**SECURITY DOCUMENT**

NoCheck receives validated demographic information from the DWD, including claimant name, address, date of birth, phone number and Social Security number. At this point, the claimant is transferred seamlessly to the NoCheck portal in order to select their preferred payment method. If direct deposit, the claimant enters routing and account number bank information. NoCheck validates that the bank account belongs to the account holder and is open and in good standing. Future functionalities may include driver’s license/ID verification and biometric verification.

**NoCheck Personal Identity Verification Claimant Portal Enhancement for DWD**

NoCheck will work with DWD to develop and implement a personal identity verification process in accordance with your specifications. Once a claimant comes into the DWD portal to apply for unemployment benefits and has been authorized, they will be secure session transferred into the Claimant Portal hosted by NoCheck. At that time, they will choose their method of payment and will go through both an account validation and personal identity verification process if they choose ACH or will go through a personal identity verification process before the debit card is authorized. NoCheck’s customer verification procedures ensure a security industry leading payment portal.

The best time to prevent fraud however is before it starts. To help minimize fraud when issuing benefit payments, it is our recommendation, and an industry best practice, for DWD to utilize account validation and personal identity verification services before initiating the payment choice process.

NoCheck systems and those of our subcontractors are fully PCI and SOC2 compliant and subject to routine audits. These are the highest standards for securing a system that processes and stores sensitive information. All file transfers between systems use secure protocols and are encrypted to safeguard in-transit data. NoCheck houses all data with secure encryption without using cloud storage, preventing possible intrusion scenarios.

**Fraud detection and prevention support**

1. The validated claimant demographic information is received directly from the DWD. When the claimant selects direct deposit as their preferred payment, NoCheck verifies that the bank account belongs to the account holder, the account is open and in good standing. Future functionalities may include driver’s license/ID verification and biometric verification.

2. Validate that the claimant was only receiving payments authorized by DWD.

3. Monitor depository accounts to watch for suspicious depository activity. Third party debit cards are easy to acquire so we check that a claimant only receives authorized payments per pay period to only one destination account.

U.S. Bank Prepaid Security Plan

To protect the sensitive personal information of your cardholders, [ClientShort] will have the backing of U.S. Bank’s multi-faceted security program that focuses on end-to-end security, ranging from employee training and protocols to the security features within our data processing centers.

Prepaid transaction processing data is stored off-site in climate and access-controlled data centers. Currently, these data centers are ISO 9001 certified, have 24/7 monitoring. We currently incorporate the following data security systems into our processing:

**Security governance controls**

* PCI Assessment
* SOC I Type II (SSAE 18)
* Annual issuing bank due diligence reviews
* Annual IT risk assessments
* CISSP

**Application controls**

* Third party penetration testing
* OWASP and application testing by Whitehat
* Development peer reviews
* Oracle advanced security database encryption
* PGP encryption
* Centralized logging

**Network controls**

* Cisco firewalls
* IBM Proventia IDS
* IBM Proventia file integrity monitoring
* Qualys internal and external vulnerability scan
* SFTP with DMZ proxy

**Infrastructure systems controls**

* CIS modeled configuration guides
* Role-based access control
* Centralized logging – alert logic
* Tripwire file monitoring
* Anti-virus, anti-malware
* Change control