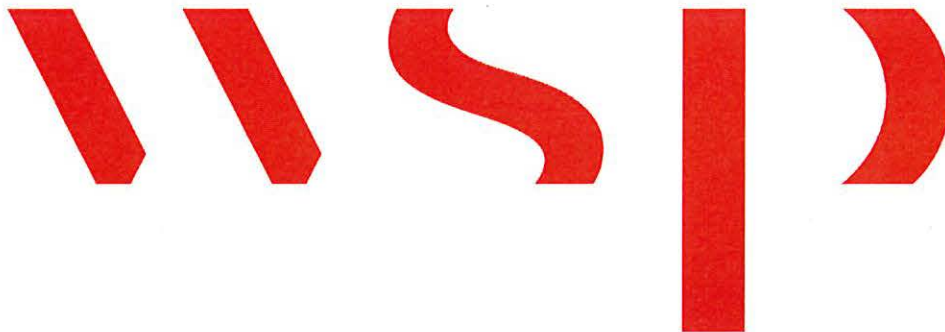




EXHIBIT B

ACCOUNT MANAGEMENT BUSINESS RULES

12/13/2018



The following are the account management business rules for the MnPASS Express Lanes.

Account Access Verification

Prior to discussing account information with the caller or a walk-in customer, 3 pieces of account information are verified to ensure the customer is the account owner and protect customer information. This verification includes 3 of the following:

- Account number
- Tag Number
- Account name, address, and phone number on file
- Email address on file
- Last 4 digits of credit or debit card or bank account (for ACH) on file
- Vehicle information on file including license plate number, vehicle make, and model

Account Types

Standard Customer - New customers will submit an active credit or debit card to activate their account's prepaid toll balance, starting with a \$25 activation fee for each new tag requested. This money will be applied to future tolls.

A customer is offered two types of tags when establishing a MnPASS account: a switchable tag or a sticker tag, with their choice impacting additional charges to the account. Customers who choose a switchable tag will also be charged an additional \$15 switchable tag fee for each tag requested. Customers who chose a sticker tag will not be charged for the tag(s).

Certain windshield features may interfere with the tags' being read by the tolling equipment. In those instances an exterior license plate toll tag must be used. The tag is mounted to a bracket which is mounted behind the front license plate. Customers requesting the License Plate Tag will be charged an additional \$15.00 for each tag requested.

By establishing an account, the customer authorizes a \$40 charge to their credit or debit card each time the prepaid toll balance falls below \$15.

The customer will receive an account statement on a monthly basis via email free of charge. If the customer requests a printed statement by mail, the fee will be \$2 per statement. A statement may also be downloaded from the MnPASS website at any time for free.

In the event that a customer's email statement is returned as undeliverable, an attempt to call the customer will be made. If we are unable to make phone contact with the customer via voice or voice mail, a letter requesting a current email address will be mailed to the customer. If an email statement is returned as undeliverable the following month

and phone contact is not successful, their MnPASS account will be set to "Mail Monthly" and the account will be charged the \$2.00 monthly fee. The customer will be sent a letter with the mailed statement asking them to contact Customer Service with a valid email address. This mailed statement will occur one time. Customers will be charged the \$2.00 monthly fee only in those months a statement is actually mailed.

If a mailed statement is marked, return to sender, the account will be marked for "No Mail" and the customer will not receive a statement until the account has been updated with current information. No additional monthly mailing fees will be charged to the customer until positive contact is established.

Non-Revenue Accounts – The account management software also manages non-revenue accounts. There are currently two non-revenue accounts; one for MnDOT and one for the State Patrol. These accounts are opened only for testing of MnPASS related equipment or software. In addition, there will be non-revenue tags available for controlled use by sign out at the MnPASS CSC for instant system testing and verification. A list with each tag number being used for testing is maintained for control purposes. It is the tester's responsibility to return the tag(s) once testing is completed. All non-revenue accounts must be approved by MnDOT.

Closing an Account

A customer, or its designated representative, must notify MnPASS in writing or by email when they choose to close an account. The customer will need to return any active tags on their account to the MnPASS CSC before the account can be closed.

Once the customer has sent written notice and the retirement of their tag(s) has been completed, a refund in the form of a credit to the credit or debit card on file for any remaining balance will be made within approximately fourteen (14) days from receipt of the notice.

This Policy is subject to amendment if MnDOT were to be in agreement with other agencies on certain issues (e.g., interoperability, parking facilities, etc.)

Lost, Stolen or Damaged Tags

If a switchable or license plate tag is lost or stolen or fails to operate due to abuse or improper use, or is permanently or physically altered, we will provide a replacement tag for \$15. There is not a fee to replace a sticker tag.

The customer must notify us immediately if their tag is lost or stolen or if they suspect it is being used without their permission. A customer will not be charged for any unauthorized use after this notification.

We will send a free replacement if the customer claims they never got their tag in the mail and the address on file is correct. If the address on file is not correct, we will charge for the new replacement tag.

Customers' have up to one year from the date they reported their switchable or license plate tag as lost or stolen to return the switchable or license plate tag and receive a refund to be applied to their MnPASS account for \$15.00. If the MnPASS account has been closed, a refund will be issued to their credit or debit card on file.

Replacement Tags

Switchable or license plate tags that are non-functional due to a device malfunction will be replaced at no charge during the warranty period of the tag. The warranty period is five years from the date the tag is entered into inventory. Customers requesting a replacement of the switchable or license plate tag after the warranty period will be charged \$15. There is no replacement charge for a sticker tag.

Customers' will be asked to return their non-functioning switchable or license plate tags to the MnPASS CSC. Any tag that is not returned will remain active on the customer's account until returned.

Negative Account Balance Fee (No valid credit or debit card)

If the account balance falls below \$0 and a replenishment charge is declined or there is no valid credit or debit card on file, there will be a \$50 fee assessed to the account 30 days after the customer is notified by email or a letter if the customer's email has bounced back or has specified that all correspondence is to be sent via U.S. mail of the negative balance. The tag(s) assigned to the account will be marked SUSPENDED, and the account will be suspended.

Fourteen days after the \$50 fee is assessed, the account will be turned over to MnDOT for collections. The customer will be subject to any additional penalties assessed for collections by the State of Minnesota.

Throughout these processes, the customer will continue to be responsible for any lane use charges.

No Credit or Debit Card on File

A customer will not be allowed to have an account without a credit or debit card on file.

Customer Communications/Notices

- **Change in replenishment method (requested by the customer)**

Requests by a customer to change their account replenishment method may be made via email, phone call, or written request. If the request is received via email, an email acknowledgement of the change will be sent. If the request is made by phone, the customer service representative will confirm the change with the customer. If the request is made via mail, unless the customer requests confirmation, none will be sent. If the customer requests confirmation be sent via regular mail, there will be a one-time \$2 charge.

- **Pending credit or debit card expiration**

Customers will be notified when the credit or debit card on file is near expiration as follows: An email will be sent to the customer on the 1st, 16th and 25th of the month the credit or debit card is due to expire. Letters will be sent if the customer's email bounces back or if the customer has specified that all correspondence is to be sent via U.S. Mail.

- **Credit or debit card declined**

When a customer's credit or debit card is declined for any reason, an email will be sent requesting an updated credit or debit card.

- **Account suspension or revocation**

When a customer's account is suspended for having a negative balance, or suspended for abuse of MnPASS Policies, an email or a letter will be sent if a customer has specified that all correspondence is to be sent via U.S. mail, informing them of their account's status and a negative balance fee per these Business Rules.

- **Account closure**

When a customer submits a written request (via email or letter) to close their account, an email will be sent confirming the date of closure.

- **Collections**

When a customer's account is suspended for having a negative balance and the account is not brought current within 14 days of the account suspension, the balance will be turned over to MnDOT for collections.

The customer will be allowed to bring their account current with a valid credit card and resume using the MnPASS lanes while the account is in the collection process. MnDOT collections will be notified if the account is made current. If the account has been turned over to the Department of Revenue for collections, the customer must pay any outstanding balance to the Department of Revenue before they can re-establish and use their account.

Customer Disputes

A. The Dispute Process

A customer may dispute a toll in writing or by email. Because a written record of toll disputes are required, if a customer starts a toll dispute via a phone call or a chat, they will be advised to either send a letter or an email so a written record is created.

B. Dispute Scenarios and Dispute Resolution Methodology

Any dispute concerning a toll must take place within thirty (30) days of the emailed or mailed statement.

Scenario #1 – Confusion Concerning a Toll

Because MnPASS utilizes a dynamic pricing model and has multiple ingress and egress points, some customer confusion about the amount they are charged should be expected.

If a customer contacts the MnPASS CSC with this type of dispute/inquiry, the representative will access the customer's account, review the customer transaction history, and ascertain if the correct amount was tolled for the time of day and traffic conditions at the time the customer asserts they entered the Lane. If the amount tolled appears correct, the representative will explain the MnPASS pricing policy.

There may be a one-time courtesy toll adjustment at the discretion of the representative.

Scenario #2 - Toll Reversals and Adjustments Due to Hardware or Software Malfunctions

All MnPASS hardware or software errors that result in a customer paying a higher toll than they should have will be rectified by crediting all affected MnPASS customer accounts. All affected MnPASS customers will be notified of the credit applied to their account.

These refunded tolls will be reported and discussed at the monthly meeting with MnDOT.

Scenario #3 - Blank Toll Sign

Customer trips begin at the point of the first price sign that is not blank. If the customer enters the MnPASS Lane where the only price sign they encounter is blank, they will be charged a minimum toll of \$0.25 for the trip.

Although not always technically true, the tolling principle is that that a trip is never free during periods of tolling so the customer should have an expectation that there is a fee to enter the MnPASS Lane even if the price sign is blank.

Scenario #4 - Tolloed While Driving in the MnPASS Lane as an HOV 2+

If a customer contacts the MnPASS CSC and reports that they were charged for a trip when there were 2 or more persons in the vehicle, the representative will access the customer's account and verify that they have a switchable tag and that a toll did post at the date and time the customer asserted.

The representative may offer a *one-time only* customer courtesy credit for inadvertently having the switch in the MnPASS position and stress the need to have the switch in the proper mode in the future if they are carpooling.

Scenario #5 - Customer Was Not in the MnPASS Lane but Was Tolloed

Cross lane reads are rare, but can take place when a vehicle with a tag is driving in a lane adjacent to a tolloed lane and the tag is read as if the vehicle was being driven in a tolloed lane.

If a customer contacts the MnPASS CSC and reports that they were charged for a trip in a MnPASS Lane although they were not driving in the Lane, the representative will access the customer's account and verify that a toll did post at the date and time the customer asserts. If so, MnDOT will be asked to investigate the reader's calibration.

The following factors will also be considered before offering a reversal or adjustment:

1. Is this a recurring trip in this account?
2. Was the tag read by more than one antenna?
3. Where is the tag located on the windshield?
4. Has a credit been issued for the same reason before?
5. Has the tag been replaced before?
6. Is this a chronic complainer?

If a previous customer courtesy credit has not already been made, the representative may offer a one-time courtesy credit.

Should a customer claim that this issue has reoccurred, the representative will offer to replace the tag at no charge. The tag that is replaced will be marked RETIRED and must be returned to the CSC

Scenario #6 - Expected Construction Closing or Blocking Part of the MnPASS Lane

If a customer contacts the MnPASS CSC and disputes a charge for a trip that encountered expected construction in a MnPASS Lane, the representative will access the customer's account and verify that a toll did post at the date and time the customer asserts.

Because any expected construction will be well publicized before it takes place, no reversal or adjustment will be granted.

Scenario #7 – Unexpected Construction Blocks Part of the MnPASS Lane

If a customer contacts the MnPASS CSC and disputes a charge for a trip that encountered unexpected construction in a MnPASS Lane, the representative will access the customer's account and verify that a toll did post at the date and time the customer asserts.

The following factors will also be considered before offering a reversal or adjustment:

1. Was there any notification of the construction to MnPASS customers?
2. How long were they in the Lane before encountering the construction?
3. Did they get back into the Lane after the construction?
4. What is the "historical normal price" for a toll at the time and location of their entrance into the Lane? The historical normal price is calculated by looking at the toll rate in the minutes immediately preceding the blockage and the minutes immediately following the blockage.

Dependent on the findings, a customer courtesy credit or adjustment may be offered.

Scenario #8 – Unexpected Construction Closes the Reversible or the Entire MnPASS Lane

There will be no reversals or adjustments because a customer could not access the closed sections or closed MnPASS Lane.

Scenario #9 – An Accident was Blocking the MnPASS Lane

If a customer contacts the MnPASS CSC and disputes a charge for a trip that encountered an accident that was blocking the MnPASS Lane, the representative will access the customer's account, verify that an accident blocked the Lane, and verify that a toll did post at the date and time the customer asserts.

The following factors will also be considered before offering a reversal or adjustment:

1. How long were they in the Lane before encountering the accident?
2. Was there a message posted on a message board(s)? Where is the message board(s) located?

3. What did the message say? Was it clear the MnPASS Lane was blocked due to an accident?
4. Did the customer have a chance to see the message on the message board before entering the Lane?
5. As soon as possible after an accident, MnDOT will override the price sign immediately preceding the accident to avoid having the accident artificially raise the toll rate. How long was the event before the price sign was overridden?
6. Did they get back into the Lane after the accident impacted area?
7. What is the "historical normal price" for a toll at the time and location of their entrance into the Lane? The historical normal price is calculated by looking at the toll rate in the minutes immediately preceding the accident and in the minutes immediately following the accident.

Dependent on the findings, a customer courtesy credit or adjustment may be offered.

Scenario #10 – An Accident Blocking an Adjacent Lane Diverts Traffic into the MnPASS Lane

If a customer contacts the MnPASS CSC and disputes a charge for a trip that encountered an accident which caused traffic to be diverted into the MnPASS Lane, the representative will access the customer's account, verify that an accident related incident diverted traffic into the MnPASS Lane, and verify that a toll did post at the date and time the customer asserts.

The following factors will also be considered before offering a reversal or adjustment:

1. How long were they in the Lane before encountering the traffic being diverted into the Lane? This is determined by how many readers detected their tag.

- A. If the customer was in the lane at the time of the incident and moved out of the lane immediately after the incident, their toll will be reversed.

- B. If the customer stayed in the lane for an extended period of time after the point of the incident, they will be charged the normal average toll for the segment of road they were using.

Dependent on the findings, a customer courtesy credit or adjustment may be offered.

Credit or Debit Card Chargebacks

A chargeback occurs when a cardholder contacts its card issuing bank directly to dispute a charge on their credit card. All credit and debit card chargebacks are investigated. All credit or debit card disputed charges are responded to with appropriate documentation to provide evidence of the charge. Chargeback disputes are reversed

off the customer's account after the bank has rejected the evidence and the amount is credited to the cardholders account.

Policy for Deceased Customers

The policy for cancellation of MnPASS services due to customer death while under contract is as follows:

- The customer's spouse or the person with power of attorney needs to call Customer Service at 1-866-397-4334.
- The caller will be asked to verify the deceased customer's account information.
 - Account Number or Username.
 - If the Account Number is not known, the caller will be asked to provide account verification, such as account holder's address or telephone number.
- The person calling will be asked to provide a copy of the death certificate or a newspaper clipping of the obituary
- The balance on the account will be waived if it's negative.
- The caller will be asked if they can return the tag to the CSC. If not, the account will be closed and the tag will be marked "SUSPENDED."
- If a positive balance remains a credit card designated by the MnPASS account holder's representative will be refunded.

In the event that the CSC is alerted to the death of a customer prior to notification by a family member or person with power of attorney:

- The CSC will suspend the account and tag of the deceased.
- MnPASS' Customer Service Manager will mail a letter and/or MnPASS statement to the account holder's address or contact person if known. The letter will say, in part: "it has come to our attention that the account status has possibly changed. Please call the CSC to verify status" (wording will depend upon each individual situation.)
- If there is no contact from a representative, then the MnPASS account will be closed and the tag will remain suspended.

Data Privacy Notice/Tennessee Warning

[As specified in the Customer Agreement, MnDOT is asking the customer] to provide the data on [their] application form in order to process [a] request for a MnPASS Tag. [Customers] are not legally required to provide any of the requested data and you may refuse to do so. The only consequence of not supplying the data is that MnDOT will not be able to process [the] application.

MnDOT and/or its contractor will use the data to set up a financial account, whereby the transaction using a MnPASS Tag will automatically record a specific MnPASS Tag usage and effect a financial transaction or payment to an account with the State of Minnesota.

MnDOT or its contractor may use the data [provided] for: enforcement of invalid accounts; market research or customer service purposes related to this program; preparing summary financial reports and analyses that do not identify any individual MnPASS customers; conducting traffic research and customer analyses; and evaluating the MnPASS system. [Customers] agree to receive automated or live telephone calls from MnDOT or its contractor for customer service purposes including, but not limited to, declined credit or debit card transactions, pending credit or debit card expirations, potential or actual account deactivations at the telephone number(s) provided in [the] account. Neither MnDOT nor its contractor will market the data [provided].

The data [provided] may also be released as follows:

- a. To MnDOT employees or contractors whose work reasonably requires access to the data.
- b. To the Minnesota State Highway Patrol.
- c. To the Minnesota Attorney General's Office.
- d. To the Minnesota Legislative Auditor's Office.
- e. To law enforcement agencies and prosecutorial authorities.
- f. Pursuant to court order.
- g. To any person or entity [the customer] authorize to receive the data.
- h. To any other person or entity authorized by state or federal law.

In addition, law enforcement agencies may use electronic MnPASS Tag reading devices to identify if a MnPASS Tag is working properly, when it was last read by a toll reader, if it's connected to a current MnPASS customer account, and if the account is active and in good standing.

By opening a MnPASS account and using the MnPASS lane, [the customer acknowledges] and agrees that [it has] read and [understands] the contents of [the] Data Privacy Notice/Tennessee Warning.

Payment Methods

The following are the payment methods accepted for account replenishment

- Credit/debit card: Visa, Master Card, American Express, or Discover.

The CVV number is required for new accounts and will be requested on existing accounts when customers call in or are updating their account information and request to make a one-time payment with a different credit card than the one on file in the account.

All customer credit card information is handled per procedures in compliance with payment card industry (PCI) standards. Refer to the Section 6.0 in the contractor's Standard Operating Procedures for detailed information.

Promotions

Promotional campaigns to reward customers will be allowed. The promotion is provided as an account balance credit for meeting the detailed promotional requirements. Promotional requirements vary by promotion but will include timeframes when the promotion is active, eligibility restrictions, and credit amounts.

This promotional credit can only be applied to toll charges. If an account is closed, any balance from a toll credit is not returned to the customer. Customer service representatives will manually remove promotional credits before returning a balance to a customer. Promotional credits cannot be used for any fees charged to the account. The promotional credit value is variable and each type of promotion received by a customer will be noted in the account for tracking purposes.

Modifications Since the Last Version

Several text changes were made throughout the document to make it more accurate and readable.

All text mentioning the Telematics tags was removed.

Language was added to reflect the availability of license plate toll tags for use in vehicles with certain windshield features that interfere with windshield mounted toll tags.

Language was added clarifying that customers will be charged a \$2.00 monthly fee only in those months when statements are mailed and that no additional charges will be made should the statement be returned to MnPASS as non-deliverable by the Post Office.

Language was added noting there are two non-revenue accounts, explaining the purpose of the non-revenue accounts, and noting that any non-revenue accounts must be approved by MnDOT.

Language was added noting that any refunds due customers who have closed an account will be posted to the credit or debit card on file within approximately 14 days of written notice of the closure and the return of the toll tag.

Language was added noting that MnPASS will send a free replacement toll tag if a customer did not receive their initial toll tag in the mail.

Language was added noting that customers will be asked to return their nonfunctioning toll tag to MnPASS and that any tag not returned will remain active on the customer's account.

Language was added indicating a letter will be sent to any customer whose email bounces back concerning the need to update their credit or debit card.

Language was added explaining the toll dispute process, setting out several dispute scenarios, and describing dispute resolution methodology.

Language was added describing the credit or debit card chargeback process.

The Data Privacy Notice language was modified to match that in the Agreement.

Language was added noting that all customer credit/debit card information is handled per the payment card industry (PCI) standards.