



**City of Rio Communities Council Special Business Meeting**  
**City Council Chambers - 360 Rio Communities Blvd**  
**Rio Communities, NM 87002**  
**Wednesday, September 01, 2021 6:00 PM**  
**Agenda**

*Please silence all electronic devices.*

**Mayor - Mark Gwinn**

**Mayor Pro Tem - Joshua Ramsell**

**Council - Bill Brown, Margaret "Peggy" Gutjahr, Jim Winters**

**ATTENTION:** In an effort to curb the spread of COVID-19 by practicing social distancing and limiting public gatherings, we are requiring **MASKS** to be worn while in the meeting. We encourage you to participate in the City Council Special Business Meeting from the comfort and safety of your own home by entering the following link: @ <https://www.facebook.com/riocommunities>

**Call to Order**

**Pledge of Allegiance**

**Roll Call**

**Approval of Agenda**

**Action Items**

- 1. Discussion, Consideration, and Decision – Approval of the Contract for the Fire Chief**
- 2. Discussion, Consideration, and Decision – Purchasing Cards**

**Executive Session - Pursuant to NMSA 10-15-1(H)(2) - Limited Personnel Matters - Councilor Brown**

- \* Motion and roll call vote to go into close session**
- \* Motion and roll call vote to go back into the special business meeting session**
- \* Welcome everyone back and statement by the Mayor Pro-tem:** The Governing Body of the City of Rio Communities, New Mexico, hereby states that on September 1, 2021 a Closed Executive Session was held and the matters discussed were limited personnel matters - regarding Councilor Bill Brown as posted on the agenda.

**Action Items - Consideration & Decision – Mayor Pro-tem recommendation pursuant to NMSA 10-15-1(H)(2) - Limited Personnel Matters - Councilor Brown**

**Adjourn**

**We will be streaming live on Facebook Live @ <https://www.facebook.com/riocommunities>**

NOTE: THIS AGENDA IS SUBJECT TO REVISION UP TO 72 HOURS PRIOR TO THE SCHEDULED MEETING DATE AND TIME (NMSA 10-15-1 F). A COPY OF THE AGENDA MAY BE PICKED UP AT CITY HALL, 360 RIO COMMUNITIES BLVD, RIO COMMUNITIES, NM 87002. IF YOU ARE AN INDIVIDUAL WITH A DISABILITY WHO IS IN NEED OF A READER, AMPLIFIER, QUALIFIED SIGN LANGUAGE INTERPRETER OR ANY OTHER FORM OF AUXILIARY AND OR SERVICE TO ATTEND OR PARTICIPATE IN THE MEETING, PLEASE CONTACT THE MUNICIPAL CLERK AT 505-861-6803 AT LEAST ONE WEEK PRIOR TO THE MEETING OR AS SOON AS POSSIBLE.

# Corporate Card

# Bank of America card products

Which programs meet your needs?



# Corporate Card

Ideal for business travel spend

Conveniently manage all business expenses with a single solution



## Value-added benefits

- Acceptance at millions of locations, globally
- Complimentary access to [Benefits on Us](#)
- Eligible for Premium Rewards<sup>1</sup>



## Insurances<sup>2</sup>

- All cardholders receive \$500K USD Travel Accident Insurance, \$3K USD Lost Luggage, collision (auto) insurance and more!
- Visit <https://go.bofa.com/insurancebenefitsmatrix> for more information



## Mobile access anytime, anywhere

- Manage accounts from any device with [Global Card Access](#) online card management
- Download the Global Card Access Mobile App for access to critical tools when making a purchase
- Pay online or in-person using your smart device's mobile wallet



## About your card...

- 24/7/365 cardholder support
- A variety of billing, settlement and payment options
- Flexible limits and card controls including spending limits, MCC controls and cash access
- Configurable reporting and data
  - Integration with expense reporting systems
  - Online reporting<sup>3</sup>
  - Real-time account maintenance<sup>3</sup>
- Company-branded card design available<sup>1</sup>
- Contactless capability



<sup>1</sup> Availability of certain products, services and features vary by region and country, terms and conditions apply and may incur an additional fee.

<sup>2</sup> Limitations may apply by country, visit <https://go.bofa.com/insurancebenefitsmatrix> for more information. Cross border cards do not offer insurance

<sup>3</sup> Available where Bank of America direct issues cards

# Contactless card and mobile wallet

Tap to pay. It's that simple.



Contactless

Mobile Wallet



Speed

- Contactless authorization takes 0.5 seconds which is 7 times faster than traditional Chip & PIN card
- Fast and ideal at places where you are in a hurry, e.g., fast food restaurants, taxis, trains, petrol stations and more
- Pay the exact amount and avoid the need to handle cash and coins



Security

- Using the latest encryption technology for data transmission
- Card never leaves your hand, which reduces the chance of fraud
- Security and safety are the most important aspects of the contactless feature



2020 trends

- Contactless transactions have been steadily increasing over 100% YoY
- Merchant acceptance growing by 45% YoY
- Number of unique contactless accounts increased 100% YoY
- Tap spend increased 200% YoY




For more information, visit [bofam1.com/contactlesscard](https://bofam1.com/contactlesscard) or [bofa.com/cardmobilewallet](https://bofa.com/cardmobilewallet)

# Innovation is in our DNA



## Consistently recognized as an industry leader

<p><b>#1</b></p> <p>Issuer of Visa and Mastercard Commercial Card solutions, by market share Nilson Report, 2021</p>	<p><b>#1</b></p> <p>Provider of Purchase Card and Virtual Payables, by volume Nilson Report, 2021</p>	<p><b>#2</b></p> <p>Provider of Corporate Card, by volume Nilson Report, 2021</p>	 <p>Outstanding customer service experience 12 years in a row* J.D. Power, 2021</p>
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Leadership	Innovation	Excellence
<p>Brian Moynihan Banker of the Year <i>Euromoney Awards for Excellence, 2020</i></p> <p>Jennifer Petty named one of The Most Influential Women in Payments <i>PaymentSource, 2020</i></p> <p>Excellence in Leadership (North America) <i>Euromoney Awards for Excellence, 2020</i></p>	<p>Fastest growing issuer of Virtual Travel Cards by payment volume <i>Visa, 2019</i></p> <p>First commercial bank issuer to offer mobile wallet globally <i>Bank of America, 2020</i></p> <p>Most Innovative Bank in North America <i>Global Finance, 2020</i></p>	<p>World's Best Bank for Corporate Responsibility <i>Euromoney Awards for Excellence, 2020</i></p> <p>World's Best Bank for Diversity and Inclusion (2019-2yrs) <i>Euromoney Awards for Excellence, 2020</i></p> <p>Best Bank for Payments &amp; Collections in North America/U.S. <i>Global Finance, 2020</i></p>




\*J.D. Power 2021 Certified Customer Service Program<sup>SM</sup> recognition is based on successful completion of an evaluation and exceeding a customer satisfaction benchmark through a survey of recent servicing interactions. For more information, visit [www.jdpower.com/ccs](http://www.jdpower.com/ccs).



# ESG solutions across our card organization


Supporting your organization’s sustainability goals

## Build a sustainable future with our Global Card Solutions




What you can do

- **Reduce paper check volumes**
  - B2B: Leverage Virtual Payables, Paymode-X, or Complete AP to convert paper payments to electronic methods.
- **Paper to electronic conversion of invoices** through Complete AP’s digitization and data capture functionality, automating the invoice management process.
- Implement Virtual Travel Cards
  - Send an instant-issue card to a mobile app on an employee, contractor or recruit’s mobile phone. This **eliminates the need to issue a plastic card, paper mailers and inserts.**
  - Capture the receipt image at time of sale via the mobile app to eliminate **the need to hold onto, copy and often fax paper receipts for expense reporting.**



What we continue to do

- All our envelopes and mailers utilize **recycled paper.** Most inserts do as well.
- We’ve **reduced plastic** by extending card expiration dates from 3 years to 5 years.
- Migrated to nearly all electronic statements to **eliminate paper** billing statements.
- We’ve **reduced paper** by digitizing Contracts using eSignature (where allowed by law).
- Offer cardholders the ability to donate Premium Rewards points to support non-for profit organizations, such as **clean water, providing vegetables, American Red Cross, offsetting carbon, creating bee habitats** and much more.
- Through our contactless card capabilities, payment regulation in some regions like EMEA, now allows merchants **not to print a paper receipt.** And supports other paperless experiences like mass transit.



Supporting our communities

- Bank of America’s **Art Conservation Project** allows us to extend cardholder benefits through our [Benefits on Us](#) program.
- Four members of the card team were awarded the Bank of America’s **President’s Volunteer Service Award.**
- Card organization **volunteered time** at Ronald McDonald House Charities in Charlotte, NC.
- With our Ronald McDonald House Charities Commercial Card, last year we made **donations to 41 unique Ronald McDonald House Chapters.**
- Bank of America can help provide reporting to clients on spending at **minority-owned businesses.**

Holding ourselves accountable and ensuring transparency, our public global framework for environmental and social risk management; Visit Bank of America’s [ESG website](#) for more information.



# Service designed to support your business



## Client-level Support

- Key points of contact for client program administrators (Account Specialist)
- Dedicated resources based in region
- Supports all aspects of card program management



## Card Digital Services (Help Desk)

- Technical help desk assistance for program administrators
- In-region and local language support
- Available for all card programs



## Cardholder Servicing

- Cardholder support based in region
- Support available 24x7
- Automated card activation
- Multi language phone support for simple queries
- White Glove Servicing team for Executive Explorer cardholders



## Outstanding customer service experience

12 years in a row, J.D. Power, 2020

Bank of America Global Corporate and Commercial Banking has been recognized by J.D. Power for providing "An Outstanding Customer Service Experience" for phone support 12 years in a row.\*

100% in-house  
service representatives

Dedicated service team  
specific to corporate clients



\*J.D. Power 2021 Certified Customer Service Program<sup>SM</sup> recognition is based on successful completion of an evaluation and exceeding a customer satisfaction benchmark through a survey of recent servicing interactions. For more information, visit [www.jdpower.com/cc](http://www.jdpower.com/cc).



# Card management and expense reporting

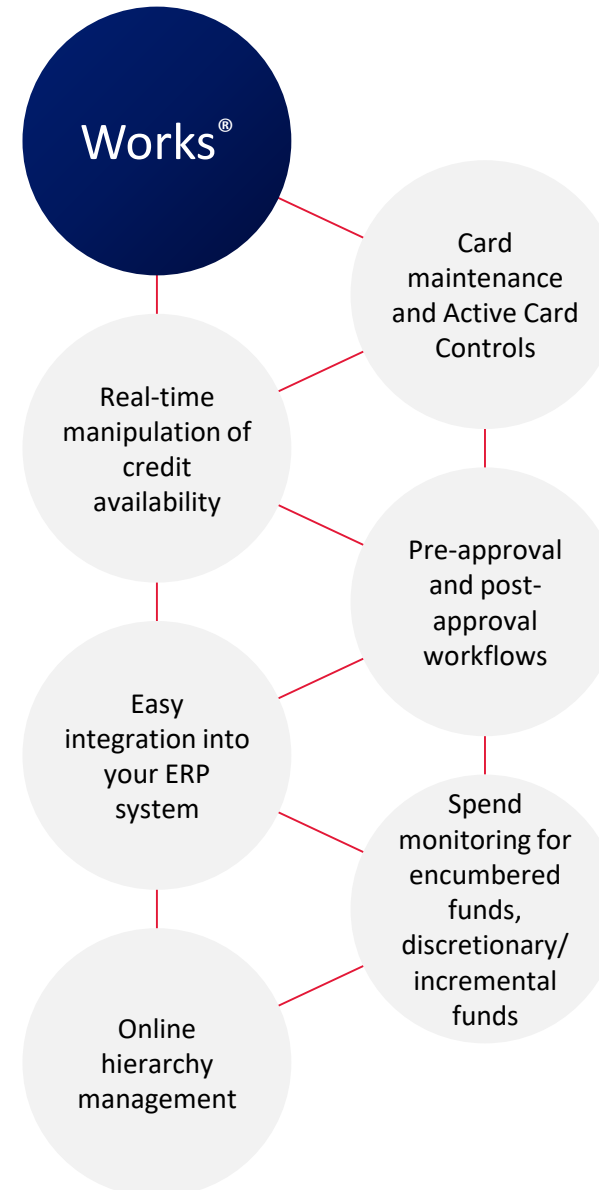
An innovative application to support your domestic card solutions

Features and capabilities to improve efficiency

- Simple management reporting
  - Online, on-demand, configurable reporting
  - Spend by vendor reports
- Unique cardholder, manager, auditor, accountant and administrator permissions are accommodated
- HR data feeds for account, addition, deletion, and maintenance
- Level II and III purchasing and travel data
- Online card request functionality
- Ability to upload electronic receipt images
- Integration with all expense reporting tools

Tools to make card the payment method of choice

- Real-time card controls
- Funds pre-approval process
- Declining balance card issuance
- Merchant Category Code (MCC) restrictions and transaction limits to purchasing authority
- Card issuance or suspension



# More control, when and where you need it

Global Card Access for Program Administrators and Cardholders

Flexible card management – accessible on your desktop or mobile device ([bankofamerica.com/globalcardaccess](https://bankofamerica.com/globalcardaccess))

## Program Administrator experience



### Global dashboard

View spend details, credit limit, current balances, and available credit



### Access Global Reporting and Account Management with a single sign on

Connect securely into the Global Reporting and Account Management (GRAM) tool



### Manage user accounts, on-the-go

Approve new account requests<sup>1</sup>, reset passwords, and deactivate users



### Corporate Alerts<sup>3</sup>

View and manage spending and alerts



### View statements

Easily access your current statement and 12 months of historical statements

1. Available in North America, EMEA and Australia.

2. Available in North America, EMEA, India and Australia.

3. Available in North America with planned expansion to EMEA and APAC.

4. Available in North America.



## Cardholder experience



### Cardholder Account Dashboard

View account details such as your credit limit, current balance, available credit, and recent card activity



### Apply for or activate a new card

Request a new card from your program administrator<sup>1</sup> and activate it online when it arrives



### View or change PIN

View<sup>2</sup> or change<sup>3</sup> your PIN



### Lock/Unlock your card

Temporarily lock or unlock your card to prevent any unauthorized activity



### Custom Alerts<sup>3</sup>

Receive alerts through SMS text message, email or phone call to help protect your card from fraudulent activity



### View statements and make payments<sup>4</sup>

Easily access your current statement and 12 months of historical statements and pay your bill

# View your PIN online quickly and conveniently


Global Card Access

Program administrators and cardholders can view their PIN in two simple steps  
Step by step instructions for initial, one-time registration can be found in our online [Chip and PIN guide](#).

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

**2.** You will be transferred to the PIN Check site. Click 'Show my PIN' where your PIN will be displayed one digit at a time.



 Global Card Access is the first step in a plan to deliver your corporate card program tools in a single, online location with robust security features.

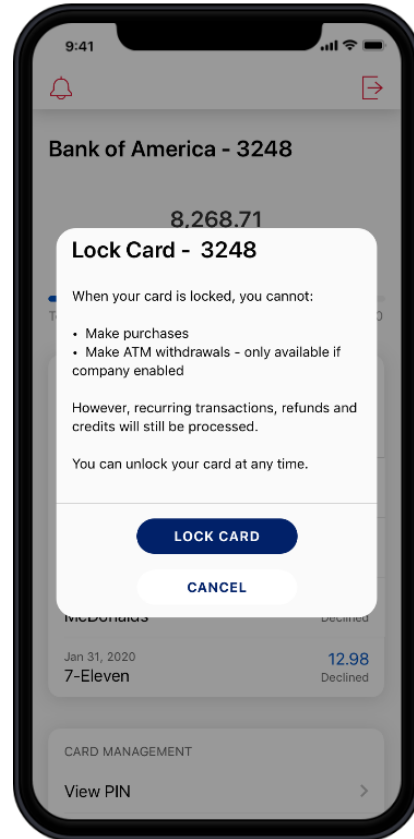
# New feature - Lock/Unlock card

The Lock/Unlock Card feature is available to all cardholders globally

1 Select Lock Card

2 Confirm you want to lock your card by selecting Lock Card

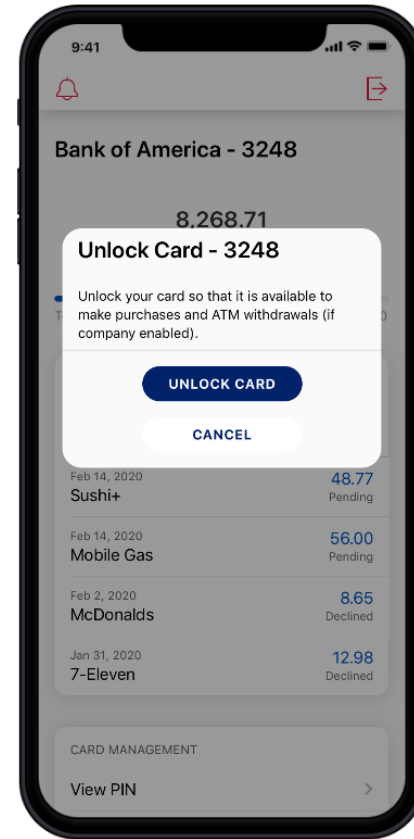
3 You will receive confirmation that the card is locked



1 Select Unlock Card

2 Confirm you want to lock your card by selecting Unlock Card

3 You will receive confirmation that the card is unlock



Lock/Unlock is a cardholder-controlled feature.

- Cardholder servicing can proxy in and lock/unlock card as needed.
- PAs can “opt out” of this tool for their program, if desired.



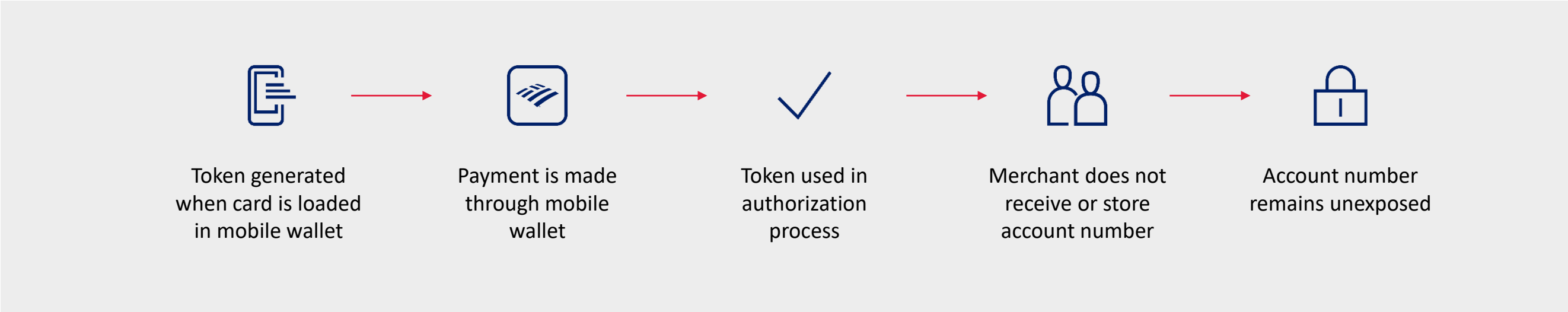
\* Subject to EMEA and APAC Strong Customer Authentication Requirements

# Appendix



# Tokenization reduces the risk of fraud

Your account number is never stored on your phone or presented to a merchant.



Requires additional confirmation, such as thumbprint or passcode, for transaction completion



In the event of a data breach, the tokens are exposed and account numbers remain hidden





## Chip & PIN cards provide enhanced fraud protection and increased global acceptance



### Added convenience

- Utilize more automatic dispensing machines (unmanned terminals)
- Decrease declines often experienced when using magnetic stripe cards

### Enhanced security features

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

Dual factor authentication:



something you have (CARD)

+



something you know (PIN)

=



A more secure payment solution



Our online Chip/PIN guide is a helpful reference.



# Events are well organized, payments can be too

Global meeting and event planner cards

Gain collective visibility, impose greater control and effectively manage budgets



## + Purchasing Cards

- Use one card per event or one card for multiple events
- Ability to create profiles based on user for enhanced controls
- Mobile wallet functionality

## + Virtual Travel Cards

- Tokenized accounts to help reduce fraud
- Instantly issue cards, great for online, over the phone or in-app purchases
- Great declining balance feature
- Custom data elements captured at time of deployment which allows for automated reconciliation and opportunity to eliminate expense reports
- Receipt capture through the mobile app

## + Benefits and features

- Streamline expense process and automated reconciliation
- Capture program spend and drive value of reporting and rebate
- Reduce transaction costs and improve working capital
- Minimize check and cash payments
- Acceptance at millions of locations
- Impose spend and MCC controls to help keep events on budget
- Insurance benefits<sup>1</sup>  
<https://go.bofa.com/insurancebenefitsmatrix> for more information
- Complimentary access to [Benefits on Us](#)



<sup>1</sup> Limitations may apply by country, visit <https://go.bofa.com/insurancebenefitsmatrix> for more information. Cross border cards do not offer insurance

# Card and Comprehensive Payables delivered in 2020!

## Optimize

### Executive Explorer

- A premium card option
- Lounge Access and Airport Fast Track statement credits
- Enhanced insurance coverage
- White glove servicing
- Unique, metal card design

### Expanded Supplier Network

- Supplier focused solutions to drive acceptance and retention

### Benefits on Us

- Benefits for cardholders
- Free access to select museums
- Restaurant loyalty rewards
- Additional rebate opportunity when spending at in-network restaurants

### Integration with Coupa

- Preconfigured integration with procure-to-pay, enterprise and expense reporting platform

## Simplify

### Global Card Access

- Straight-forward card account management
- Simplified access to statements and payments card management tools
- PIN Change capabilities (N.A.)
- Online card activation

### Streamlined transaction processes

- Global Mobile Wallet
- Global Contactless Cards

### Works enhancements

- User ID linking
- Overnight delivery option
- Free text comments

### GRAM enhancements

- Redesigned user interface for more interactive experience
- Enhanced expense reporting tool



**#1 Issuer**  
of Visa & Mastercard commercial card and prepaid solutions (2021 Nilson Report)



**1st Commercial Bank**  
with global contactless and mobile wallet capabilities



# Global Commercial Card and Comprehensive Payables

2021: Advancing electronic payment automation and digital-first solutions



## EXPAND REACH

New opportunities to help card programs grow

### Programs that increase supplier acceptance of card payment

- Additional virtual card payment options
- Enhanced virtual payables support portal
  - Self-enrollment site for suppliers
  - AP file submission site for buyers

### Global capabilities

- Expanded local currency markets
- International cross border card expands to EURO and HKD



## IMPROVE EFFICIENCY

Simplify AP operations and optimize working capital

### Integrated invoice and payment automation

- Complete AP automates the AP cycle from invoice receipt and approval to payment execution

### Streamlined paper to electronic payment transformation

- Supplier Payment tools
  - Automate payment processing
  - Proprietary rates for strategic suppliers



## ENHANCE EXPERIENCES

Expand cardholder mobility tools and touch-free features

### Card options adapted to environmental demands

- Modern card design that supports security
  - Contactless, tap-to-pay feature
  - Extended expiration dates

### Digital-first cardholder tools through Global Card Access

- Cardholders can access account information through the mobile app
  - Biometric login enhances security
  - Streamlined authentication for e-commerce purchases (EMEA)
- Global expansion of online, self-service tools including PIN change and alerts

