

**MARYLAND STATE TREASURER'S OFFICE  
Louis L. Goldstein Treasury Building  
80 Calvert Street, Room 109  
Annapolis, Maryland 21401**

**QUESTIONS AND ANSWERS  
FOR  
REQUEST FOR PROPOSALS FOR  
ELECTRONIC PAYMENT CARD SERVICES FOR  
DEPARTMENT OF LABOR, LICENSING AND REGULATION  
DIVISION OF UNEMPLOYMENT INSURANCE**

**RFP #DLLR-EPC-01172013**

February 8, 2013

Q-1. Will the State provide the breakdown of average transaction behavior per participant per month for its current EPC debit card program (for 2012), including:

ATM withdrawals  
Signature POS transactions  
PIN POS transactions  
OTC teller transactions

A-1. See the attached Exhibit 1 for cardholder transaction data.

Q-2. Section 3.05.6.b Financial Activity, p.14-15 - Please provide the number of cardholder ATM withdrawals in October 2012, November 2012 and December 2012 including any fees associated with these withdrawals.

A-2. See Exhibit 1 for ATM withdrawal data.

Q-3. Will the State provide a month-by-month view of the data provided within its UI activity table for calendar year 2012?

A-3. See the attached Exhibit 2 for the month-by-month UI activity for calendar year 2012.

Q-4. Section 3.05.6.c.5, p. 15 – Is this requirement to reflect an average time across all activations in the month?

A-4. An average time that reflects the time from EPC issuance to activation is acceptable.

Q-5. Section 3.05.6.d Customer Service Activity p. 15 –

- a. Please provide the number of calls to the IVR in October 2012, November 2012 and December 2012.
- b. Please provide the number of calls to a live operator in October 2012, November 2012 and December 2012.

- c. Please provide the average wait time of live operator calls in October 2012, November 2012 and December 2012.
  - d. Please provide the average talk time of live operator calls in October 2012, November 2012 and December 2012.
- A-5. See the attached Exhibit 3 – Customer Service Activity.
- Q-6. Section 3.06.A.12, p.20 and Section 3.02, p.9 - Since the State anticipates continuing the mandatory use of the EPC for all payments with the exception of hardship cases where a check is issued, why does the RFP require the Offeror to provide direct deposit services? If direct deposit services are not necessary, would the State consider removing this requirement?
- A-6. The State is requesting a direct deposit service as part of its EPC program. See Amendment No. 1 to the RFP.
- Q-7. Section 3.04.5, p. 12 - It appears the RFP is also requesting direct deposit services as well as EPC services. Will the State describe the current direct deposit process?
- A-7. See Amendment No. 1 to the RFP.
- Q-8. 3.05.5 - Is the State seeking ACH Origination services as a component of this contract? Or will the State leverage an existing ACH provider?
- A-8. The State is seeking a complete vendor solution for direct deposit services. See Amendment No. 1 for clarification.
- Q-9. Section 3.02; p. 9 - The RFP states: "...except in rare cases constituting hardships or emergencies when checks will be issued." Will the State please provide the number of claimants receiving hardship checks issued in 2011 and 2012?
- A-9. Seven (7) checks were issued for each year.
- Q-10. Section 3.03.7, p. 11 - The State indicates collateralization is required as part of this contract. As funds are disbursed directly into claimant card accounts which are FDIC-insured (and direct deposit accounts), and as the State has discharged their obligation of payment to funds, will the State remove this requirement?
- A-10. Wherever deposits of State funds are held by the Contractor for the benefit of claimants, the accounts must be collateralized as required by State Finance and Procurement Article, Section 6-209, Annotated Code of Maryland. For funds transferred by direct deposit to claimants' bank accounts, collateral is no longer required after the transfer is made.

Q-11. Section. 3.05.2, pg. 13 - In order to provide additional value added services it may be possible to share cardholder information (if elected by the cardholder to do so) to take advantage of the services. Would the State amend the requirement to strike the indicated language?

~~“All cardholder information and cardholder account information created as a result of any contract that results from this RFP must remain confidential and may not be sold or otherwise shared with any other entity not associated with the contract or for any purpose other than the execution of the Contract, unless required by law. In addition, Contractor may not use cardholder information or cardholder account information to solicit other business and must ensure cardholder information and cardholder account information is protected and kept confidential. Contractor will be required to execute an agreement regarding the confidentiality of cardholder information and cardholder account information. A copy of this agreement is included as Appendix J to this RFP”~~

A-11. The State will not amend its requirements relating to maintaining the confidentiality of all cardholder information.

Q-12. Section 3.05.6.a, p. 14 - The State does not incur any liability for the card program. As such, Contractors must absorb all risk for fraudulent activity in accordance with federal regulations. Fraud information is generally not disclosed to ensure security of the program and personal cardholder information, which is in line with industry fraud practices. In light of this information, will the State delete the fraudulent reporting requirements 1-9?

A-12. As indicated in Section 3.05 General Requirements, an Offeror must acknowledge and agree to comply with the items listed under this Section. Item 6 under Section 3.05 states that the Contractor must have the capability to provide the requested reporting to DLLR/DUI. The State’s decision to request some or all of these reports will be made on a case by case basis. Further, the State expects resolution of any fraudulent activity involving UI payments to be a collaborative effort between the State and the Contractor.

Q-13. Section 3.05.6.a Fraud Control Activity. p.14 :

- a. Please provide the number of confidentiality and security breaches in 2012.
- b. Please provide the number of accounts deactivated as a result of fraud in 2012.
- c. Please provide the geographic location of fraudulent activity in 2012.
- d. Please provide the number of reports of fraudulent activity in 2012.

A-13. a. There have been no confidentiality and security breaches in 2012.  
b. Approximately 30 accounts have been deactivated as a result of fraud in 2012. (Please note that accounts are only deactivated due to fraud in cases of UI identity fraud and account level fraud, such as an account being compromised on-line).

- c. There were 1,469 fraud credits issued for the calendar year 2012 that occurred within 365 zip code areas. Zip code areas affected in Maryland totaled 235 and areas outside of Maryland totaled 130. See the chart below that provides the zip code areas with the highest number of fraud credits issued.

<u>Zip Code</u>	<u>Credits</u>		<u>Zip Code</u>	<u>Credits</u>
21223	26		20746	17
21215	23		20772	17
21216	22		20774	17
21206	22		21061	17
21207	20		21075	17
20743	19		21202	17
21222	19			
20706	18			

- d. Fraudulent activity in 2012 is provided in the attached Exhibit 4.
- Q-14. Section 3.05.6.b, p. 14 – Please clarify requirement of “monthly reports, broken down by day.” Is there a sample report you can provide?
- A-14. Contractor must be able to produce reports in this category that show daily activity over the course of a calendar month. DLLR/DUI does not require a specific format.
- Q-15. Section 3.05.6.b.1, p. 14 – Please clarify requirement of “sorted by amount of time from receipt of all necessary payment information from DLLR/DUI.” Is there a sample report you can provide?
- A-15. Under the Contract, DLLR/DUI will provide electronic files to the Contractor that contain all information necessary to disburse funds to cardholders. Contractor must track the time from receipt of the DLLR/DUI files until disbursement of funds. Contractor must be able to produce reports that show amounts disbursed on each day, broken down how many hours it took to disburse such funds after receipt of DLLR/DUI’s file. DLLR/DUI does not require a specific format.
- Q-16. Section 3.05.6.b.5 and 3.05.6.b.6, pp. 14-15 - The State is not charged for the Electronic Payment Card Services program. In line with industry and corporate practices, contractors do not disclose cardholder fees. Will the State amend the requirement to delete items 5 and 6 from the reporting requirements?
- A-16. The State will not amend its requirements relating to reporting of cardholder usage and fees.
- Q-17. Section 3.05.6.c.1 and 3.05.6.c.2, p. 15 – Please clarify requirement of “by amount of time from receipt of all necessary payment information from DLLR/DUI.” Is there a sample report you can provide?

- A-17. Under the Contract, DLLR/DUI will provide electronic files to the Contractor that contain all information necessary to establish EPC accounts and mail claimants their EPCs. Contractor must track the time from receipt of the DLLR/DUI files until (i) the EPC accounts are established and (ii) until EPCs are mailed to claimants. Contractor must be able to produce reports that show the number of accounts established on each day and the number of EPCs mailed out each day, broken down how many days it took after receipt of DLLR/DUI's file to (i) establish the EPC accounts and (ii) mail such EPCs to claimants.
- Q-18. General - Will the State please provide the current number of claimants receiving bi-weekly benefits in November 2012 and December 2012 respectively?
- A-18. The number of claimants receiving bi-weekly benefits was 86,653 in November 2012 and 91,707 in December 2012.
- Q-19. Section 3.05.G.3, p. 28. - Disaster Recovery/Business Continuity Plans are confidential and are not shared except when under contract with a government agency. Would the State consider amending this requirement to allow an Offeror to provide the plan upon contract execution?
- A-19. The State will accept a summary of an Offeror's Disaster Recovery and Business Continuity Plans that contains sufficient detail to address the requirements specified in Item 14 of Section 3.05 General Requirements. An Offeror should identify any portion of its proposal that it considers to be confidential and proprietary information. See Section 2.09 Access to Public Records Act Notice.
- Q-20. Section 3.05.6.g, p. 16 - The RFP states: "All activity for an individual cardholder:" with nothing following the colon. Is there text missing here?
- A-20. This is a typographical error. The colon should be a period. There is no additional text.
- Q-21. 3.06.D - Will the State confirm it will fund claimant accounts via PPD ACH deposits?
- A-21. The State expects the contractor to fund the claimant accounts after receiving the funds and claimant file from DLLR/DUI.
- Q-22. Section 3.06.D.3, p. 24 and Section 3.06.F.6, p. 27 - These two requirements appear to be the same. Will the State amend the RFP to remove one of the requirements and/or clarify if there is a difference?
- A-22. Item 3.06.D.3 has been amended and Item 3.06.F.6. has been deleted. See Amendment No. 1 to the RFP.
- Q-23. Section 3.06.F.6 and F.7, p. 27 - Please describe your current process of making payments to card accounts and confirm that an ACH direct deposit is occurring. What is the desired benefit or goal of delaying funds being deposited into the card account only after activation?
- A-23. Item F.6. Data Management, in Section 3.06 Specific Services is deleted. The current process is sending a wire transfer funding all accounts, then card accounts are loaded and direct deposit options are handled with an ACH direct transfer.

- Q-24. Section 4.03.2 and 4.03.3, p. 32 - Please confirm Offerors should only acknowledge and indicate agreement with Sections 3.04 and 3.05, and in turn provide detailed responses to Sections 3.03, Minimum Qualifications, 3.06, Specific Services, and Section 3.07, Other Services for Consideration. If this is an incorrect assumption, will the State please describe what is expected for our response to RFP Sections 3.04 and 3.05?
- A-24. Offerors must provide written acknowledgement and agreement that they will meet or exceed each of the minimum service requirements described in Section 3.04. Similarly, Offerors must provide written acknowledgement and agreement that they will comply with the general requirements described in Section 3.05. In either case, Offerors may provide additional information they deem relevant and not elicited elsewhere in the RFP.
- Q-25. Section 1.08, p. 2 and Section 4.03.2.b, p. 32 - To be as environmentally friendly as possible and in conformance with our corporate best practices, would the State amend the requirement to provide the Offeror's recent audited financial statements with all attachments in the electronic copy of the proposal only, instead of a printed copy in the Original book?
- A-25. It is acceptable for an Offeror to provide an electronic copy of its recent audited financial statements with all attachments; however, the Offeror must indicate in its written proposal that an electronic copy has been provided.
- Q-26. Proposal Cover Page, Key Information Summary Sheet - The cover of the proposal and Key Information Sheet lists RFP number: RFP #DLLR-EPC-01172013. Section 4.03 lists a different RFP number: The volume containing the technical proposal shall be labeled "Volume I – RFP for Electronic Payment Card Services for the Department of Labor, Licensing and Regulation, Division of Unemployment Insurance, RFP #DLLR/DUI-01172013." What is the correct RFP number? What language should be on the proposal labeling?
- A-26. The correct identification number is RFP #DLLR-EPC-01172013. See Amendment No. 1 to the RFP.
- Q-27. Section 4.04, p. 35 requests disclosures. Please confirm that these disclosures should be placed in Volume I, not in Volume II of the response.
- A-27. Section 4.04 Disclosures must be included in Volume I - Technical Proposal.
- Q-28. Section 4.03, p. 31 - Where should an Offeror place the completed Bid/Proposal Affidavit (Appendix B), Affidavit of Agreement Maryland Living Wage Requirements (Appendix D), and the Investment Activities in Iran Certification (Appendix E)? Is it acceptable to place these behind the transmittal letter?
- A-28. It is acceptable to place the required affidavits following the transmittal letter, or under a separate tab. For ease of reviewing these documents, the State would ask that all affidavits are in the same section within the Technical Proposal.
- Q-29. Appendix F - Will the State clarify what types of insurance and limits are required for this procurement?

A-29. Pursuant to Section 4.1 Liability of the proposed Contract, the State requires the Contractor to maintain property insurance and liability insurance in an amount adequate to ensure that the Contractor will be able to satisfy any potential liabilities or indemnification responsibilities that apply under Section 4.1 of the Contract. The State does not mandate a specific level of coverage; rather, it is the responsibility of the Contractor to determine the coverage amount sufficient to ensure that the State is covered in cases of loss.





## Exhibit 2 – Monthly UI Activity for Calendar Year 2012

New UI Debit Card Count			
Note: ***** = Weekend			
"2012"			
Date(s)	Total New DebitCards Created	Total Number DebitCard Payments	Total Amount DebitCard Payments
1/4/2012	807	3374	\$1,730,654
1/5/2012	293	2,634	\$1,250,816
1/6/2012	300	1,993	\$927,811
1/9/2012	339	47,333	\$23,928,505
1/10/2012	669	4,224	\$2,051,971
<b>Total (01/04/12-01/10/12)</b>	<b>2,408</b>	<b>59,558</b>	<b>\$29,889,757</b>
1/11/2012	363	2,799	\$1,307,127
1/12/2012	402	2,369	\$1,061,812
1/13/2012	378	2001	\$920,024
1/16/2012	403	Holiday	Holiday
1/17/2012	0	52,993	\$28,702,150
<b>Total (01/11/12-01/17/12)</b>	<b>1,546</b>	<b>60,162</b>	<b>\$31,991,113</b>
1/18/2012	817	3,021	\$1,482,887
1/19/2012	401	2,215	\$1,079,998
1/20/2012	352	1,726	\$881,013
1/23/2012	332	42,103	\$23,047,777
1/24/2012	683	3,827	\$1,988,566
<b>Total (01/18/12-01/24/12)</b>	<b>2,585</b>	<b>52,892</b>	<b>\$28,480,241</b>
1/25/2012	311	2,438	\$1,152,009
1/26/2012	307	1,887	\$909,611
1/27/2012	310	1,509	\$716,153
1/30/2012	352	50,493	\$27,864,523
1/31/2012	688	3,988	\$2,069,033
<b>Total (01/25/12-01/31/12)</b>	<b>1,968</b>	<b>60,315</b>	<b>\$32,711,329</b>
2/1/2012	304	2,359	\$1,151,169
2/2/2012	294	1,815	\$891,011
2/3/2012	303	1,403	\$748,671
2/6/2012	289	42,405	\$23,187,952
2/7/2012	661	3,717	\$1,884,601
<b>Total (02/01/12-02/07/12)</b>	<b>1,851</b>	<b>51,699</b>	<b>\$27,863,404</b>
2/8/2012	299	2,143	\$1,038,018
2/9/2012	285	1,698	\$817,561
2/10/2012	322	1,165	\$567,370
2/13/2012	261	49,405	\$27,526,983
2/14/2012	614	3,799	\$1,909,120
<b>Total (02/08/12-02/14/12)</b>	<b>1,781</b>	<b>58,210</b>	<b>\$31,859,052</b>

2/15/2012	295	2,277	\$1,138,586
2/16/2012	318	1,584	\$799,137
2/17/2012	314	1,159	\$609,390
2/20/2012	264	Holiday	Holiday
2/21/2012	0	44,163	\$24,447,277
<b>Total (02/15/12-02/21/12)</b>	<b>1,191</b>	<b>49,183</b>	<b>\$26,994,390</b>
2/22/2012	727	2,490	\$1,234,359
2/23/2012	266	1,745	\$878,573
2/24/2012	303	1,267	\$634,458
2/27/2012	253	48,493	\$27,171,866
2/28/2012	553	3,559	\$1,836,017
<b>Total (02/22/12-02/28/12)</b>	<b>2,102</b>	<b>57,554</b>	<b>\$31,755,273</b>
2/29/2012	228	2,157	\$1,113,453
3/1/2012	256	1,512	\$740,172
3/2/2012	254	1,227	\$597,500
3/5/2012	274	42,370	\$23,386,351
3/6/2012	537	3,582	\$1,796,750
<b>Total (02/29/12-03/06/12)</b>	<b>1,549</b>	<b>50,848</b>	<b>\$27,634,226</b>
3/7/2012	231	2,137	\$1,016,808
3/8/2012	244	1,406	\$667,657
3/9/2012	224	1,108	\$542,495
3/12/2012	256	46,187	\$25,639,116
3/13/2012	532	3,883	\$1,991,140
<b>Total (03/07/12-03/13/12)</b>	<b>1,487</b>	<b>54,721</b>	<b>\$29,857,216</b>
3/14/2012	232	2,060	\$1,021,039
3/15/2012	264	1,421	\$704,887
3/16/2012	242	1,057	\$527,737
3/19/2012	209	41,711	\$23,180,617
3/20/2012	532	3,625	\$1,803,876
<b>Total (03/14/12-03/20/12)</b>	<b>1,479</b>	<b>49,874</b>	<b>\$27,238,156</b>
3/21/2012	245	1,939	\$933,968
3/22/2012	242	1,391	\$693,153
3/23/2012	222	1,038	\$514,289
3/26/2012	221	44,511	\$24,667,535
3/27/2012	530	3,592	\$1,851,865
<b>Total (03/21/12-03/27/12)</b>	<b>1,460</b>	<b>52,471</b>	<b>\$28,660,810</b>
3/28/2012	225	1,967	\$976,486
3/29/2012	257	1,395	\$660,044
3/30/2012	220	998	\$497,525
4/2/2012	180	40,767	\$22,718,999
4/3/2012	442	3,312	\$1,694,584
<b>Total (03/28/12-04/03/12)</b>	<b>1,324</b>	<b>48,439</b>	<b>\$26,547,638</b>

4/4/2012	202	1,962	\$946,340
4/5/2012	212	1,408	\$688,638
4/6/2012	195	951	\$498,655
4/9/2012	181	42,697	\$23,097,605
4/10/2012	512	4,178	\$2,032,750
<b>Total (04/04/12-04/10/12)</b>	<b>1,302</b>	<b>51,196</b>	<b>27,263,988</b>
4/11/2012	250	2,435	\$1,104,011
4/12/2012	226	1,713	\$748,756
4/13/2012	245	1,179	\$549,400
4/16/2012	207	39,731	\$22,060,635
4/17/2012	549	3,394	\$1,734,404
<b>Total (04/11/12-04/17/12)</b>	<b>1,477</b>	<b>48,452</b>	<b>\$26,197,206</b>
4/18/2012	249	1,893	\$929,666
4/19/2012	213	1,429	\$691,479
4/20/2012	237	1,002	\$494,386
4/23/2012	216	42,127	\$23,189,784
4/24/2012	546	3,421	\$1,748,627
<b>Total (04/18/12-04/24/12)</b>	<b>1,461</b>	<b>49,872</b>	<b>\$27,053,942</b>
4/25/2012	239	1,915	\$938,476
4/26/2012	238	1,289	\$644,309
4/27/2012	209	1,069	\$509,819
4/30/2012	247	37,923	\$20,940,417
5/1/2012	513	3,225	\$1,619,344
<b>Total (04/25/12-05/01/12)</b>	<b>1,446</b>	<b>45,421</b>	<b>\$24,652,365</b>
5/2/2012	212	1,727	\$839,645
5/3/2012	199	1,196	\$592,622
5/4/2012	205	948	\$466,923
5/7/2012	228	37,657	\$20,907,400
5/8/2012	545	3,173	\$1,644,183
<b>Total (05/02/12-05/08/12)</b>	<b>1,389</b>	<b>44,701</b>	<b>\$24,450,773</b>
5/9/2012	227	1,765	\$805,212
5/10/2012	249	1,236	\$613,189
5/11/2012	212	915	\$462,244
5/14/2012	205	35,769	\$20,127,987
5/15/2012	498	3,217	\$1,692,101
<b>Total (05/09/12-05/15/12)</b>	<b>1,391</b>	<b>42,902</b>	<b>\$23,700,733</b>
5/16/2012	199	1,781	\$818,519
5/17/2012	222	1,176	\$531,665
5/18/2012	207	909	\$469,761
5/21/2012	234	36,976	\$20,682,010
5/22/2012	480	3,139	\$1,597,671
<b>Total (05/16/12-05/22/12)</b>	<b>1,342</b>	<b>43,981</b>	<b>\$24,099,626</b>

5/23/2012	220	1,769	\$863,821
5/24/2012	248	1,231	\$570,038
5/25/2012	171	801	\$362,803
5/28/2012	0	Holiday	Holiday
5/29/2012	0	37,669	\$21,043,045
<b>Total (05/23/12-05/29/12)</b>	<b>639</b>	<b>41,470</b>	<b>\$22,839,707</b>
5/30/2012	510	2282	\$1,187,625
5/31/2012	240	1495	\$762,171
6/1/2012	281	1041	\$524,143
6/4/2012	218	36277	\$20,330,629
6/5/2012	484	3106	\$1,609,636
<b>Total (05/30/12-06/05/12)</b>	<b>1,733</b>	<b>44,201</b>	<b>\$24,414,204</b>
6/6/2012	213	1719	\$864,528
6/7/2012	187	1169	\$565,327
6/8/2012	197	1006	\$491,524
6/11/2012	191	35760	\$20,021,941
6/12/2012	491	3075	\$1,603,063
<b>Total (06/06/12-06/12/12)</b>	<b>1,279</b>	<b>42,729</b>	<b>\$23,546,383</b>
6/13/2012	227	1730	\$859,498
6/14/2012	219	1225	\$602,073
6/15/2012	207	1036	\$535,729
6/18/2012	228	37110	\$20,334,927
6/19/2012	534	3473	\$1,733,037
<b>Total (06/13/12-06/19/12)</b>	<b>1,415</b>	<b>44,574</b>	<b>\$24,065,264</b>
6/20/2012	250	1876	\$889,048
6/21/2012	228	1378	\$601,729
6/22/2012	221	990	\$444,668
6/25/2012	206	36899	\$20,491,508
6/26/2012	544	3186	\$1,622,697
<b>Total (06/20/12-06/26/12)</b>	<b>1,449</b>	<b>44,329</b>	<b>\$24,049,650</b>
6/27/2012	226	1702	\$822,487
6/28/2012	213	1355	\$645,386
6/29/2012	246	943	\$470,151
7/2/2012	203	36718	\$20,473,297
7/3/2012	463	3181	\$1,753,236
<b>Total (06/27/12-07/03/12)</b>	<b>1,351</b>	<b>43,899</b>	<b>\$24,164,557</b>
7/4/2012	216	Holiday	Holiday
7/5/2012	0	2089	\$1,017,497
7/6/2012	227	1196	\$618,992
7/9/2012	204	37240	\$20,598,343
7/10/2012	534	3094	\$1,598,100
<b>Total (07/04/12-07/10/12)</b>	<b>1,181</b>	<b>43,619</b>	<b>\$23,832,932</b>

7/11/2012	252	1802	\$911,888
7/12/2012	232	1444	\$711,010
7/13/2012	269	1122	\$578,087
7/16/2012	233	36718	\$20,202,330
7/17/2012	538	3163	\$1,656,176
<b>Total (07/11/12-07/17/12)</b>	<b>1,524</b>	<b>44,249</b>	<b>\$24,059,491</b>
7/18/2012	254	1884	\$989,888
7/19/2012	284	1342	\$660,152
7/20/2012	270	984	\$512,556
7/23/2012	218	36274	\$20,146,889
7/24/2012	525	2953	\$1,624,507
<b>Total (07/18/12-07/24/12)</b>	<b>1,551</b>	<b>43,437</b>	<b>\$23,933,992</b>
7/25/2012	246	1690	\$927,560
7/26/2012	260	1319	\$712,738
7/27/2012	246	1015	\$500,934
7/30/2012	236	35230	\$19,613,764
7/31/2012	533	3603	\$1,920,458
<b>Total (07/25/12-07/31/12)</b>	<b>1,521</b>	<b>42,857</b>	<b>\$23,675,454</b>
8/1/2012	286	1837	\$982,803
8/2/2012	240	1322	\$700,799
8/3/2012	275	953	\$515,420
8/6/2012	201	35430	\$19,672,733
8/7/2012	496	2992	\$1,608,791
<b>Total (08/01/12-08/07/12)</b>	<b>1,498</b>	<b>42,534</b>	<b>\$23,480,546</b>
8/8/2012	238	1983	\$1,002,706
8/9/2012	237	1233	\$654,262
8/10/2012	245	963	\$506,380
8/13/2012	211	35359	\$19,722,064
8/14/2012	503	3282	\$1,746,860
<b>Total (08/08/12-08/14/12)</b>	<b>1,434</b>	<b>42,820</b>	<b>\$23,632,272</b>
8/15/2012	296	1735	\$921,289
8/16/2012	251	1244	\$660,852
8/17/2012	270	981	\$531,932
8/20/2012	230	35401	\$19,579,733
8/21/2012	530	2941	\$1,610,460
<b>Total (08/15/12-08/21/12)</b>	<b>1,577</b>	<b>42,302</b>	<b>\$23,304,266</b>
8/22/2012	242	1726	\$884,781
8/23/2012	229	1235	\$641,626
8/24/2012	239	931	\$452,865
8/27/2012	174	34880	\$19,297,768
8/28/2012	504	3135	\$1,679,943
<b>Total (08/22/12-08/28/12)</b>	<b>1,388</b>	<b>41,907</b>	<b>\$22,956,983</b>

8/29/2012	260	1608	\$851,264
8/30/2012	221	1154	\$626,834
8/31/2012	244	832	\$419,657
9/3/2012	166	Holiday	Holiday
9/4/2012	0	35058	\$19,236,436
<b>Total (08/29/12-09/04/12)</b>	<b>891</b>	<b>38,652</b>	<b>\$21,134,191</b>
9/5/2012	498	2295	\$1,183,165
9/6/2012	247	1403	\$739,397
9/7/2012	218	1132	\$578,671
9/10/2012	261	31760	\$17,831,090
9/11/2012	418	2735	\$1,461,999
<b>Total (09/05/12-09/11/12)</b>	<b>1,642</b>	<b>39,325</b>	<b>\$21,794,322</b>
9/12/2012	211	1552	\$812,684
9/13/2012	206	1156	\$613,543
9/14/2012	222	1042	\$543,099
9/17/2012	262	30845	\$17,425,258
9/18/2012	437	2908	\$1,631,976
<b>Total (09/12/12-09/18/12)</b>	<b>1,338</b>	<b>37,503</b>	<b>\$21,026,560</b>
9/19/2012	251	1848	\$947,868
9/20/2012	254	1163	\$607,863
9/21/2012	247	925	\$489,892
9/24/2012	194	30918	\$17,474,096
9/25/2012	426	2739	\$1,495,472
<b>Total (09/19/12-09/25/12)</b>	<b>1,372</b>	<b>37,593</b>	<b>\$21,015,191</b>
9/26/2012	231	1527	\$778,437
9/27/2012	187	1142	\$582,872
9/28/2012	231	921	\$464,362
10/1/2012	219	30874	\$17,337,503
10/2/2012	445	2617	\$1,438,570
<b>Total (09/26/12-10/02/2012)</b>	<b>1,313</b>	<b>37,081</b>	<b>\$20,601,744</b>
10/3/2012	228	113	\$109,219
10/4/2012	217	1184	\$624,903
10/5/2012	248	925	\$483,088
10/8/2012	202	Holiday	Holiday
10/9/2012	0	32388	\$17,992,613
<b>Total (10/03/12-10/09/12)</b>	<b>895</b>	<b>34,610</b>	<b>\$19,209,823</b>
10/10/2012	566	1878	\$932,889
10/11/2012	249	1513	\$738,359
10/12/2012	300	1145	\$590,169
10/15/2012	237	30421	\$16,999,422
10/16/2012	457	2795	\$1,532,743
<b>Total (10/10/12-10/16/12)</b>	<b>1,809</b>	<b>37,752</b>	<b>\$20,793,582</b>

10/17/2012	250	1560	\$789,065
10/18/2012	254	1193	\$643,664
10/19/2012	237	1094	\$551,819
10/22/2012	291	31531	\$17,556,243
10/23/2012	522	2713	\$1,436,332
<b>Total (10/17/12-10/23/12)</b>	<b>1,554</b>	<b>38,091</b>	<b>\$20,977,123</b>
10/24/2012	255	1588	\$786,842
10/25/2012	259	1290	\$644,953
10/26/2012	256	691	\$329,602
10/29/2012	156	29351	\$16,427,453
10/30/2012	277	1913	\$1,096,291
<b>Total (10/24/12-10/30/12)</b>	<b>1,203</b>	<b>34,833</b>	<b>\$19,285,141</b>
10/31/2012	53	2417	\$1,160,480
11/1/2012	317	1610	\$755,404
11/2/2012	256	2676	\$1,433,301
11/5/2012	255	33756	\$19,075,997
11/6/2012	461	Holiday	Holiday
<b>Total (10/31/12-11/06/12)</b>	<b>1,342</b>	<b>40,459</b>	<b>\$22,425,182</b>
11/7/2012	0	4407	\$2,574,540
11/8/2012	309	2287	\$1,381,683
11/9/2012	256	1931	\$1,315,879
11/12/2012	0	Holiday	Holiday
11/13/2012	283	36380	\$20,412,201
<b>Total (11/07/12-11/13/12)</b>	<b>848</b>	<b>45,005</b>	<b>\$25,684,303</b>
11/14/2012	553	2649	\$1,707,533
11/15/2012	290	2030	\$1,317,409
11/16/2012	494	1438	\$932,379
11/19/2012	4	34575	\$19,350,128
11/20/2012	558	2995	\$1,786,120
<b>Total (11/14/12-11/20/12)</b>	<b>1,899</b>	<b>43,687</b>	<b>\$25,093,569</b>
11/21/2012	315	1482	\$787,785
11/22/2012	192	Holiday	Holiday
11/23/2012	0	Holiday	Holiday
11/26/2012	0	35494	\$20,079,373
11/27/2012	533	3239	\$1,753,080
<b>Total (11/21/12-11/27/12)</b>	<b>1,040</b>	<b>40,215</b>	<b>\$22,620,238</b>
11/28/2012	232	2065	\$1,096,343
11/29/2012	289	1749	\$908,944
11/30/2012	245	1148	\$668,614
12/3/2012	212	35532	\$20,014,054
12/4/2012	416	2976	\$1,604,305
<b>Total (11/28/12-12/04/12)</b>	<b>1,394</b>	<b>43,470</b>	<b>\$24,292,260</b>

12/5/2012	253	1889	\$953,933
12/6/2012	226	1340	\$726,756
12/7/2012	239	1218	\$636,916
12/10/2012	261	34721	\$19,416,069
12/11/2012	472	2973	\$1,559,558
<b>Total (12/05/12-12/11/12)</b>	<b>1,451</b>	<b>42,141</b>	<b>\$23,293,232</b>
12/12/2012	225	1806	\$870,990
12/13/2012	225	1342	\$703,115
12/14/2012	261	1022	\$557,262
12/17/2012	234	36952	\$20,419,793
12/18/2012	512	3007	\$1,633,085
<b>Total (12/12/12-12/18/12)</b>	<b>1,457</b>	<b>44,129</b>	<b>\$24,184,245</b>
12/19/2012	271	1822	\$945,966
12/20/2012	232	1381	\$696,367
12/21/2012	261	1024	\$503,414
12/24/2012	239	32563	\$18,000,881
12/25/2012	386	Holiday	Holiday
<b>Total (12/19/12-12/25/12)</b>	<b>1,389</b>	<b>36,790</b>	<b>\$20,146,628</b>
12/26/2012	0	4014	\$2,148,427
12/27/2012	205	2277	\$1,158,641
12/28/2012	272	1493	\$792,595
12/31/2012	227	40647	\$21,585,673
1/1/2013	512	Holiday	Holiday
<b>Total (12/26/12-01/01/13)</b>	<b>1,216</b>	<b>48,431</b>	<b>\$25,685,336</b>
<b>FINAL REPORT FOR YEAR</b>			
<b>"2012"</b>			
	<b>0</b>	<b>0</b>	<b>\$0</b>
Current Totals	76,132	2,357,145	\$1,290,119,609
2008	25,480	19,063	\$8,028,899
2009	244,712	2,591,746	\$1,392,360,611
2010	109,234	3,032,312	\$1,744,298,521
2011	80,726	2,722,370	\$1,478,258,261
Grand Total To Date	536,284	10,722,636	\$5,913,065,901



**Exhibit 3 - Customer Service Activity (10/2012 – 12/2012)**

	<u>October</u>	<u>November</u>	<u>December</u>
IVR Calls	10,739	11,096	11,497
Live Rep Calls	247,591	271,218	288,934
Ave Speed to Answer (in seconds)	10	12	68
Ave Handling Time (in seconds)	218	212	223

**Exhibit 4**

**Number of Reports of Fraud Activity in Maryland**

