

State of Florida

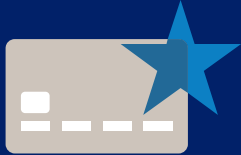
Program Administrators Meeting

May 4, 2016

State of Florida account management

Card account manager

Engagement



Expertise



Consultation



Optimization



- Acts as strategic consultant to program administrators on benchmarking, evaluating program performance and goal setting
- Serves as the strategic point of contact for your card program
- Develop Critical to Quality success measurements and provide on-going support to ensure defined CTQs are met
- Assists with the development of customized internal policies, including policies and procedures, and cardholder agreements
- Manages and monitors program
- Provides strategic partnership to grow and expand program

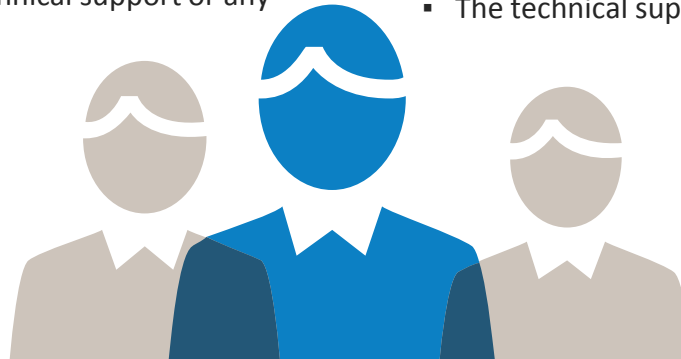
- Facilitates program optimization
- Introduce new technologies/functionality
- Keeps organization apprised of new industry and association innovations
- Liaison to Works® account development team, GRAM, Payment Center & third-party solutions
- Provides periodic reviews to track program goals against your strategic vision for the Card programs
- Will be involved in the implementation process to ensure smooth transition into long-term servicing
- Serves as escalation point for other servicing areas within the card programs

Card account specialist

- Acts as operational service contact for card program administrators
- The program administrator typically contacts their account specialist (phone or email) regarding various queries including credit limit changes, statement questions, card issuance, cardholder complaints, receipt of payment, disputes and lost or stolen cards.
- The account specialist is also your escalation point for any concerns working with partner banks, technical support or any other support groups at the bank.

Technical Help Desk

- The Technical Help Desk provides technical support for program administrators assisting with technical problems that a client may encounter relating to their card program.
- Program Administrators can contact the Technical Help Desk directly through a specific phone option, or via email.
- These options will be staffed with our most experienced and knowledgeable associates and is designed to bring greater first call resolution to clients.
- The technical support team is ready to respond to requests:
 - How to use online tools (GRAM, Global Card Access)
 - Issues with file transmissions/deliveries
 - Maintenance of system defaults
 - Resetting of passwords



Include the following information for Company Level Support

- ✓ Company Name
- ✓ Company Number
- ✓ Full account number or last 4 digits
- ✓ Embossed Line 1
- ✓ If a shipping request, shipping address, method and attention to field
- ✓ All requests must have PA signature in email body
- ✓ Specific requests do require signed company letterhead to be submitted to complete maintenance

Include the following information for Technical Help Desk

- ✓ Company Name
- ✓ Company Number
- ✓ Application in question (Works/GRAM/Other)
- ✓ User ID
- ✓ Details of the card / user / group / profile / report / transaction in question
- ✓ Content or screen shot of any error message
- ✓ Contact Phone Number

Program Administrator (PA) & cardholder support

Dedicated account specialist

Card Account Specialist: **Erik Esquierdo**

Monday thru Friday, 8:00 – 5:00 PM

Phone: 1.888.715.1000 ext 21049

Fax: 904.437.7349

Email: dedicated_card_east2@bankofamerica.com

Back-up account specialist

Card Account Specialist: **Sabrina DeVoe**

Monday thru Friday, 9:00 – 6:00 PM

Phone: 1.888.715.1000 ext 25959

Fax: 904.438.7451

Email: dedicated_card_east2@bankofamerica.com

Cardholder support

Provides cardholders (and program administrators after business hours) with assistance on activities such as reporting lost or stolen cards or reporting disputed items.

U.S. toll free: 1.888.449.2273

Outside U.S. direct dial collect call: 1.509.353.6656

Fraud

Release fraud blocks or notify of international travel

U.S. toll free: 1.866.500.8262

Outside U.S. direct dial collect call: 1.757.441.4124

Online PIN check

Cardholders visit www.bofam.com/globalcardaccess

Complete an initial, one time registration

Cardholders must have their verification code, supplied by the PA

Secure email support

sendsecure.support@bankofamerica.com

U.S. toll free — 866.765.0732

Support is staffed Monday – Friday, 7 a.m. to 4 p.m. EST

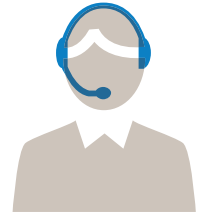
Card activation

Cardholders can activate their card by calling, keying in card # when prompted, and entering 9 digit activation/verification code. These phone #'s are also provided on a sticker affixed to the card.

24 hours/day, 7 days/week

U.S. toll free: 1.888.571.1000

Outside U.S. direct dial collect call: 1.509.353.6656



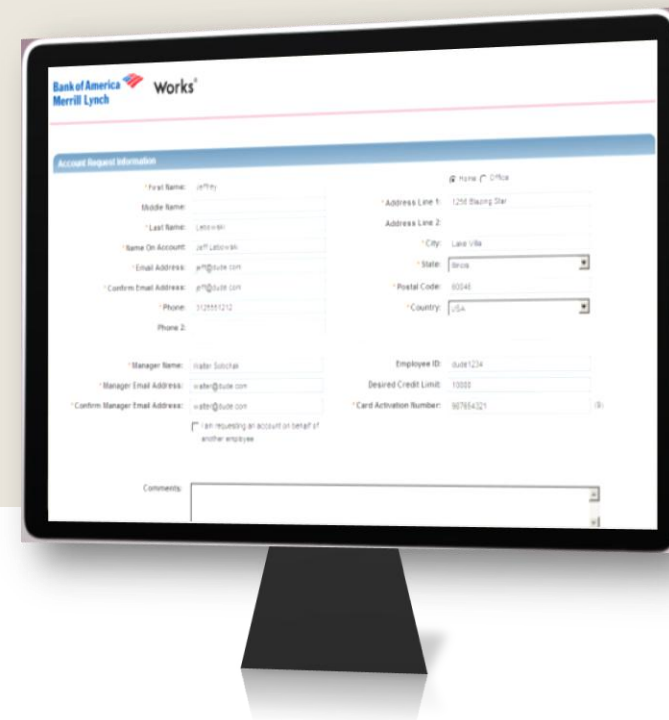
Include the following information when contacting your account specialist –

- ✓ Company Name
- ✓ 7 Digit Company Number
- ✓ Full account number or last 4 digits (via secure email)
- ✓ Name on Card
- ✓ If a shipping request, shipping address, method and **attn:** <name>
- ✓ All requests must have PA signature in email body
- ✓ Specific requests do require signed company letterhead to be submitted to complete maintenance

What is Works?

What is Works®?

- Proprietary web-based self service hosted solution
- Real-time card maintenance
- Credit card management with real-time spend controls
- Customizable approval workflow
- Robust reporting



Convenience

Enhanced security

Global acceptance



convenience

- Utilize more automatic dispensing machines (unmanned terminals)
- Cuts down on declines often experienced when using mag stripe cards

enhanced security

- Transaction information is encoded uniquely every time
- Cardholders verify the transaction by entering their PIN instead of signing to verify the transaction

global acceptance

- Chip & PIN cards have both magnetic stripes and chips providing cardholders greater access to points of sale and improved acceptance around the globe

dual factor authentication



something you have
CARD



something you know
PIN



more secure
payment solution

Online PIN check

View your PIN quickly and conveniently

- Global Card Access replaced the previous Online PIN check site through automatic redirect to the new website
 - Upon first use, update any bookmark to match the new URL:
www.bofam.com/globalcardaccess
 - To complete initial registration, cardholders must have their verification code, *supplied by the PA*
 - The steps to register and check your PIN will not change



New look and URL as of January 30, 2016



Same PIN check process and security features

Previous URL was

www.baml.com/PINcheck

Once registration is confirmed, click the 'PIN Check' tab to get started. Enter your card's security code and click 'Submit'.

You will be transferred to the secure PIN site where your PIN will be displayed one digit at a time.

The screenshot shows the 'Security Code Form' page. At the top, it says 'Bank of America Merrill Lynch Global Card Access' and 'Welcome Bill Cardholder | LOG OUT'. Below the navigation bar, there are tabs for 'Alerts' and 'PIN Check'. The main content area has a blue header 'Security Code Form' and a paragraph: 'When you click on the below link, you will be transferred to the secure PIN site where your PIN will then be displayed one digit at a time. Please ensure that your screen cannot be viewed by anybody else as your PIN is displayed.' Below this is a 'Security Code:' label followed by a text input field and a question mark. A blue 'SUBMIT' button is at the bottom. The footer contains links for 'Documentation', 'Release Notes', 'Privacy & Security', and 'Recommended Settings', along with copyright information and a log-in timestamp.

The screenshot shows the 'Online PIN Check' page. At the top, it says 'Bank of America Merrill Lynch Global Card Access' and 'Welcome Bill Cardholder | LOG OUT'. Below the navigation bar, there are tabs for 'Alerts' and 'PIN Check'. The main content area has a blue header 'Online PIN Check' and the text 'Your PIN is:'. Below this is a display showing the first digit '3' followed by three asterisks in separate boxes. A grey 'BACK' button is at the bottom left. The footer contains links for 'Documentation', 'Release Notes', 'Privacy & Security', and 'Recommended Settings', along with copyright information and a log-in timestamp.

Data compromises are constantly in the news

Industry call to action

White House Cybersecurity Event to Draw Top Tech, Wall Street Execs¹

Obama convenes top executives, including Bank of America, to help improve information sharing as breaches get more sophisticated.

Our response...

- ✓ Identify potentially compromised cards
- ✓ Prioritize and replace compromised cards as needed to reduce payment fraud risk
- ✓ Work closely with impacted clients to streamline the replacement process
- ✓ Remain up-to-date with industry trends and best practices as the fraud landscape evolves



In October 2015, the liability for fraudulent transactions shifted to the merchant. This shift encourages the industry to upgrade terminals, accept chip cards and enhances payment processing.

Ways companies are combating card fraud

- Chip & PIN adoption
- Detailed reporting – improved, timely visibility
- Dynamic password authentication – secure access
- Virtual card programs – dynamic card numbers for online use
- Misuse insurance

Causes of fraud-related losses

- Online fraud
- Card server breaches
- Magnetic stripe “skimming”
- Lack of controls

What it all means

DATA BREACH

An incident in which sensitive, protected or confidential data is viewed, stolen or used by unauthorized individual

MALWARE

Software that is intended to damage or disable computers and computer systems

SPOOFING

Email messages with a forged sender address

PHISHING/SMISHING

Infected files/malicious links sent through email or SMS message

MASQUERADING

Attack that uses a fake identity, such as a network identity, to gain unauthorized access to personal computer information through legitimate access identification



Participation Agreements
