state agencies operate from annual appropriations. The Availability of Funds clause is a required clause in DFA contracts. Each entity is responsible for the payment of undisputed statement amounts. To our knowledge, a lack of appropriation has never caused failure to pay the P-Card Program Provider.

			rather than when the remittance is due with regard to availability of funds)?	
56	Appendix C	52	Section 43: Please provide the insurance requirements or clarify if vendors should provide evidence of our current insurance coverage.	Appendix C is a sample contract and includes all state clauses. This procurement does not require a certain level of insurance. Appendix A, #3 (page 39) does require the submission of insurance certificates to evidence financial stability.

**Receipt of Amendment Number 1 Acknowledged:**

Company: UMB Bank, n.a.

By: *Staci Hopkins*

Printed Name: Staci Hopkins

Title: AVP, Commercial Card Account Executive



STATE OF MISSISSIPPI  
GOVERNOR TATE REEVES

DEPARTMENT OF FINANCE AND ADMINISTRATION

LIZ WELCH  
EXECUTIVE DIRECTOR

**Amendment Number 2**  
**Procurement Card Services Request for Proposals**  
**RFx #: 3160005463**

The Department of Finance and Administration, Office of Procurement and Contracts, issues Amendment Number 2 to modify **Section 6, Service Plan**, as indicated below.

**6.10 Electronic Data**

66. What are the State's **operating system hardware** requirements, if any, to implement/use this software?

**6.11 Data Download/Reporting**

- ~~75. Does your P-Card service provide the ability for a Program Administrator or Procurement Card Coordinator to check on the status of a particular payment to an individual transaction charge?~~

Question 75 is removed in its entirety. To maintain the question numbering, please include a space for question 75 in your Proposal with the following response: "Question 75 removed in its entirety through Amendment Number 2."

**Receipt of Amendment Number 2 Acknowledged:**

Company: UMB Bank, n.a.

By: *Staci Hopkins*

Printed Name: Staci Hopkins

Title: AVP, Commercial Card Account Executive



## SECTION 7. RESUMES OF KEY STAFF

The State's current Account Executive, Staci Hopkins, will continue to lead and ensure the success and growth of your card program, as well as handle unresolved customer service or technical issues and training.

UMB has also assigned Senior Card Consultant, Cherie Figge, who will be an additional resource throughout the RFP process.

Tyler Simpson from the Program Advisor team will serve as the day-to-day contact for program administrators. The Program Advisor team will serve as an added point of contact for any issues that need to be addressed. Tyler will also be available to oversee the establishment of new accounts, account maintenance, and report creation. In addition, UMB provides a highly trained commercial card phone team to handle any routine questions and/or tasks for both program administrators and cardholders.

Title of Position	Roles and Responsibilities	Location
<b>Account Executive</b>	Staci Hopkins is the primary contact for the purchasing card program and will continue to oversee the card relationship and provide support to grow the State's card program. Staci has been with UMB for 11 years and became a member of the Commercial Card team in 2015. She managed the Commercial Client Advisor Team and then joined the Sales Team in 2020.	Kansas City, MO 816.860.5812 <a href="mailto:Staci.Hopkins@umb.com">Staci.Hopkins@umb.com</a> Hours: 8:00am-6:00pm CT (or as necessary)
<b>Senior Card Consultant</b>	Cherie Figge is responsible for working with new clients to UMB Bank's Commercial Card program and relationship management to several of UMB's top 50 clients. Cherie has 19 years of experience in the card industry and has been with UMB for 16 years.	Kansas City, MO 816.843.2842 <a href="mailto:Cherie.Figge@umb.com">Cherie.Figge@umb.com</a> Hours: 8:00am-6:00pm CT (or as necessary)
<b>Program Advisor Team</b>	Tyler Simpson will be assigned as the Champion to your account to assist with technical questions, statement and payment inquiries, reporting, password resets, changes to your account set-up etc.	Kansas City, MO Hours: 7:00am- 6:00pm CT
<b>Customer Support</b>	Customer Support is available for general questions regarding your account or cardholder accounts. This team primarily services the cardholders and serves as backup for the Program Advisory Team if necessary.	Kansas City, MO Hours: 7:00am- 7:00pm M- F CT
<b>24 Hour Customer Support</b>	Outside of business hours, our 24-hour customer service can assist with cardholder and administrator questions or issues. Including fraud holds, reporting a card lost or stolen, changing credit limits etc.	24-hour customer service







## **SECTION 11.     ANY ADDITIONAL INFORMATION**

UMB is proud to be the State's current provider for your Procurement, Travel, and EEF Card Programs and we look forward to continuing and strengthening our relationship with you. UMB created and executed the EEF program specifically for the State of Mississippi. This declining balance card program, typically used for teachers, allows users to have a card with set values and expiration dates. The card automatically expires/is invalid once the set value is used, or the expiration date passes.

Your account executive, Staci Hopkins, manually creates each card and completes multiple reports that include additional information for each. Multiple UMB business partners come together to complete system back-end updates and uploads, so the cards are in UMB's system. We also work with our card distributor to make sure the cards are delivered by the time specified by the State.

The EEF program for 2022 has 37,044 cards issued. There are 143 school districts participating in the 2022-2023 school year. Each card has \$743 for each teacher to spend. Each school has two program coordinators that we help manage to their schools' cards. This program has been managed by UMB since the legislation was passed in 2013. This program continues to grow each year. The program has grown from year one of \$16 million to \$27 million this year.



CARD SERVICES  
PO BOX 419734  
KANSAS CITY MO 64141-6734

Account Number Ending In: XXXX XXXX XXXX 0005



Please Detach And Enclose Top Portion With Payment

New Balance 4,982.69-      Payment Due Date 11/26/19      Past Due Amount 0.00      Minimum Payment 0.00      Amount Enclosed \$

Make Check Payable To:  
Card Services

☐ Please check box if making address change as indicated on the back

Card Services  
PO Box 875852  
Kansas City MO 64187-5852

CONTROL ACCOUNT  
ABC UNIVERSITY  
1234 S FIRST ST  
TOWN, ST 12345-0000



XXXXXXXXXXXX0005 0000000 0000000

Account Number Ending In: XXXX XXXX XXXX 0005

Summary of Account Activity		
Previous Balance	\$	65,356.46-
Payments	-	0.00
Other Credits	-	352.80
Purchases/Debits	+	60,726.57
Cash Advances	+	0.00
Finance Charges	+	0.00
New Balance		4,982.69-
Credit Limit		0.00
Available Credit		0.00

An amount followed by a minus (-) is a credit or a credit balance, unless otherwise indicated.

Payment Information	
Statement Closing Date	11/01/19
New Balance	4,982.69-
Minimum Payment Due	0.00
Payment Due Date	11/26/19
Past Due Amount	0.00

PAYMENT ADDRESS  
CARD SERVICES  
PO BOX 875852  
KANSAS CITY, MO 64187-5852

ACCOUNT INQUIRIES AND  
LOST OR STOLEN CARDS  
888-494-5141

CARD SERVICES  
PO BOX 419734  
KANSAS CITY MO 64141-6734

Telephoning about billing errors will not preserve your rights under federal law. See the Billing Rights Summary on the reverse side.

Transaction Information				
Transaction Date	Posting Date	Reference Number	Purchases, Cash Advances, Payments, Credits and Adjustments since last statement	Amount
			<b>TOTAL XXXX XXXX XXXX 0005 \$60,726.57</b>	
10/02	10/02	F5580008K000PR275	ADJUSTMENT-PAYMENTS	60,726.57
			<b>CLUB SPORTS 1</b>	
			<b>TOTAL XXXX XXXX XXXX 2026 \$352.80-</b>	
09/28	10/03	74755428K3J9E7WZ6	KENS TOURS LLC 928-6062 CREDIT MCC: 4722 MERCHANT ZIP:	352.80-

Interest Charge Calculation			
Your Annual Percentage Rate (APR) is the annual interest rate on your account			
Current Billing Period	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Interest Charge
Type of Balance			
Purchases	0.00	0.00	0.00
Cash Advances	0.00	0.00	0.00

Periodic rates and APRs may vary. See your Cardmember Agreement for an explanation. There is a 25-day grace period for Purchases but not for Cash Advances. You can avoid additional finance charges on Purchases if you pay the New Balance within 25 days of the Statement Closing Date (which may not be the same as the Payment Due Date). See reverse side for important information and disclosures and, if an Annual Fee was posted above, regarding renewals.

Additional Account Information	
PLEASE DO NOT PAY, AS OF THIS STATEMENT DATE YOUR ACCOUNT HAS A CREDIT BALANCE.	
Your account is currently closed.	

# BILLING RIGHTS SUMMARY

## *In case of Errors or Questions About Your Bill*

If you think your bill is wrong or if you need more information about a transaction on your bill, write to us on a separate sheet at the address shown below as soon as possible. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights.

In your letter, give us the following information:

- Your name and account number.
- The dollar amount of the suspected error.
- Describe the error and explain, if you can, why you believe there is an error.

If you need more information, describe the item you are unsure about.

You do not have to pay any amount in question while we are

investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question.

*Special Rule for Credit Card Purchases.*

If you have a problem with the quality of goods or services that you purchased with a credit card, and you have tried in good faith to correct the problem with the merchant, you may not have to pay the remaining amount due on the goods or services. You have this protection only when the purchase price was more than \$50 and the purchase was made in your home state or within 100 miles of your mailing address. (If we own or operate the merchant, or if we mailed you the advertisement for the property or services, all purchases are covered regardless of amount or location of purchase).

SEND INQUIRIES AND BILLING ERROR NOTICES TO: Card Center, P.O. Box 419734, Kansas City, MO. 64141 (800) 821-5184. In the Kansas City area, call 816-843-2000. Telephoning us will not preserve your Billing Error Rights.

In order to be credited to your account on the date received, your payment must be accompanied by the top portion of your statement and must be received at P.O. Box 219736, Kansas City, Missouri 64121-9736 by 10:00 a.m. Payments received at such location after 10:00 a.m. will be credited on the following business day, and payments received at any other address will be credited promptly but may be delayed up to five (5) days.

Notice regarding electronic collection of your check. When you send us a check drawn on a consumer account as payment on your account, you consent to our converting the check to an electronic (ACH) debit to collect it. See your Cardholder Agreement for further information. If we are unable to collect the debit electronically, you consent to our creation of a paper draft in the amount of your original check, which we will send to your financial institution for collection.

### EXPLANATION OF FINANCE CHARGES

**1. Finance Charges.** During the Billing Period that ends on the "Statement Closing Date" printed on the front of each Monthly Statement, your Account may, subject to stated exceptions and conditions, be assessed a Finance Charge for the applicable Billing Period. The Finance Charge may consist of one or more of the following: a cash advance fee finance charge (which is a fixed amount) and/or a periodic rate finance charge. Any periodic rate finance charge charged to your Account during the Current Billing Period is calculated by multiplying a monthly periodic rate times the "Cash Advance Average Daily Balance", the "Purchase Advance Average Daily Balance" and each "Same-as-Cash Purchase (or Promotional Item) Average Daily Balance" of your Account for the Current Billing Period and, if applicable, times the "Purchase Advance Average Daily Balance" of your Account for the immediately-preceding Billing Period (the "Previous Billing Period").

**2. Balance Computation.** The Cash Advance Average Daily Balance of your Account for the Current Billing Period is computed by adding together the "Cash Advance Daily Balance" for each day in the Current Billing Period and dividing that sum by the number of days in the Current Billing Period. The "Purchase Advance Average Daily Balance" of your Account for the Current Billing Period is computed by adding together the "Purchase Advance Daily Balance" for each day in the Current Billing Period (exclusive of Same-as-Cash Purchases and other Promotional items) and dividing that sum by the number of days in the Current Billing Period. The "Same-as-Cash Purchase (or Promotional Item) Average Daily Balance" for the Current Billing Period of each Same-as-Cash Purchase or Promotional item on your Account is computed by adding together the Same-as-Cash Purchase (or Promotional Item) Daily Balance for each day in the Current Billing Period.

The "Cash Advance Daily Balance", "Purchase Advance Daily Balance" and "Same-as-Cash Purchase (or Promotional Item) Daily Balance" for each day in the Current Billing Period are calculated as explained below. For purposes of such calculations, each qualifying Purchase made under a "Same-as-Cash Program" is referred to as a "Deferral" for the period of time (the "Deferral Period") during which no periodic rate finance charge is assessed to your account for the Same-as-Cash Purchase pursuant to the terms and conditions of the promotional program. The transaction information section on the front of each Monthly Statement will reflect the amount of each Same-as-Cash Purchase and Promotional item posted to your Account, together with the date on which the Deferral Period for a Same-as-Cash Purchase will expire.

A. If the New Balance (after subtracting all Deferrals) shown on your Previous Monthly Statement was zero or was paid in full within 25 days of the Statement Closing Date shown thereon, then: (i) the Cash Advance Daily Balance for each day of the Current Billing Period is calculated by taking the amount of all of your posted unpaid Cash Advances as of the beginning of that day, adding any new Cash Advances posted to your Account as of that day and subtracting any portion of any payments or credits posted to your Account as of that day that were applied against your posted unpaid Cash Advances, and (ii) the Purchase Advance Daily Balance for each day in the Current Billing Period will be zero, and the Purchase Advance Average Daily Balance will not be computed during the Current Billing Period.

B. If, however, the New Balance (after subtracting all Deferrals) shown on your Previous Monthly Statement was not paid in full on or before the Payment Due Date shown thereon, then (i) the Cash Advance Daily Balance for each day in the Current Billing Period is calculated in the same way as described in subsection 2.A (i) above, and (ii) the Purchase Advance Daily Balance for each day in the Current Billing Period is calculated by taking the amount of all posted unpaid Purchase Advances (exclusive of Same-as-Cash Purchases and Promotional items) and return check charges and documentation charges on your Account as of the beginning of that day, adding any new Purchase Advances (other than Same-as-Cash Purchases and Promotional items) and return check charges and documentation charges posted to your Account as of that day, and subtracting any portion of any payments or credits posted to your Account as of that day that were applied against your posted unpaid Purchase Advances (other than Same-as-Cash Purchases and Promotional items) and return check charges and documentation charges.

C. Each Same-as-Cash Purchase (or Promotional Item) Daily Balance for each day in the Current Billing Period is equal to the difference between the original amount of the Same-as-Cash Purchase or Promotional Item and the sum of all payments or credits posted to your Account prior to and as of that day that were applied against the Same-as-Cash Purchase or Promotional Item. The Purchase Advance Average Daily Balance for the Previous Billing Period (exclusive of Same-as-Cash Purchases and Promotional Items) is calculated by adding together the Purchase Advance Daily Balance for each day in the Previous Billing Period and dividing that sum by the number of days in the Previous Billing Period. The Purchase Advance Daily Balance for each day in the Previous Billing Period is calculated by taking the amount of all Purchase Advances (other than the Same-as-Cash Purchases and Promotional items) and return check charges and documentation charges first posted to your Account during the Previous Billing Period that remain unpaid as of the beginning of that day, adding any new Purchase Advances (other than the Same-as-Cash Purchases and Promotional items) and return check charges and documentation charges posted to your Account as of that day, and subtracting any portion of any payments or credits posted to your Account as of that day that were applied against your unpaid Purchase Advances (other than the Same-as-Cash Purchases and Promotional items) and return check charges and documentation charges. The balances for Same-as-Cash purchases will be included in the Purchase Advance Average Daily Balance when the applicable Deferral Period expires and will no longer appear on your Monthly Statement as a separate Same-as-Cash (or promotional item Daily Balance).

### 3. Free Ride Period.

A. Cash Advances. A periodic rate finance charge applies to all Cash Advances from the date they are posted to your Account until paid in full.

B. Same-as-Cash Purchases. Although a periodic rate finance charge will accrue monthly on a Same-as-Cash Purchase from the date it is first posted to your Account, the accrued periodic rate finance charges will not be charged to your Account if the full amount of the Same-as-Cash Purchase is paid by the end of its Deferral Period. At the end of the Deferral Period, however, if the full amount of the Same-as-Cash Purchase has not been paid, the periodic rate finance charges that accrued on the Same-as-Cash Purchase during the prior Billing Periods of its Deferral period, and a periodic rate finance charge on the unpaid balance of the Same-as-Cash Purchase for the Current Billing Period, will be charged to your Account. A periodic rate finance charge on a Same-as-Cash Purchase whose Deferral Period has expired will continue to be charged to your Account during each following Billing Period in which any portion of the Same-as-Cash Purchase remains unpaid. On the front side of each Monthly Statement, the amount of the periodic rate finance charge for each Same-as-Cash Purchase whose Deferral Period has expired (i) appears in the transaction information section, and (ii), on the last page, is included in the "Account Summary" or the "Finance Charge" box, but will not be part of the "Finance Charge Computation" disclosed in the "Finance Charge Information" box. After expiration of the Deferral Period, Same-as-Cash Purchases will no longer be reported on your Monthly Statement.

C. Other Purchase Advances. Purchase Advances (including Promotional items, but excluding Same-as-Cash Purchases) and return check charges and documentation charges first posted to your Account during the Current Billing Period incur a periodic rate finance charge from the date they are posted to your Account until paid in full, unless (i) the New Balance (after subtracting all Deferrals) shown on your Previous Monthly Statement was zero or was paid in full on or before the Payment Due Date shown thereon, and (ii) the New Balance (after subtracting all Deferrals) shown on your Current Monthly Statement is paid in full on or before the Payment Due Date shown thereon. If the conditions described in (i) and (ii) above are both satisfied, you will avoid periodic rate finance charges on all Purchase Advances (including on Promotional items that are not Cash Advances, and other than accruals on Deferrals), return check charges and documentation charges first posted during the Current Billing Period. If the condition described in (i) above (relating to the payment of your prior balance) is satisfied, but the condition described in (ii) above (relating to the payment of your current balance) is not satisfied, then, at the beginning of the immediately-following Billing Period, a periodic rate finance charge will be assessed on all Purchase Advances (including Promotional items that are not Cash Advances, but excluding Deferrals) first posted to your Account during the Current Billing Period; the amount of such Finance Charge (exclusive of Finance Charges on Promotional items) will appear on your immediately-following Monthly Statement, and will show the dollar amount of the Current Billing Period Purchase Advance Average Daily Balance on which it was calculated (such Purchase Advance Average Daily Balance will be identified on the front of the last page of such following Monthly Statement as your "Average Daily Balance" for the "Previous Billing Period").



March 30th, 2022

Client Name  
1234 Main St.  
City, State 12345

Congratulations! UMB is pleased to present your 2021 UMB Visa Commercial Card Program Rebate Payment.

Your 2021 rebate is \$X,XXX.XX

Your rebate amount will be processed as a direct deposit to your account within the next 7 days.

**Are you interested in growing your program rebate?**

UMB is eager to work with you and your leadership to provide opportunities to grow your program. Our card products include:

- Commercial card and purchasing card solutions
- Travel card services
- Large dollar purchase accounts
- Declining balance purchasing card services
- ePayables program

With UMB's competitive products, experience, and customer service, we can help you identify the opportunities and requirements to grow your program.

UMB provides a high-quality card payment solution that delivers flexibility and innovation, all while helping program users streamline payment systems and improve operational efficiency. Contact your Account Executive for assistance or email our program advisor support at **commercial.bankcards@umb.com** for more information.

Thank you for choosing UMB for your commercial payment solution needs. We look forward to working with you in 2022.

Sincerely,

The UMB Commercial Card Team

UMB provides a comprehensive set of reporting solutions, which offer flexibility and ease of use to generate the most relevant information. Reports are interactive and dynamic with drill-down functionality which will provide users with access to analyze, review and monitor all aspects of the card program spend.

The following reports are the most commonly used by our current clients.

## Statement Manager – Sample Report

Statement Report						
UMB Bank, Statement Period 07/15/2019 to 08/14/2019						
Statement New	Card Account	Previous	Linked Images	Current	Tax Notes	
Antanette Mattheiss	0003	5,139.47	.	5,517.76 USD		
Carl Plummer	0008	8,762.12	.	2,059.27 USD		
Clarion Hochstein	0014	3,858.68	.	5,486.68 USD		
Cleodis Sorsby	0001	2,953.74	.	3,377.22 USD		
Enrique Whelan	0005	7,033.21	.	5,405.99 USD		
Estanislado Hannaford	0020	3,377.22	.	1,777.65 USD		
Golda Woodyard	0004	5,405.99	.	5,139.47 USD		
Heidie Goins	0009	6,711.52	.	8,762.12 USD		
In Gallaspy	0013	5,486.68	.	5,938.52 USD		
Jarred Karlovec	0019	1,777.65	.	3,870.70 USD		
Markwilfred Fontenot	0016	3,472.17	.	1,235.75 USD		
Nyetta Solti	0018	3,870.70	.	1,516.82 USD		
Rae Folaron	0011	3,362.12	.	16,910.67 USD		
Shani Kourlis	0006	2,434.27	.	7,033.21 USD		
Sherrod Woida	0017	1,516.82	.	3,472.17 USD		
Tead Acerno	0002	5,517.76	.	2,953.74 USD		
Theadora Still	0010	16,910.67	.	6,711.52 USD		
Vernice Seda	0007	2,059.27	.	2,434.27 USD		
Wava Lizardi	0015	1,235.75	.	3,858.68 USD		
Zenith Crock	0012	5,938.52	.	3,362.12 USD		
					All None <input checked="" type="checkbox"/>	



# Transaction Search-Company

## Transaction Search - Company

All amounts are tax inclusive and displayed in their billing currency

As an administrator you may make adjustments to these transactions

UMB Bank, 01/01/2018 to 04/30/2019

Cardholder Name

Posting Date	Tran Date	Account	Transaction Type	Supplier	Issuer Type	Reason for Expense	Amount	
01/19/2018	01/19/2018	XXXX-XXXX-XXXX-0105	Debit Adjustment	Post A Sale	-	Description	5.00	✓
11/07/2018	11/07/2018	XXXX-XXXX-XXXX-0105	Debit Adjustment	Test Transaction 1	-	Description	1.00	✓
11/07/2018	11/07/2018	XXXX-XXXX-XXXX-0105	Debit Adjustment	Test Transaction 1	-	Description	1.00	✓
03/29/2019	03/29/2019	XXXX-XXXX-XXXX-0105	Debit Adjustment	Post A Sale	-	-	1.45	✗
03/29/2019	03/29/2019	XXXX-XXXX-XXXX-0105	Debit Adjustment	Post A Sale	-	-	2.05	✗
04/08/2019	04/08/2019	XXXX-XXXX-XXXX-0105	Debit Adjustment	Post A Sale	-	-	2.76	✗
04/08/2019	04/08/2019	XXXX-XXXX-XXXX-0105	Debit Adjustment	Post A Sale	-	-	3.50	✗
Debit Total USD							16.76	
Credit Total USD							0.00	
Total USD							16.76	

CHRISTIAN LENZ

Posting Date	Tran Date	Account	Transaction Type	Supplier	Issuer Type	Reason for Expense	Amount	
01/19/2018	01/19/2018	XXXX-XXXX-XXXX-0113	Debit Adjustment	Post A Sale	-	Description	5.00	✓
08/21/2018	08/21/2018	XXXX-XXXX-XXXX-0113	Debit Adjustment	Post A Sale	-	Description	1.00	✓
03/29/2019	03/29/2019	XXXX-XXXX-XXXX-0113	Debit Adjustment	Post A Sale	-	-	1.10	✗
03/29/2019	03/29/2019	XXXX-XXXX-XXXX-0113	Debit Adjustment	Post A Sale	-	-	2.55	✗
04/08/2019	04/08/2019	XXXX-XXXX-XXXX-0113	Debit Adjustment	Post A Sale	-	-	1.49	✗
04/08/2019	04/08/2019	XXXX-XXXX-XXXX-0113	Debit Adjustment	Post A Sale	-	-	2.15	✗
04/09/2019	04/09/2019	XXXX-XXXX-XXXX-0113	Credit Adjustment	Post A Return	-	-	-1.49	✗
04/09/2019	04/09/2019	XXXX-XXXX-XXXX-0113	Debit Adjustment	Post A Sale	-	-	1.49	✗
04/09/2019	04/09/2019	XXXX-XXXX-XXXX-0113	Debit Adjustment	Post A Sale	-	-	2.15	✗
04/09/2019	04/09/2019	XXXX-XXXX-XXXX-0113	Credit Adjustment	Post A Return	-	-	-2.15	✗
Debit Total USD							16.93	
Credit Total USD							-3.64	
Total USD							13.29	

## Data Analysis – Sample Report

### Data Analysis

Run Data Analysis

Open Template

Scheduling

Save As... ▾

General

Fields

Advanced Filters

#### Output File Settings

Template Name

Default Data Analysis Template

File Name

Default Data Analysis Template

File Type

Excel (.xlsx) × ▾

Comma separated (.csv)

Excel (.xls)

Excel (.xlsx)

Text (.txt)

Date Format

Debit/Credit Indicator

Repeat Fields☐

#### Standard Filters

Statement Issuer

UMB Bank, n.a ▾

Filter by:

☒ Statement Period

☐ Date Range

Statement Period

07/15/2019 - 08/14/2019 × ▾

## Data Analysis – Sample Report (con't)

### Data Analysis

Run Data Analysis

Open Template

Scheduling

Save As...

General

**Fields**

Advanced Filters

Field Category

-- Select a category --

Account

Cardholder

Company

Employee

Expense Report

Statement Period

Statement

Supplier

Select All

Selected fields

Concatenate

Remove All

Company - Name	<div></div>	<div></div>
Statement Period - Start Date	<div></div>	<div></div>
Statement Period - End Date	<div></div>	<div></div>
Employee - ID	<div></div>	<div></div>
Employee - First Name	<div></div>	<div></div>
Employee - Last Name	<div></div>	<div></div>
Employee - Email Address	<div></div>	<div></div>
Cardholder - First Name	<div></div>	<div></div>
Cardholder - Last Name	<div></div>	<div></div>
Transaction - Transaction Reference	<div></div>	<div></div>
Transaction - Line Number	<div></div>	<div></div>
Transaction - Posting Date	<div></div>	<div></div>
Transaction - Transaction Date	<div></div>	<div></div>
Transaction - Transaction Type	<div></div>	<div></div>
Transaction - Billing Currency Code	<div></div>	<div></div>
Transaction - Billing Amount	<div></div>	<div></div>
Transaction - Description	<div></div>	<div></div>

## Transaction Details Report

Posting Date 08/09/2019

### Supplier Category Details

Merchant Group Hotels And Motels

Merchant Category Residence Inns  
(3703)

[View Supplier Details...](#)

### View Audit History

Hotel Accommodation

Card Transaction

### Extended Transaction Details

Check In Date	08/08/2019
Lodging Nights	1
Source Amount	0.01
No Show Indicator	No
Hotel Name	RESIDENCE INN
Message ID	LODGING PURCH
Purchase ID	220014

Hotel Accommodation

Card Transaction



### Extended Transaction Details

Acquiring BIN	469216	Merchant Profile Service Id	190294668	Supplier Tax Ref	205466558
Card Acceptor ID	590896601511179	Usage Code	1		
Purchase Identification Format	4	Routing Number	0		
Purchase Identification	220014	Authorization Number	007479		
Transaction Time	00:00	Extract ID	0		
Tax Amount Included Code	2	Memo Post Flag	0		
Tax Amount 2 Included Code	0	User Data 1	349		
Message Identifier	LODGING PURCH	Reserved Field 3	0000000000000000		



## Residence Inn

<b>Merchant Group</b>	Hotels And Motels
<b>Merchant Category</b>	Residence Inns (3703)

<b>Location</b>	16418 N Bullard Ave	<b>Tax Reference</b>	205466558 
	Surprise	<b>Vendor Reference</b>	Undefined 
	US		
	85374		
<b>Date Added</b>	03/13/2017		

<b>8A Classification Indicator</b>	N
<b>Acquiring BIN</b>	000000
<b>Alternate Supplier City</b>	Surprise
<b>Alternate supplier Country</b>	000
<b>Alternate Supplier DBA Name</b>	Residence Inn
<b>Alternate Supplier Postal Code</b>	85374
<b>Alternate Supplier State/Province Code</b>	AZ
<b>Business Legal Name</b>	Stadium Village Royal LLC
<b>Disabled</b>	N
<b>Disabled Veteran Indicator</b>	N
<b>DOT Disadvantaged Business Enterprise</b>	N

# Card Management and Card Maintenance

[Edit](#) [Refresh](#) [History](#)

[Authorization Summary](#) [Update Status](#)

## Cardholder Details

First Name	ONE Gas
Last Name	Cardholder
Embossed Line 1	ONE GAS CARDHOLDER
Embossed Line 2	DEPARTMENT NUMBER
Last 4 of SSN/Activation Code	3333
Primary Phone	9189477777
Secondary Phone	9189477000
Is this a physical card?	No
Control Account	Control Account - 0089
Credit Limit	10
Available Credit	3.00

Current Balance	6.26
-----------------	------

### Temporary Credit Limit

Effective Date

Expiration Date

### Authorization Strategy

All Auths

### Temporary Authorization Strategy

Effective Date

Expiration Date

### Account Status

Status Last Updated	08/21/2019
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## Cardholder Address

Address Search	
Address Line 1	ONE Gas
Address Line 2	15 East 5th Street

City	Tulsa
State	OK
Zip Code	74103



# **ORGANIZATION RESOLUTION AND AGREEMENT FOR CREDIT CARD PROGRAM**

\_\_\_\_\_, who is the undersigned Recordkeeper for \_\_\_\_\_, (the “*Organization*”), a \_\_\_\_\_ (type of entity) organized under the laws of \_\_\_\_\_ (state), does hereby certify:

1. That he/she is the Secretary or Assistant Secretary, or an officer, partner, owner, principal, manager, member or other person having lawful custody of the official records of the above Organization (the “*Recordkeeper*”) and is authorized to provide this document to UMB Bank, n.a. (“*Bank*”).
2. That at a meeting of the governing body of the Organization duly held on \_\_\_\_\_ (date) and at which a quorum was present and acting throughout, or pursuant to the unanimous written consent of its members, the following Resolution and Agreement was duly adopted and approved and is currently in full force and effect, and has not been amended or rescinded:

**RESOLVED**, that a credit card authority for this Organization be established by the Designated Officer named in the section immediately below with UMB Bank, n.a., and that separate accounts and credit cards (“*Cards*”) under said authority be opened and issued by Bank in the name of this Organization for use by employees and agents of this Organization who are identified from time to time by the Designated Officer, or by any successor to the Designated Officer identified from time to time by the Recordkeeper (or by the successor to the Recordkeeper), and that the Organization authorizes the use of the Cards in accordance with the Cardholder Agreement that is sent by Bank with the Cards; and

**RESOLVED FURTHER**, that \_\_\_\_\_ is the Designated Officer referred to in the above section of this Resolution, and that the Designated Officer or any successor to the Designate Officer designated in writing by the Recordkeeper (or by a successor Recordkeeper) may from time to time: request that Cards be issued in the name of this Organization; request that the credit limits and purchase controls be changed on existing Cards issued in the name of this Organization; designate additional persons authorized to use Cards issued by Bank in the name of this Organization; request termination of use of existing Cards; and communicate other pertinent information to Bank; and

**RESOLVED FURTHER**, that the forgoing resolution shall remain in full force and effect until written notice of an amendment or rescission thereof is delivered to and receipted for by Bank; and

**RESOLVED FURTHER**, that the Recordkeeper be and he/she is hereby authorized and directed to certify to Bank this resolution and that the Recordkeeper signing this Resolution and Agreement or any person designated in writing by the Recordkeeper, is authorized to certify to the Bank the names and signatures of persons authorized to act on behalf of the Organization under the foregoing Resolution and Agreement, and from time to time hereafter, as additions to or changes in the identity of said Recordkeeper are made, such Recordkeeper or designee shall immediately report, furnish and certify such changes to the Bank, and shall submit to Bank a new incumbency certificate or other document reflecting such changes in order to make such changes effective; and

**RESOLVED FURTHER**, that the foregoing resolution was adopted in accordance with the governing documents of the Organization, and that such resolution is now in full force and effect.

**IN WITNESS WHEREOF**, the undersigned Recordkeeper has subscribed his or her name and, if appropriate or required, applied the seal of the Organization to this Resolution and Agreement as of this \_\_\_\_ day of \_\_\_\_\_, \_\_\_\_.

## **RECORDKEEPER**

**Signature by Secretary, Assistant Secretary, or other  
Person certifying to this Resolution and Agreement**

\_\_\_\_\_  
Signature  
Name:  
Title:

## **ADDITIONAL OFFICER**

**Signature by Second Person, certifying to incumbency  
of Recordkeeper**

\_\_\_\_\_  
Signature  
Name:  
Title:

**Affix Seal, if required by Organization’s governing documents.**

### Additional Signatures of Members, Partners or Other Required Persons

The undersigned persons, being Members, General Partners, or other persons required under the governing documents of the foregoing Organization Resolution and Agreement for Credit Card Program, hereby consent to the adoption thereof.

---

Signature  
Name:  
Title:

---

Signature  
Name:  
Title:

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Signature  
Name:  
Title:

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Signature  
Name:  
Title:

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Signature  
Name:  
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Signature  
Name:  
Title:

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Signature  
Name:  
Title:

#### **Guidelines for Completion** for Customers that are U.S. legal entities:

- **Corporation:** The Recordkeeper signing above should be the corporate secretary or assistant secretary. The second person may be the Chairman, President, CEO, a Board member, the Treasurer or the CFO.
- **Partnership, Limited Liability Partnership, Limited Liability Company, or Sole Proprietor:** All general partners, all members, or the sole proprietor must sign this form, unless Organization's governing documents specify that a manager, managing general partner or other person may act. In any event, a second general partner or member must sign in the second place. Sole proprietors do not require a second signature.
- **Governmental Entity:** The Treasurer must sign in the first place, unless the Organization's charter specifies otherwise. The entity's Chairperson, Vice Chairperson, or Counsel must sign in the second place.



- ☐ Visa Commercial Card  
☐ Visa Commercial Travel Rewards Card  
☐ Visa Purchasing Card

For Internal Use Only

Branch No.

Associate Name

ID No.

Card Center, P.O. Box 410436, Kansas City, MO 64141-0436

UMB complies with Section 326 of the U.S.A. Patriot Act. This law mandates that we collect and verify certain information about you while processing your account application. Please contact a bank representative if you have questions.

## BUSINESS INFORMATION

Applicant Legal Business Name

Physical Business Street Address (Include Number, Street, City, State and Zip Code. Do not use PO Box.)

Mailing Address (if different from Physical Address, above)

Website Address (URL)

SIC Code

Gross Annual Revenue

Tax Identification Number (required)

Detailed Description of Business

Year Established

Number of Employees

Organizational Structure ☐ Corporation ☐ Subchapter S Corp. ☐ Limited Partnership ☐ General Partnership ☐ Limited Liability Company ☐ Sole Proprietor ☐ Non-Profit/Govt.

Location of Primary Trade Area ☐ Local Only ☐ Statewide ☐ Multi-State ☐ Regional ☐ National ☐ International

Company Telephone Number

Company Fax Number ( )

Card Coordinator

E-Mail Address

Company Official to Receive Statements

E-Mail Address

Company Official to Receive Mgmt Reports

E-Mail Address

## FINANCIAL REFERENCES

Primary Bank

Checking Account No.

Telephone

Street Address (Include Number, Street, City, State and Zip Code)

Primary Officer

Account Types ☐ Checking ☐ Investments ☐ Cash Management ☐ Loans ☐ Bankcard Deposits

Secondary Bank Name

Checking Account No.

Telephone

Address (Include Number, Street, City, State and Zip Code)

Primary Officer

Account Types ☐ Checking ☐ Investments ☐ Cash Management ☐ Loans ☐ Bankcard Deposits

Business or Trade Reference

Telephone

Address (Include Number, Street, City, State and Zip Code)

## AGREEMENT & ACCEPTANCE

The business entity (the "Company") identified in this Application hereby requests UMB Bank, n.a., Kansas City, Missouri, or its successors or assigns ("UMB" or "Issuer"), to establish a credit card authority for the Company pursuant to which Issuer will open one or more credit card accounts ("Account(s)") in the name of the Company and will issue one or more commercial credit cards or card numbers ("Card(s)") to the Company and/or employees or agents of the Company (collectively, "Employees") to be used for Company-related business, commercial or agricultural purposes. The person who signs this Application on behalf of the Company represents he or she is duly authorized by the Company to sign this Application and to bind the Company to the Provisions and Terms Governing Accounts, as set forth on the following page.

The Company authorizes Issuer to investigate the Company's creditworthiness and payment history and to otherwise verify the information contained in this Application. The Company certifies that all information contained in this Application is true and correct.

Name of Company

, a \_\_\_\_\_ organized under \_\_\_\_\_ law.  
Type of Business Entity State

BY:

Signature of Authorizing Officer

Printed Name of Authorizing Officer

Date Signed

For Internal Use Only

Loan Type

GAR

Company ID

See page 3 for important rates, fees and other cost information.

## PROVISIONS & TERMS GOVERNING ACCOUNTS

Thank you for completing this Application for a Visa Commercial / Purchasing Credit Card. Please keep a copy of this Application, after it has been completed and signed and before it is delivered to Issuer. Issuer will retain this Application whether or not it is approved.

If this Application is approved, Issuer will inform the Company of the amount of the Company's credit card authority. Issuer will rely on the information provided in this Application and any attached sheets regarding (a) the number of Accounts to open; (b) the requested controls for each Account; (c) the identity of Employees, if any, whose names are to be printed on Cards, in addition to the Company's name; (d) where to send copies of the Monthly Statements for each Account; and, (e) other pertinent information. Issuer will then issue Cards in accordance with the credit authority established for the Company. Subsequently, the Company may give Issuer notice of the same information for additional Employees authorized to use Cards, requested changes in controls for Accounts, and of termination by the Company of an Employee's authorization to use a Card. A termination notice should be accompanied by the Employee's Card, cut in half. Issuer will not be obligated to recognize changes, additions, deletions or other information contained in a notice until after receiving the notice and having had a reasonable period of time thereafter to act thereon.

Upon the issuance of Cards, as set forth herein, (i) the Company, by using or authorizing Employees to use cards, will be deemed to be in agreement, and will comply, with all of the terms and conditions stated in the Cardholder Agreement (the "Agreement") that will accompany the Cards; (ii) the Company will instruct Employees who use Cards to use them in accordance with the Agreement; (iii) the Company will pay when due all charges made to each Account; (iv) Issuer may answer questions and give information to others concerning Issuer's credit experience with the Company.

### NAMES OF INDIVIDUALS TO BE ISSUED SEPARATE CARDS - Please print. Use separate sheet if necessary.

Name		
Title	Requested Credit Limit \$	Social Security Number —Last 4 Digits
Name		
Title	Requested Credit Limit \$	Social Security Number —Last 4 Digits
Name		
Title	Requested Credit Limit \$	Social Security Number —Last 4 Digits
Name		
Title	Requested Credit Limit \$	Social Security Number —Last 4 Digits

### ACCOUNT SET UP

- Check A or B    **A** ☐ Individual Billing (will allow individual cardholders to redeem points if enrolled in the Rewards Program) or  
**B** ☐ Consolidated Billing
- Check C (optional)    **C** ☐ Set Spending Controls on Purchasing Card. If checked, a member of the Commercial Card Services team will contact you.
- Check D (optional)    **D** ☐ Travel Rewards Program (available on Visa Commercial Card only - \$50 Annual Fee per Card applies; see disclosures for details)

### ACCOUNT SET UP

COMPANY NAME TO APPEAR ON CARDS (19 CHARACTERS): \_\_\_\_\_

### APPLICATION COMPLETION CHECKLIST

- ☐ Completed Application    ☐ Organization Resolution and Agreement for Credit Card Program
- ☐ Guaranty Form (required for companies open less than 2 years)    ☐ Personal Financial Statement (required for companies open less than 2 years)
- ☐ Company Balance Sheet and Income Statement for last two fiscal years (required for aggregate credit lines over \$3,500)

#### You may submit your completed Application:

- **By fax.** Please fax to: 816.860.3152
- **By email.** Please email to:  
BankcardCredit.Commercial@UMB.com
- **By mail.** Please mail to:  
Card Services  
Commercial Card Department  
P.O. Box 410436  
Kansas City, MO 641641-0436

# UMB VISA COMMERCIAL CREDIT CARDS

Please keep this page for your records.

## DISCLOSURE INFORMATION

Annual Percentage Rate ("APR") for Purchases	Visa Commercial / Purchasing Credit Card <b>13.50%</b> Visa Commercial Travel Rewards Credit Card <b>9.40%</b> These APRs will vary with the market based on the Prime Rate, as explained below.
Annual Percentage Rate ("APR") for Cash Advances	Visa Commercial / Purchasing Credit Card <b>17.50%</b> Visa Commercial Travel Rewards Credit Card <b>13.40%</b> These APRs will vary with the market based on the Prime Rate, as explained below.
Variable Rate Information	The APR for Purchases is determined monthly by adding <b>8.00%</b> to the Prime Rate for the UMB Visa Commercial / Purchasing Credit Card and <b>3.90%</b> to the Prime Rate for the UMB Visa Commercial Travel Rewards Credit Card. The APR for Cash Advances is determined monthly by adding <b>12.00%</b> to the Prime Rate for the UMB Visa Commercial / Purchasing Credit Card and <b>7.90%</b> to the Prime Rate for the UMB Visa Commercial Travel Rewards Credit Card.  The Prime Rate will never be less than <b>5.25%</b> . See explanation below. <sup>1</sup>
Grace Period for Repayment of the Balance of Purchases	At least 25 days when you pay your balance in full each month.
Annual Membership Fee	UMB Visa Commercial / Purchasing Credit Card: <b>None</b> UMB Visa Commercial Travel Rewards Credit Card: <b>\$50 per Card</b>
Minimum Finance Charge	Fifty cents <b>(\$0.50)</b>
Transaction Fees	<b>Late Fee: \$15</b> if New Balance is less than \$100; <b>\$29</b> if New Balance is from \$100 to \$999.99; <b>\$39</b> if New Balance is \$1,000 or more. <b>Cash Advance Fee: 3%</b> of Cash Advance amount, with a \$10 minimum, no maximum on the amount of the fee. <b>Over Limit Charge: \$35</b>  <b>Returned Payment Charge: \$29</b> if a check or ACH payment on your account is returned for insufficient funds. Other fees may apply.

**How We Will Calculate Your Balance:** We use a method called two cycle average daily balance (including new purchases).

**Billing Rights:** Information on your rights to dispute transactions and how to exercise those rights is provided in your Cardmember Agreement.

<sup>1</sup> The Prime Rate used to determine the APR for Purchases and for Cash Advances is the highest Prime Rate published in The Wall Street Journal on the fifteenth (15th) day of each month, or the next business day if the 15th falls on a weekend or holiday provided, however, that the Prime Rate used to determine the APR for Purchases and for Cash Advances will never be less than 5.25%. The periodic rate finance charge for Purchase Advances and Cash Advances will not exceed a 25.00% Annual Percentage Rate.

**IMPORTANT:** The information about the costs of the cards described above is accurate as of February 1, 2019, the date this document was most recently revised. This information may have changed after that date. To find out what may have changed, write to us at UMB, Post Office Box 410436, Kansas City, Missouri 64141-0436 or call 888-494-5141.

The Federal Government requires all financial institutions to provide the following notices to commercial applicants with gross revenues of one million dollars or less.

**NOTICE:** The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided the applicant has the capacity to enter into a binding good faith contract); because all or part of the applicant's income derives from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The federal agency that administers compliance with this law concerning this creditor is the Bureau of Consumer Financial Protection, 1700 G Street NW, Washington DC 20006.

If an application for business credit is denied, the applicant has the right to a written statement of the specific reasons for denial. To obtain the statement, the applicant should contact UMB Bank Commercial Card Services, P.O. Box 419226, Kansas City, Missouri 64141-6226, or a Commercial Card Representative at 888-494-5141 within 60 days from the date the applicant is notified of our decision. A written statement of reasons for the denial will be sent within 30 days of receiving the request.